

### **DUNSTABLE TOWN CLERK**

Brynn C. Durno, Town Clerk, Town of Dunstable, 978-649-4514 x222

### **DUNSTABLE VETERAN SERVICES OFFICE**

Greetings fellow Veterans. I Bet that you have never heard of "Blue Star Neighborhood". It is actually the Nation's largest digital community that is focused on supporting military connected families. It is an online community for families looking to get connected a feel empowered to thrive. Their website is <a href="https://neighborhood.bluestarfam.org">https://neighborhood.bluestarfam.org</a>. I encourage you to try it out and it does not cost anything. Enjoy.

I would like to give recognition to those vets I have in the Dunstable database who were born each month but have since passed away. This month I would like to honor the following:

John (Jake) B. Brohel – 7 July 1936 – 7 Aug 2015 – USN – Vietnam James Huston – 13 July 1927 – UNK – USA – Korea/Vietnam Joseph J. Koyutis – 8 July 1922 – 12 February 2017 – USA – WWII Rich H. Charles – 19 July 2015 – 29 July 2009 – USA – WWII Lawrence J. Deroche – 17 August 1923 – 18 December 2007 – USN – WWII

John E. Johnson – 7 August 1912 – 17 September 1970 – USN – WWII

Donald J. McNutt – 30 August 1931 – 27 December 2015 – USA Earl D. Metzler – 1 August 1926 – 23 December 1990 – USN - WWII

Our many thanks to those who took the extra step to serve our country.

As always, if you know of any Veteran or family member of any veteran who might need assistance please contact me. I am normally available from 10:00AM to 2:00PM on Mondays almost every week. You can call or text on my cell and leave a message 978-496-0985 or send me an email anytime at <a href="VSO@Dunstable-ma.gov">VSO@Dunstable-ma.gov</a>. God Bless.

Dunstable Veteran Services Office

Joe Dean (Former USMC Sgt, Retired USAF Capt.)

Dunstable Veteran Services Officer

Proudly serving those who served

## DUNSTABLE BOARD OF HEALTH HOUSEHOLD HAZARDOUS WASTE COLLECTION DAY

Please mark your calendar now for Saturday, September 7th, 2024

The Household Hazardous Waste Collection Day flyer, printed with a bright green background, is the last page of this issue. Please save that page to refer to, as you prepare your items for drop off.

Should you have further questions please contact the Board of Health as soon as possible.

### Neighbor to Neighbor

**Published by Anne M. Paquin Since 1983** 64 Hardy St., Dunstable, MA 01827

(978) 419-1914

E-mail: anne@neighbortoneighbornewsletter.com www.neighbortoneighbornewsletter.com

Celebrating 41 Years of Service! Issue # 438 • July. August 2024

POSTAL PATRON DUNSTABLE, MA 01827 CARRIER ROUTE STANDARD U.S. POSTAGE PAID DUNSTABLE, MA 01827 PERMIT NO. 5

#### IN MEMORY OF

Mary Joan (McNerney) Glick Otilia Z. Castro William Mervin Bridge

### DUNSTABLE VOLUNTEER OPPORTUNITIES BOARD & COMMITTEE VACANCIES

Have you been thinking about getting involved with a Board or Committee in the Town of Dunstable?

If you're interested in learning more, you can visit the Board/Committee pages on our Town Website, <a href="mailto:dunstable-ma.gov">dunstable-ma.gov</a>. To express interest please reach out to bos@dunstable-ma.gov.



### 2024 DUNSTABLE SUMMER CONCERTS

**Every Wednesday night** 

6:30 - 8:30 p.m. on the Town Common Main St., across from Town Hall, Dunstable Center (Rain date is Thursday)

### DUNSTABLE SUMMER CONCERTS SAVE THE DATES!

Wednesdays, through August 7th. We hope to see you there for our 26th season!

July 3 - No Concert (Happy 4th!)

July 10 - The Delta Generators

July 17 - Bush League

July 24 - Dirty Water Brass Band

July 31 - Monadnock Bluegrass

August 7 - Band From Uncle

Bands are subject to change - keep up-to-date with the latest schedule and rain delays on our Facebook and Instagram pages!

### Dunstable Parks & Recreation Presents FOOD TRUCK FRIDAYS

At Larter Family Memorial Field, 80 Groton St. from 4-7PM on the 2nd and 4th Friday thru August 23, Larter field will play host to a different food truck.

July 12 Groton Public House - Scavenger Hunt July 26 Groton Public House - Volleyball Tournament August 9 Chez Rafiki

August 23 Twisted Pickle - Dunstable's Got Talent

All welcome to participate in any event. All events start at 5:30.

Check Facebook and the town website <a href="www.dunstable-ma.gov">www.dunstable-ma.gov</a>
for more details. Please bring your own chairs or blankets. Volunteers are needed. Email: <a href="mailto:dltheberge@duck.com">dltheberge@duck.com</a>.



### DUNSTABLE FREE PUBLIC LIBRARY

588 Main St., Dunstable, MA 01827

#### 978-649-7830

#### Hours

Tuesday 3:00pm - 8:00pm Wednesday 10:00am - 2:00pm Thursday 10:00am - 6:00pm Friday 10:00am - 2:00pm Saturday 10:00am - 2:00pm



### For more library information go to

www.dunstable-ma.gov and click on library

Maureen Strauss - Director - mstrauss@dunstablepl.org Karen Debreceni - Children's Librarian - kdebreceni@dunstablepl.org

#### **CURBSIDE ONLY SATURDAYS**

Now through Labor Day Weekend from 10-2. Please call 978-649-7830 an hour ahead of time, to pick up holds and/or make a request.

### DUNSTABLE LIBRARY SUMMER READING PROGRAM 2024

**July & August** 

**July 2**<sup>nd</sup> **- 4:00pm** - Fairy Garden! Create your own fairy garden including fairies and accessories!

**July 16**th - **4:00pm** - Join us for a fantastic Hula party! Dress up if you want and enjoy limbo, games and crafts!

**July 17**th - 6:30pm - Vehicle Night at the town common! Touch a truck and enjoy looking at some cool cars!

July 18th - 10:30am - Come in to read to Mr. Wilson, our library dog.

**July 23rd - 4:30pm** - LIVE animal show. Scales, Feathers and Fur will be here for all to learn and interact with several animals . This program is funded by Jenepher Spencer - Coldwell realtor.

**July 25/26** - 10:00am - Outside story hour. Fun and games outside, weather permitting.

**July 30<sup>th</sup> - 4:00pm** - Rock Painting Fun! Help create a beautiful rock garden for the library grounds!

August 6<sup>th</sup> - 4:00pm - Enjoy a scavenger hunt outside of the library.

August 13<sup>th</sup> - 6:00pm - Halloween in August! Decorate a tote bag and bring a dark t-shirt to paint with glow in the dark paints!

August 13th - Last day to turn in your raffle tickets!
August 16th - 10:30am - Reading with Mr. Wilson, our library dog!

**August 20th** - 3:30pm - Ice cream Social! Enjoy having an ice cream sundae with your friends! Raffle winners will be announced.

**August 22nd & 23rd** - 10:00am - Outside story hour! We will have stories, games, chalk, bubbles and more!

- Every Tuesday Chapter Book read out loud on dplfacebook live at 6:00pm with Mrs. D.
- **Teen Take & Makes** will be available several times during the summer in the teen section.
- Every Thursday and Friday Story time @ 10 AM.
- Sign up for all programs at the library or email kdebreceni@dunstablepl.org
- If you are sick and must cancel, call the library at least 1 hour before the program so we can call someone on the waitlist. 978-649-7830
  - Like us on Facebook and learn about Library Programs and other information!

#### PACH PEPPERELL FOOD PANTRY

PACH provides food, paper goods and personal care items. *Anyone in need of this service, please do not hesitate to call* 978-925-9770 or go online to <a href="https://www.pachoutreach.org">www.pachoutreach.org</a> *This is open to Dunstable residents.* PACH is located at 66 Hollis St.,Pepperell. Hours of operation Tues 5-7pm, and Thurs. 2-4 & 5-7pm.

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### Crandall's Child Care

### **Openings for Toddlers**

Call Ms. Patti for an Appointment 978-649-0211 Email: Crandallschildcare@gmail.com



### Neighbor to Neighbor

Published by Anne Paquin Since 1983 64 Hardy St., Dunstable, MA 01827-1403 **Tel. 978-419-1914** 

### $\underline{E\text{-mail: anne@neighbortoneighbornewsletter.com}}$

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Total Circulation is now 6,674 which includes Dunstable and Tyngsborough



### DUNSTABLE COUNCIL ON AGING NEWS

Dunstable Council on Aging Barbara Martin, chairman; Mary Dow, secretary; Joan Simmons, and Jean Haight.

The Mission of the Dunstable Council on Aging is to serve as a supportive family resource as emerging needs of Dunstable residents become more complex; and to advocate for and provide, in a cost-effective manner, a safe, congenial environment where seniors may participate in social, educational, and cultural programs reflective of their needs. Feel free to give us your ideas.

We will let you know as soon as a new Assistant to the Elderly is chosen. In the mean time please call the town hall at 978-649-4514 ext. 224 to speak with Sue Fayne.

### July & August 2024 Meals/Programs

for Dunstable Seniors at the Dunstable Public Library, lunch is served on Wednesdays promptly at noon.

- Wednesday, July 10th Bring Your Own Lunch, Dessert Provided
- Wednesday, July 17th Lunch provided by library, TBA
- Wednesday, July 24th Bring Your Own Lunch The Nurse will be in for well checks today from 11-noon. No appointment necessary.
- Wednesday, July 31st Traveling Chef, Barbecue chicken sandwich, salad, dessert
- Wednesday, August 7th Bring Your Own Lunch
- Wednesday, August 14th Traveling Chef, chicken salad sandwich, corn chowder, salad, dessert
- Wednesday, August 21st Bring Your Own Lunch
- Wednesday. August 28th Bring Your Own Lunch The Nurse will be in for well checks today from 11-noon. No appointment necessary.
- COME AND TAKE PART IN cribbage, dominos, and scrabble groups that are on hand each week.
- BONE BUILDERS Led by Brian O'Donnell and Linda Gill, is held on Wednesdays from 10:30 to 11:30 and Fridays from 11:00 - 12:00 at the Dunstable library. Bone Builders is a FREE, low im

pact, balance and strength training exercise program. Please drop in if you are interested in joining.

#### IMPORTANT NUMBERS AT A GLANCE

Non emergency Police 978-649-7445 Non emergency Fire Dept. 978-649-6661 Nashoba Nursing 978-425-6675 **PACH** 978-925-9770 SHINE 1-800-243-4636 Elder Abuse Hotline 1-800-922-2275

### HABITAT FOR HUMANITY OF GREATER LOWELL CRITICAL HOME REPAIR PROGRAM

Is your home in need of a critical repair? Did you know that Habitat for Humanity of Greater Lowell does more than just build homes for local families?

In an ongoing effort to meet the Habitat mission that everyone should have a decent and affordable place to live in dignity and safety, Habitat Lowell also offers a Critical Home Repair Program for income qualified seniors and veterans with homes in need of a critical repair. Repairs focus on safety, accessibility, mobility and code enforcement issues so that homeowners can remain safely in their homes.

To find out more, please visit https://lowellhabitat.org/what-wedo/critical home-repairs/ or contact Critical Home Repair Manager, Kim Raymond at 978-692-0927 option 4 or criticalrepairs@ lowellhabitat.org.

### **CHARITY NAVIGATOR**

There aren't many days that go by that we are not contacted to make a donation to different organizations. Want to make sure they are legitimate and the donated monies are well used? You can now look up these charities at www.charitynavigator.org

## DUNSTABLE LAUNCHES CURBSIDE MATTRESS RECYCLING PROGRAM WITH NONPROFIT UTEC

Curbside mattress pick up will be available to residents starting on July 30

PRESS RELEASE – <u>UTEC</u>, a violence intervention, reentry, and advocacy nonprofit in Massachusetts that helps offer justice-involved young adults the life-skills to prevent recidivism, will offer cost-accessible curbside mattress collection to Dunstable residents beginning on July 30, 2024, through a new partnership with the Town of Dunstable. Dunstable residents will have access to monthly mattress collection dates, which will take place on Tuesdays.

Appointments can be scheduled by visiting: <a href="www.utecinc.org/mattress-recycling">www.utecinc.org/mattress-recycling</a> and selecting the "schedule service" option, and Dunstable from the dropdown menu or by calling 978-856-3997.

"UTEC is proud to announce our partnership with Dunstable, offering curbside mattress recycling to local residents," said Gregg Croteau, CEO of UTEC. "With this partnership, not only is Dunstable doing something that benefits the environment and residents, it is providing local young adults with valuable workforce development skills."

"The UTEC mattress recycling program is one of the preeminent examples of social enterprises in Massachusetts and I am very pleased to see that Dunstable residents will be able to participate in this program starting in July through convenient curbside pickup," said Senator Edward J. Kennedy. "Not only does UTEC mattress recycling help preserve and protect our environment, it also provides many Massachusetts residents with a second chance in their working lives."

"I am excited to see Dunstable partnering with UTEC on this initiative," **said Representative Margaret Scarsdale,** "This program supports the professional development of young people, while also addressing environmental concerns, achieving two important goals with one effort. The curbside mattress recycling program is a meaningful step towards building a stronger community and contributing to a sustainable future."

Since Massachusetts banned the disposal of mattresses in the trash in November 2022, UTEC's unique program has helped residents safely dispose of and recycle thousands of mattresses across the region. UTEC's team of young adults manually deconstruct and extract recyclable material from mattresses and box springs, with an average of 85% of the mattress being recycled. Young adults participate in deconstruction as well as unloading deliveries of mattresses, and develop valuable warehouse skills.

"We're excited to offer this service to residents through our new partnership with UTEC, and do our part to help the environment," **said Joan Ferrari, Town of Dunstable.** "UTEC's curbside mattress pick-up is an easy and economical way to dispose of your mattress and help youths at risk at the same time."

Social enterprise businesses have been proven to have a direct community impact. They give young adults a clean slate, as often as they need it, to gain work experience and develop essential job and life skills. Young adults working in the social enterprise business have obtained and sustained employment outside of UTEC, and it's been proven that every dollar spent in a social enterprise creates \$2.23 in social returns. In addition to the mattress recycling venture, UTEC also operates two additional social enterprise businesses: Madd Love Market's Woodworking and Madd Love Meals.

**UTEC** is one of three organizations selected by the Massachusetts Department of Environmental Protection to be an approved mattress recycler. UTEC currently works with nearly 40 municipalities and has worked with over 20 schools and hotels, making it the largest mattress recycler in northern Massachusetts and southern New Hampshire.

For more information about UTEC's Mattress Recycling Social Enterprise, visit <a href="https://utecinc.org/mattress-recycling/">https://utecinc.org/mattress-recycling/</a>

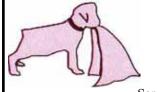
## THE DUNSTABLE BOARD OF HEALTH & NASHOBA ASSOCIATED BOARDS OF HEALTH WELL ADULT CLINIC

The clinic will be held on <u>Wednesday</u>, <u>July 24th an also on August 28th</u> in the <u>Dunstable Library</u>, 588 Main St. from 11:00–noon. The 'Town Nurse' will be on hand for Well Checks, no appointment necessary.

The public Health Nursing Team (AKA "Town Nurse) is available for consultation, home visits for assements and coordination of care, health programs, clinics and disease investigations Hours Mon-Friday 8-4:30. Call 978-772-3335 or go to their website. www.nashoba.org







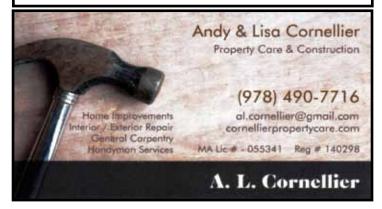
## GROOMING BY SARAH

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It may be the warm dog days of summer, but now is one of the best times of the year to purchase home heating systems.

Just as buying HVAC systems in February ensures having air conditioning installed in the spring, purchasing a heating system in late summer/early fall ensures a warm home by the time the leaves start to fall.

During the late summer, distributors have stocked up with equipment, and contractors are winding down from the seasonal rush of spring's high demand. Manufacturers often offer specials to help sell more products while HVAC contractors tend to be more aggressive with their pricing too, to stave off a slow down in work.

Once the fall hits, popular equipment gets gobbled up, estimators and install crews get booked up for weeks, and the next round of seasonal delays begin to stack up, making now the time to call for system upgrade and replacement quotes.

Until next month, stay comfortable. Time

Got a question? Drop me a note! tim@denommeeplumbing.com





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### **SEEKING NEW BRIDGE PLAYERS!**

We are a small group of bridge players who have been playing on **Thursday mornings**, **10 am at the Tyngsborough Senior Center**. We will not be gathering in July and August, but hope to resume play in September if there is enough interest. We are looking for more bridge players to join us! We are non-competitive and have been practicing bidding as well as the conventions that we have learned in beginner lessons. If interested or curious, please contact Rose Mitchell at mitchell6260@msn.com.

### **COMMUNITY CARES CORNER**

At West Auto Repair in Dunstable

Located inside our waiting area at West Auto Repair, located at 30 Pleasant St. in Dunstable, MA, we have our community cares corner. Here you can drop off your **pop tabs** from carbonated beverages, pet food cans etc. **which are donated to Shriner's Children hospital**.

You may also drop off your donations for the PACH food pantry\_which is located in Pepperell, MA and serves our Dunstable and Pepperell neighbors.

The volunteers at the food pantry have stated that they are in need of coffee, tea and condiments such as ketchup, mustard and relish. The pantry is always in need of personal hygiene items such as soap, shampoo, conditioner, diapers, feminine supplies, toothbrushes, toothpaste as well as laundry detergents and household cleaning supplies.

Donations can be dropped off inside the waiting area at West Auto Repair Monday- Friday between the hours of 8AM and 5PM. After hours there is a blue bin to the left side of the front door where you can also leave your donations outside.

We could never do this without you, our neighbors, who graciously continue to support these organizations with your donations. Thank you and wishing you a happy spring season! The West Family and our employees at West Auto Repair, Inc.





### DUNSTABLE'S JINGLEFEST AND JOURNEY Saturday, December 7, 2024

\*\*Schedule and events are *tentative*, and will be updated as we get closer to the date\*\*

Please check our website at **Journeyjinglefest.com** for the latest updates to the schedule, sign-up for contests or volunteer to help.

Location, Time & Event

**SWALLOW UNION SCHOOL**11:30AM setup 1:30-5:30PM Craft Fair 1:30-5:30PM Silent auction.

**SIDE STREET, TOWN HALL** 1:30-7PM Hidden Grinch contest 1:30-7PM Photo stage

TOWN HALL 2:30-4PM Theater production

**CHURCH FELLOWSHIP HALL** 3-6PM Kid's cookie decorating 3-6:30PM Children's art display,

**CHURCH SANCTUARY** 3-7PM Gingerbread House contest 3-7 PM Various musical presentations

**SIDE STREET, TOWN HALI** 3:30 – 4PM Santa arrives by firetruck 4-6PM Kids 'midway'

WICKHAM AND WILLOUGHBY 4-6 PM Book readings TOWN HALL 4-6PM Chowder contest

SIDE STREET, TOWN HALL 4-6PM Caroling.

4-7 PM Karaoke stage,

4-7 PM Rafacke stage, 4-7PM Refreshment table, 4-7PM Tully milk truck

**DOWNSTAIRS CHURCH ROOM 4:30-6PM Santa,** 

4:30-6PM Kids craft time

TOWN COMMON 4:30-6:30PM Journey,

4:30-6:30PM S'more station

**CHURCH SANCTUARY** 7-8PM Choral presentation **FRONT LAWN TOWN HALL** All day Snowman contest

### DUNSTABLE BOARD OF HEALTH health@dunstable-ma.gov

### NOTICE OF RENEWAL FOR TRASH RECYCLING ALL SUBSCRIPTIONS EXPIRED ON JUNE 30, 2024

The Board of Health just renewed their contract with F. W. Shaw & Son for another 3 years. Their bid prices are very so it will allow the Board of Health to again offer a reasonable subscription price for this year. The fee will remain at \$360.00. Overflow bag prices also remain the same at \$3.00 each in rolls of five for \$15.00.

Bulky item prices have increased (please see attached) however, the Board is excited to announce a new program available beginning July 1st to all Dunstable residents for the disposal of mattresses. We have partnered with UTEC (United Team Equality Center) a nonprofit entity, to offer the disposal of mattresses for \$40.00 each. Mattresses will be picked up curbside monthly on a Tuesday by appointment. Part of the proceeds will go to helping youth at risk. To reserve a pickup please use one of these options. A.) visit www.utecinc.org/mattress-recycling. Select Dunstable from the drop-down menu, select service date, schedule, and pay. B.) Email us at: mattress@utecinc.org and provide a call-back number C.) Call us at (978) 856-3997

The Board would also like to thank all who continue to use the recycling boxes located on Pleasant Street. These boxes have allowed hundreds of tons of recycling materials to be diverted from the waste stream and converted into reusable items.

The Board of Health has adopted a new regulation to impose a one-month late fee (\$30.00) to all existing subscribers whose payment was not received by June 30<sup>th</sup>

### Beginning May 1, three renewal options are available.

- **1.**You may pay on line on the town webpage www.dunstable-ma.gov and choose online payments. Scroll down halfway to Trash-Board of Health. New subscribers can use the same options.
- **2**.You may mail a \$360.00 check made payable to the Town of Dunstable to P.O. Box 268, Dunstable, MA 01827. Please include your name, address, phone number and email address.
- **3.**You may drop off a check or cash at the Town Hall Monday-Thursday (upper level) 9:00-4:00 p.m. Please write Joan Trash Payment on your envelope. Please make sure your name, address, phone number and email address are included. You may also drop the payment in the outside mailbox of the town hall located by the side door.

Overflow bags can also be purchased online or at the town hall for those times you may have extra trash that will not fit into the trash container. The cost is \$3.00 each, sold in rolls of five for \$15.00. Bags may be picked up at the town hall Monday-Thursday 9:00 a.m.- 4:00 p.m. Bring a copy of your receipt if you pay online.

If you need to reach us for any reason, please email us at jferrari@dunstable-ma.gov. You may also leave a message at 978-649-4514, Ext. 229.

### DUNSTABLE BOARD OF HEALTH - RECYCLING

The Town of Dunstable Board of Health and Big Brothers Big Sisters Foundation and CMRK has created a partnership to allow residents to easily donate their clothing, textiles and small household items. CMRK has been collecting these items across Massachusetts for over 35 years. Bins are located on Pleasant Street next to the Dunstable post office. Please drop off baged clothing, sneakers, etc. and textiles only. CMRK also accepts non-usable clothing and textiles. Please be sure they are bagged and not wet, moldy or soiled. Do not leave any items, large or small, outside the bins. Donating clothing helps the environment, helps save taxpayers money and helps clean out your closets. Big Brothers Big Sisters Foundation will pick up bagged clothing and textiles but also will accept boxed small household items such as pots, pans, small decor and more! If you have small items, many items or large items, PLEASE CALL 508-466-4590 to arrange a pick up or schedule online at BBBSFoundation.org.





### DOWNLOAD YOUR FREE BOOK "LIVING WITH OUR WILD NEIGHBORS"

The Humane Society of the United States (HSUS) is offering a copy of the book "Living with our Wild Neighbors" as a free download. It is very informative and covers all wildlife from A-Z.

https://www.animalsheltering.org/page/wild-neighbors-book

### SOCIAL SECURITY'S REPRESENTATIVE PAYMENT PROGRAM

By Edward H. Adamsky

Most everyone manages their own Social Security benefits. You get your payment deposited into your bank account each month. and then you spend the money as you wish. If you want to change where the money is deposited, you call the SSA or go online to make a change. But if a person is unable to handle these tasks, the Social Security Administration (SSA) does not recognize Powers of Attorney nor Guardianships for their system and so requires some person (or Agency) to be appointed, as a Representative Payee, to manage the benefits for that individual. The Representative Payee is responsible for maintaining a separate bank account where the benefit payments will be deposited and must account each year (on a relatively simple form) for the funds received and spent. The form can be filled out and submitted on paper, or it can be done online at SSA.gov. This system allows the SSA to monitor and make sure that a Representative Payee is doing the job properly.

Sometimes it is not absolutely necessary to have a Representative Payee. If an elder, for instance, has a valid Power of Attorney that lets their named agent have access to their bank account, then the Agent can use the money in the account for the benefit of the Elder without need to be officially appointed as a Representative Payee. Of course, the Agent under the Power of Attorney will have no ability to contact the SSA about payments, nor would the Agent have the ability to change where the payments are going. But, if the Agent doesn't need to do these things, then the Agent has legal access to the funds and doesn't have to be a Representative Payee with the responsibility that entails.

If someone tells you that you need to apply to be a representative payee, you should consult with an Elder Law Attorney to make sure that is so. In some cases, it is necessary and in other cases you can get by without doing so. If you have been appointed as a Representative Payee, then you should open a separate bank account where the funds will be deposited, and you should keep clean and clear records of how you spend the money. It may be spent in any fashion to benefit the person whose is getting the payments, but you will have to document where and how you spent it. As long as you keep good records and don't use the money in a way that isn't allowed, you shouldn't have any problem. But sometimes people get appointed in a hurry and don't understand the system and don't keep good records.

If you have questions about handling assets for another person and dealing with their income, you should contact your local Elder Law Attorney to learn how things should be done and whether or not it is necessary to apply to be a Representative Payee

### Town Hall is closed on Fridays

#### DUNSTABLE TOWN HALL DIRECTORY

Town Hall (978) 649-4514. The departmental extensions are as follows: 221 Town Accountant 222 Town Clerk 223 Council on Aging

224 Selectmen (handles many depts.) Also for Animal Control Officer.

After hours call Police at 978-649-8891. If emergency call 911

226 Building Inspector 228 Tax Collector/Treasurer 227 Road Commission 229 Board of Health

230 Conservation/Planning Board 249 Assessors, Water Dept

Please dial 0 if you need assistance.

Veteran's Officer 978-649-3919

POLICE NON-EMERGENCY 978-649-7445 POLICE & EMT 911

FIRE DEPT. TELEPHONE NUMBERS TO REPORT A FIRE CALL 911

Business Line.....978-649-6661 FAX...........978-649-6072

Alarm System\* 978-448-6666\*can be used to call in a fire from cell phone

Visit www.dunstable-ma.gov for contact info, news & updates



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## STORMWATER MANAGEMENT – PUBLIC OUTREACH AND EDUCATIONAL RESOURCES

### THE IMPACTS OF PET WASTE AND FERTILIZER TO DUNSTABLE'S STORMWATER

The Town of Dunstable provides outreach and educational materials to support municipal compliance with the Town's MS4 Stormwater Permit. The permit and its requirements aim to reduce polluted runoff keeping our Town's waterways clean and healthy.

To learn more about how pet waste and the use of fertilizer can impact stormwater runoff, please review educational materials <a href="https://www.dunstable-ma.gov/stormwater-ms4/pages/fertilizer-and-dog-waste-notices-reminders">https://www.dunstable-ma.gov/stormwater-ms4/pages/fertilizer-and-dog-waste-notices-reminders</a>.

You are also encouraged to visit the Town's website, <a href="https://www.dunstable-ma.gov/stormwater-ms4">https://www.dunstable-ma.gov/stormwater-ms4</a> for more stormwater related information and the following webpages with additional materials: <a href="https://www.nmstormwater.org/for-municipalities-stormwater-collaborative...">https://www.nmstormwater.org/for-municipalities-stormwater-collaborative...</a> <a href="https://cfpub.epa.gov/npstbx/index.html">https://cfpub.epa.gov/npstbx/index.html</a>

### STONE WALLS AND SCENIC ROADS

Refer to Massachusetts General Laws, Title VII, Chapter 40, Section 15C: Scenic road designations; improvements; fines: <a href="https://malegislature.gov/Laws/GeneralLaws/Partl/TitleVII/Chapter40/Section15C">https://malegislature.gov/Laws/GeneralLaws/Partl/TitleVII/Chapter40/Section15C</a>

The stone walls lining many roads and tracing through the woods and fields of Dunstable date mostly from the 18th and 19th centuries. They were built to get rid of stones from our glacier-impacted soils and were used for controlling livestock and, increasingly, as boundary markers. (A split rail fence – one rail set upon crossed fence posts – might be added, supplemented, or replaced by barbed wire after the 1870s.)

Although at first glance the stone walls may appear to some people to be just a pile of rocks, in keeping with a single theme throughout the town, it is important that we maintain their appearance.

These walls have historical and aesthetic value and are legally protected in some locations. One may not alter a "bound wall" – one that forms a boundary between two separately owned properties. In Dunstable and many other towns, walls bordering roads designated as "scenic" by Town Meeting may not be breached, significantly altered, or demolished without permission from the Planning Board after a public hearing. (Refer to the Town's General Bylaws, and subsection "SCENIC ROAD BYLAW" for a listing of designated scenic roads.) Breaching a wall – most often to accommodate a new driveway – is rather straightforward but does require a permit. Repairing or reconstructing a wall involves several considerations.

Stone walls have two natural enemies: vegetation and gravity. Dunstable farmers created stone walls and had to maintain them (sometimes called "mending walls.") This typically simply meant restoring to their place stones which had fallen or rebuilding a collapsed portion. Such repair is certainly permitted by the Town's Scenic Roads Bylaw. (Note: Dunstable's historic walls were always "dry" - NO mortar should ever be used in repairing them.) Adding new stones to a wall is another matter. Stones exposed to the elements or "weathered" are gray and often covered with various species of moss and lichens, a process that takes decades. "Raw" stone (i.e., covered by earth until now) stands out for years and should be used sparingly or not at all. On the other hand, some roadside walls get partly buried; it's OK to re-expose the stones. Sometimes one can use nearby stretches of a wall as a guide for height and style, whether mending an existing wall or building a new one where none exists.

When in doubt, feel free to contact the Dunstable Planning Board via <u>mailto:Crock@Dunstable-MA.GOV</u> or call to (978)649-4514 X230.

Do you have some news?
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or call 978-419-1914

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Tues 9:00 A.M. - 6:30 P.M.

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A heartfelt thank you to our customers for a very successful spring season. It was great to see you all again and many new faces, as well.

We will be closing <u>after July 4th</u> for the 2024 season, however, we are planning to be open again next spring. Hope to see you all in 2025!

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## FARM DAYS CELEBRATION Saturday August 17, 2024 1 pm to 4 pm The Dunstable Rural Land Trust

invites you to visit McLoon Barn as we celebrate life in Dunstable on a farm in the 1800's. This will be a fun and educational opportunity to see farm animals, try your hand at a few farm chores and crafts, play old fashioned children's games, and listen to traditional music.

This event is supported by Dunstable Rural Land Trust, Massachusetts Cultural Council and the Dunstable Cultural Council. Sorry, no dogs allowed at this event.

Please call Kap at 978-761-6646 with any questions.





### JACK'S JOURNEY FOR A SERVICE DOG, UPDATE!

A huge thank you to those that donated towards Jack's autism service dog last year! We wanted to provide an update and let you know that Kale joined us in June! Thank you again for your support!



### SUMMER SAFETY: STEPS YOU SHOULD TAKE

### TO HELP STAY OUT OF HARM'S WAY

The American Red Cross wants everyone to have a safe summer and offers tips and resources for the entire family.

Download "Swim" app by **American Red Cross** sponsored by The ZAC Foundation, for safety tips, kid-friendly videos and activities, and take the free Water Safety for Parents and Caregivers online course

#### WATER SAFETY

Before going in, on or around the water, every family member should become "water smart." This starts with learning to be safe, making good choices, and learning to swim to at least achieve the skills of water competency. Everyone should be able to enter the water, get a breath, stay afloat, change position, swim a distance and then get out of the water safely. A variety of water safety courses and resources are available to help.

#### To help keep your family safe, the Red Cross offers these tips:

- **1.** Prevent unsupervised access to water. Fence pools and spas with adequate barriers and keep a constant eye for any water dangers such as portable splash pools/slides, buckets and bathtubs.
- 2. Adults should actively supervise children and stay within arm's reach of young children and new swimmers. Kids should follow the rules.
- **3.** Designate a "water watcher" to keep a close eye and constant attention on children and weaker swimmers in and around the water until the next water watcher takes over.
- **4.** Always wear a properly fitted U.S. Coast Guard-approved life jacket when on a boat and if in a situation beyond someone's skill level.
- **5**. Swim as a pair near a lifeguard's chair everyone, including experienced swimmers, should swim with a buddy even in areas supervised by lifeguards.
- **6.** Always maintain constant attention and actively supervise children even when lifeguards are present.

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## REGISTER FOR THE 36TH ANNUAL BOSTON MARATHON® JIMMY FUND WALK PRESENTED BY HYUNDAI

BOSTON — Registration is now open for the 2024 Boston Marathon® Jimmy Fund Walk presented by Hyundai. SCHEDULED FOR SUNDAY, OCTOBER 6, funds raised from the Jimmy Fund Walk support all forms of adult and pediatric patient care and cancer research at the nation's premier cancer center, Dana-Farber Cancer Institute. Due to ongoing construction in Copley Square, the Jimmy Fund Walk Finish Line location has been moved to the Boston Common for 2024.

One Walk, Four Distances, For All Cancers The Jimmy Fund Walk is the only organized walk permitted on the famed Boston Marathon® course, and participants have the flexibility to choose from four distance options: 5K Walk (from Dana-Farber Cancer Institute's Longwood Medical Campus),10K Walk (from Newton), Half Marathon Walk (from Wellesley), Marathon Walk (from Hopkinton).

Whatever route walkers choose, participants will be treated to refueling stations with refreshments throughout the course. Poster-sized photographs of patients – Jimmy Fund Walk Heroes – are displayed along the course as inspiration. Walkers can participate virtually, as well.

All routes will conclude at the Jimmy Fund Walk Finish Line Powered by Schneider Electric at Boston Common, by the corner of Charles and Beacon Street. The finish line will include a celebration with food, entertainment, and more. Public transportation is encouraged.

The Jimmy Fund Walk has raised more than \$176 million for Dana-Farber in its 35-year history, raising a record-breaking \$9.4 million in 2023. Funds raised from the Jimmy Fund Walk support all forms of adult and pediatric patient care and cancer research at the nation's premier cancer center, <a href="Dana-Farber Cancer Institute">Dana-Farber Cancer Institute</a>. The Boston Athletic Association has supported the Jimmy Fund Walk since 1989, and Hyundai has been the presenting sponsor for more than 20 years.

Register as an individual walker, team member, or start a team! Take advantage of this unique opportunity and lead a group of your family, friends, or colleagues to the finish line. The Jimmy Fund can help you start a team, grow your fundraising, and defy cancer, together.

Volunteers are needed to cheer on participants, serve snacks, distribute T-shirts, and more, at the four start locations, along the course, and at the 2024 Jimmy Fund Walk Finish Line Powered by Schneider Electric, located in the Boston Common. The Jimmy Fund Walk would not be possible without the hundreds of dedicated volunteers who donate their time, talent, and energy. Register to volunteer today!

**To register for the Walk** (#JimmyFundWalk) or to support a walker, visit <a href="www.JimmyFundWalk.org">www.JimmyFundWalk.org</a> or call (866) 531-9255. Registrants can enter the promo code NEWS for \$5 off the registration fee. All registered walkers will receive a bib, medal, and a Jimmy Fund Walk T-shirt.

#### **About the Jimmy Fund**

The Jimmy Fund is comprised of community-based fundraising events and other programs that, solely and directly, benefit Dana-Farber Cancer Institute's lifesaving mission to provide compassionate patient care and groundbreaking cancer research for children and adults. The Jimmy Fund is an official charity of the Boston Red Sox, the Massachusetts Chiefs of Police Association, the Pan-Mass Challenge, and the Variety Children's Charity of New England. Since 1948, the generosity of millions of people has helped the Jimmy Fund save countless lives and reduce the burden of cancer for patients and families worldwide. Follow the Jimmy Fund on Facebook, X, and Instagram: @TheJimmyFund.

### **About Dana-Farber Cancer Institute**

Dana-Farber Cancer Institute is one of the world's leading centers of cancer research and treatment. Dana-Farber's mission is to reduce the burden of cancer through scientific inquiry, clinical care, education, community engagement, and advocacy. Dana-Farber is a federally designated Comprehensive Cancer Center and a teaching affiliate of Harvard Medical School.



#### GIVE THE GIFT OF TIME

Want to turn your compassion into action? Volunteer with your local American Red Cross Disaster Relief Team! People are displaced every day due to home fires, storms, and other disasters. Disaster Relief Volunteers respond to these emergencies to provide those affected with food, clothing, shelter, and hope. Join your local Disaster Relief Team and provide much needed support to your neighbors in their greatest time of need.

You can also support your community by teaching safety programs to children, installing free smoke alarms in high-risk neighborhoods, dispatching Disaster Relief Volunteers to emergencies, and more! We have something for everyone! No experience is necessary – we'll provide all the training you need.

To learn more, contact Michele Cruz

Email: michele.cruz@redcross.org Phone: (617)913-6381

Scan to learn more!
Can't volunteer right now?
The American Red Cross has an ongoing critical need for blood and platelet donations amidst coronavirus uncertainties. You can make an appointment to give blood or platelets at RedCrossBlood.org.



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### KITTY ANGELS

is a no-kill shelter dedicated to rescuing stray and abandoned cats, furnishing them with treatment for injuries or other heatlh problems, and placing them into life-long, loving, indoor homes with compatible owners.

Kitty Angels is an all-volunteer organization. We have no paid staff - every cent of every donation goes to caring for needy cats! Please consider making a tax-deductible donation. You can do so by clicking on the "DONATE" button on our Facebook page; mailing a check to Kitty Angels, P.O. Box 638 Tyngsboro, MA 01879; or using the PayPal link on our website: <a href="www.kittyangels.org">www.kittyangels.org</a> You can donate Gift Cards, Cat Food, Medical Supplies, Cleaning Supplies, Towels. For other ways you may help, please visit the How to Help page on our website at <a href="www.kittangels.org/howtohelp.html">www.kittangels.org/howtohelp.html</a> Kitty angels, Inc. is an all-volunteer, 501(c)3 non-profit organization. Your donation is fully tax-deductible.

### **COMMISSIONERS OF TRUST FUNDS**

#### For Those In Need

Are you a Dunstable resident who is experiencing financial hardship? We may be able to help. A century ago, various residents of Dunstable willed funds to the town to help those in need. Dunstable's Commissioners of Trust Funds are responsible for disbursing funds from the interest on these accounts each year. If you, or someone you know, is a resident of Dunstable and could use some one-time help with medical, pharmacy, grocery, or fuel bills, let us know. Requests can be submitted by emailing the Commissioners of Trust Funds <a href="https://www.dunstable-ma.gov/user/53/contact">www.dunstable-ma.gov/user/53/contact</a>. All inquiries are confidential.

### THE JAMES JACOPPI MEMORIAL SCHOLARSHIP RAFFLE WINNERS

We are pleased to announce the winners of the 2024 James Jacoppi Memorial Scholarship Raffle which took place in April. They were Mary Rita Souza, Dick and Peg Pietrowski, Donna Mirabello, Andrea Sennott, Bobby Coakley, Kelly Sheets, Laurie Mary Pellegrino, Paula Grady, Marilyn Scannell, JP and Elaine Rivard, Gary Gasdia, Ann Conant, Anya Pendergast, Erika Duarte, Jen Chisholm, Jo Ann Orso, Walter Eriksen, Al Mezzadri, Cindy Guay, Ginny Edwards, Emmet Clifford, Brenda Baxter, Jeanne Checchi, Carolyn Mezzadri, Jim Wessels, Keith DiRocco, Dave Gaillardetz, Emma Wallace, Derrick Gemos, and David Landry.

Thank you to all who participated and made this another fundraising success.

### LOADING DOCK GALLERY

122 Western Avenue, Lowell, MA Show: BEING HERE Show dates: through July 28, 2024

Loading Dock Gallery presents **BEING HERE**, an exploration of presence, perception, and the profound connection between a mother and son through the medium of abstract painting and collage. Laura Massei's and Derek Raymond's distinct interpretations of life, through their individual works, serve as visual meditations, inspiring hope and resilience while offering a glimpse into the boundless possibilities that unfold when we learn to embrace the present with an open heart and mind.

Come and see how their shared artistic dialogue weaves a tapestry of emotions, memories and aspirations—each navigating the range of complexities found in the everyday and acknowledging their continued personal growth through the transformative power of art and design.

**BEING HERE**, can be enjoyed through July 28 at Loading Dock Gallery, 122 Western Avenue, Lowell, MA, Noon-5:30 pm, Wednesday-Saturday, until 4pm Sunday. More at <a href="https://www.theloadingdockgallery.com">www.theloadingdockgallery.com</a>.

Loading Dock Gallery is part of Loading Dock Arts, Inc., a 501c3.

### JOIN TYNGSBOROUGH FOR OUR FIRST LIGHT THE NIGHT:

#### RECOVERY AND REMEMBRANCE VIGIL

We cordially invite you to join us for our inaugural Light the Night: Recovery and Remembrance Vigil. As September marks National Recovery Month, we come together to honor the cherished lives lost to substance use and to commend the inspiring courage of those on their journey to recovery.

In a spirit of solidarity and compassion, we aim to ensure that our message of support and unity perseveres, echoing through our community and beyond. This ceremony serves as a beacon of hope, where hearts unite and healing begins.

Date: September 14th, 2024

Time: 6:00 p.m. Signing of Names of Lost Loved Ones

Event: **6:30-7:30** p.m.

Location: Old Town Hall, 10 Kendall Road,

Tyngsborough, MA 01879

All are warmly welcome to participate in this solemn yet uplifting event. Your presence will contribute to the tapestry of compassion and understanding that we strive to weave within our community. The evening will feature speakers sharing stories of resilience and hope, as well as live music to uplift spirits and foster a sense of unity. Additionally, we will hold a heartfelt reading of the names of loved ones lost to substance use, honoring their memory and the impact they had on our lives.

To have a loved one's name read you can sign their name in person at 6:00 p.m. September 14th. If you are unable to attend in person and would like your loved one's name to be read, you can submit in advance via email. We invite you to submit a loved one's photo to be included in our slideshow as well. Please email advanced name submissions and photo submissions to slafreniere@tewksbury-ma.gov.

Together, let us stand in solidarity, as compassion and unity pave the way for healing and hope.

\*\*\* STATE SENATOR \*\*\*

# **Ed Kennedy**



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• TO WATCH LIVE SERVICES Log on to facebook and go to Ecct Church. Log in at any time to watch the recorded services.

Please enter and exit across from the Tyngsboro Fire Station. A walkway has been paved for easy access to our church.

- RALLY DAY SEPTEMBER 8 We will kick off a new Sunday School year on Sunday, September 8th. Please plan to come and sign up your children for a new Sunday School program.
- EXECUTIVE BOARDS Normally scheduled monthly meetings do not meet during July and August
- LADIES BIBLE STUDY A new Bible Study will begin in the Fall.
- MEN'S BIBLE STUDY Led by Jim Politi, a new Bible Study will begin in the Fall
- CHILDREN'S DAY JUNE 2 Our Sunday School led by Joan & Jim Politi and Patti Ann Reekie presented our year-end service during this Sunday service. They sang special song selections, read scripture, performed 2 plays, presented A Year in Review ad received awards from our leaders to close out our Sundy School Program until they resume in September. What a fantastic program they presented! We are so proud of them!!

During this service, Pastor Bernie presented 6 deserving High School Graduates Scholarships from the church to help further their education. We were so happy to have their families join our service. Those receiving Scholarships were: Mason Reekie, Elvin Peregrino-Solomon, Noah Healey, Kendall Times, Gianna Donato and Stephen Hartigan. A special recognition award was presented to Jack Richardson who graduated from college this spring. A Church picnic was held after the service at the Sportsman's Club. It was a glorious day!!! Congratulations to all!!

- DAYCARE DURING CHURCH SERVICES There will be no daycare provided on Sunday mornings during July or August, but our downstairs facility will be available to those who need to use it.
- PARSONAGE/ CHRISTIAN LEARNING CENTER (CLC)
  Some of our Sunday School classes and our Women's and Men's
  Bible Studies will now be held in our newly renovated Parsonage
  building next to the church, now known as our Christian Learning
  Center (CLC). The CLC has a wheelchair accessible handicap
  ramp, entry door and bathroom as required by ADA regulations. We
  are very excited to use this renovated space to accommodate our
  growing church. Come visit us and check it out.
- VACATION BIBLE SCHOOL Will be offered as a one classroom style activities for children 5<sup>th</sup> grade and under.
- PRAYER/PRAISE MEETINGS Will continue on Wednesday evenings from 5:15 pm to 6:15 pm for Prayer, Praise and Song. Please feel free to join this important ministry. These meetings are held in our Sanctuary.
- ICE CREAM SOCIAL This event was held to say "Thank You" to our faithful customers and volunteers for continuing to support our Thrift Shop throughout the year. It is wonderful to see the children and grandchildren enjoy a free ice cream, celebrate with us and enjoy this special time !!! Such a fun event for all!!

We continue to look for our next settled Pastor. Please pray that God will lead that person to us in His great wisdom.

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or check our Facebook page for unexpected closure dates.

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### HIGH SCHOOL CLASS REUNION FOR 1974 Attention Chelmsford High School Class of 1974

Our Reunion is being planned for Saturday, October 19<sup>th</sup>, 2024. This will be held at Princeton Station in Chelmsford, MA. Please look for our site on Facebook or email <a href="ChelmsfordHigh1974@gmail.com">ChelmsfordHigh1974@gmail.com</a>





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E-Board: Ann Thellen (2 Positions)

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- In thinking about such a fund, consider these questions:
   How much should I save? The size of your emergency fund should be based on several factors, including your income, your spouse's income and your cost of living. However, for most people in their working years, three to six months of total expenses is adequate. Once you're retired, though, you may want to keep up to a year's worth of expenses in your emergency fund — because you don't want to be forced to cash out investments when their price may be down, and you may not be replenishing these accounts any longer.
- How can I build an emergency fund? Given all your normal expenses — mortgage, utilities, food, transportation and others you might find it challenging to set aside some extra money in an emergency fund. But you do have opportunities. If you're working, you could set up a direct deposit so that part of your paycheck goes directly into your emergency fund. You could also save a portion of any extra income you receive, such as bonuses and tax refunds.
- Where should I keep the money? An emergency fund has two key requirements: You need to be able to access the money immediately and you need to count on a certain amount being available. So, it's a good idea to keep your emergency fund in a liquid, low-risk account that offers protection of principal. For this fund, you're less interested in growth than you are in stability. But because interest rates have recently changed, you may be able to get a reasonable return without sacrificing liquidity or safety.
- · What types of emergencies should I prepare for? Your emergency fund could be needed for any number of events: a job loss or early retirement, housing or auto repairs, unreimbursed medical bills, unexpected travel, and so on. But this fund may also be needed to help you cope with other threats. Consider this: In 2023, the U.S. saw a record 28 weather and climate disasters, each of which resulted in at least \$1 billion in damages — and often many times this amount — according to the National Oceanic and Atmospheric Administration. Depending on where you live, your home or business may be susceptible to tornadoes, floods, wildfires, hurricanes and extreme heat and cold waves. These events can, and do, result in property repair and relocation costs, higher insurance premiums and even price increases for basic goods, such as groceries and prescription medications.

One final word about an emergency fund: It takes discipline to maintain it and to avoid tapping into it for everyday expenses or impulse purchases. The name says it all — this is a fund that should only be used for emergencies. By keeping it intact until it's truly needed, you can help yourself weather many of the storms that may come your

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Edward Jones, Member SIPC

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https://www.animalsheltering.org/page/wild-neighbors-book

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### COMMON MYTHS ABOUT REAL ESTATE, BUSTED

### by Christine McCarron of Beehive Brokerage

When it comes to real estate, there are many myths and misconceptions that can mislead both buyers and sellers. As a seasoned real estate agent, I've encountered numerous misunderstandings that can cloud the decision-making process. Over the next seven months, we'll debunk some of the most common myths about real estate to help you navigate the market more confidently.

Myth 1: You Need a 20% Down Payment to Buy a Home One of the most pervasive myths is that you need a 20% down payment to purchase a home. While putting down 20% can help you avoid private mortgage insurance (PMI) and potentially secure a better interest rate, it's not a requirement. Many loan programs are available that require much less, such as FHA loans with as little as 3.5% down or VA loans that offer 0% down for eligible veterans and active-duty military members.

#### LOWER DOWN PAYMENT OPTIONS

**FHA Loans** One of the most popular alternatives is the Federal Housing Administration (FHA) loan, which allows buyers to put down as little as 3.5%. FHA loans are particularly beneficial for first-time homebuyers or those with less-than-perfect credit. The lower down payment requirement makes it easier to enter the housing market without waiting years to save up a significant amount of money.

**VA Loans** For veterans, active-duty service members, and eligible surviving spouses, the U.S. Department of Veterans Affairs (VA) offers VA loans that require no down payment at all. These loans also typically have lower interest rates and don't require PMI, making them an excellent option for those who qualify.

Conventional Loans with Low Down Payment Many conventional loan programs also cater to buyers who can't afford a 20% down payment. Some lenders offer conventional loans with as little as 3% down. While these loans often require PMI, they still provide a feasible route to homeownership without the need to save for years.

First-Time Homebuyer Programs Various state and local governments offer first-time homebuyer programs designed to make homeownership more attainable. These programs can provide down payment assistance, closing cost assistance, or favorable loan terms to qualified buyers. Researching and taking advantage of these programs can significantly reduce the financial burden of buying a home.

First-time homebuyer programs and state-specific assistance can also reduce the amount needed for a down payment. Both Mass and NH have wonderful programs for first-time home buyers. There are also programs for people buying in specific neighborhoods. Many of these programs offer down payment assistance. Some even provide grants that are forgiven if you own the home for a certain period of time.

The Impact of PMI While PMI is an additional cost, it's important to understand its impact on your monthly mortgage payment. PMI typically ranges from 0.3% to 1.5% of the original loan amount per year, depending on factors like the size of the down payment and the borrower's credit score. While PMI does increase your monthly costs, it allows you to buy a home sooner and start building equity.

**Building Equity** Even with a lower down payment, owning a home allows you to build equity over time. Monthly mortgage payments contribute to your home's equity, unlike rent payments, which provide no return on investment. Additionally, home values typically appreciate over time, further increasing your equity and net worth.

**Conclusion** Don't let the 20% myth hold you back. Contact a knowledgeable real estate agent or mortgage advisor to discuss your options and find the best solution for your home buying journey.

When you contact a business or organization, please tell them you've seen their ad or news in **Neighbor to Neighbor**. They would like to know. **Thank you, Anne** 

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### **TYNGSBORO-DUNSTABLE**



Rotary Motto Service Above Self

### What is Rotary?

Rotary is a global network of 1.4 million neighbors, friends, leaders, and problem-solvers who see a world where people unite and take action to create lasting change - across the globe, in our communities, and in ourselves.

Rotary Club of Tyngsboro/Dunstable meets at the Dream Diner, 384 Middlesex Rd, Tyngsborough, MA. We meet the first Thursday of the month for breakfast at 8:00AM and the third Thursday for lunch at 12:00. All are welcome! We even treat our guests on their first visit. We're a super friendly and informal group with a huge community impact! Our facebook page is www. facebook.com/tyngsborodunstablerotary/



### **DUNSTABLE EVANGELICAL** CONGREGATIONAL CHURCH

518 Main St. Dunstable, MA 01827 www.dunstablechurch.org 978-649-6251

**DECC** is a caring community of faith where we are all on a journey together finding hope, purpose, connection, and wholeness as followers of Jesus. Wherever you are in this walk of life, we invite you to join us.

- Sunday Morning worship service begins at 10:30 AM with Interim Pastor Doug Walker leading. We welcome you to join us anytime!
- The Adult Bible Study Class has been suspended until fall.
- The Pastoral Search Committee has begun the process of finding a new pastor for the Dunstable Church. Applications are being accepted at the Dunstable Evangelical Congregational Church, 518 Main St. PO Box 190, Dunstable MA 01827 or at DECC PSC@ dunstablechurch.org. Please check the church website for any updates.
- · We gather every Sunday morning at 10:30am at the big white church in the center of Dunstable. We would love to meet you! **OUTDOOR SERVICES** are planned for three upcoming dates (weather permitting): July 14th, August 25th, and September 22nd. Watch the website for further information.
- We hope you have a wonderful, safe summer. Remember, Dunstable Church does not close for the summer. We are here every Sunday morning at 10:30am. Please join us. God bless.

### ROBERT D. PELLETIER AMERICAN LEGION POST #247, INC. 90 Pawtucket Blvd., Tyngsborough, MA 01879



Active Duty Military, Military Retirees and Veterans are encouraged to join and be a part of our Legion Family. First year is FREE for new members. For further information call 978-649-7540

Post Executive Committee: Commander Ray Hamelin, Sr. Vice Commander Pete St. Peters, Finance Officer Jim Lawler Jr., Adjutant Jim Lawler Sr., Executive Board Members Joe Conlin and Fred Carroll. Hello everyone, my name is John Taylor; I am the point of contact for the American Legion Post #247 and the Sons of the American Legion (SAL). You may email me at johntaylor1777@ gmail.com, with your inquiries for the American Legion or the Sons of the American Legion.

If you would like to stay updated with new information about Post #247, please use this link https://sites.google.com/view/amer-ican-legion-site/home or the facebook page American Legion Post 247 - Tyngsborough MA

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### AMVETS POST #247 ROBERT D. PELLETIER



90 Pawtucket Blvd. Tyngsborough, MA

POST OFFICERS: Commander: Robert Golas; Treasurer: David Coles; Secretary Rod Wood

We meet the 1<sup>st</sup> Tuesday of each month at 2:00PM. Currently we meet at the Tyngsborough Sportsmen's Club, Westford Road, Tyngsborough.

For more info please call Dave Coles at 978-551-1344.

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AMVETS National Website: http://www.amvets.org/



Altrusa is looking forward to another successful year of service in our communities. Our mission is to promote literacy and to improve the lives of the less fortunate.

The Officers of Altrusa International of Merrimack Valley are:
Jackie Maciejewski, President, Nashua, NH
Cindy Bluestein, Vice President, Nashua, NH
Kathy Muldoon, Secretary, Chelmsford, MA
Ann Marie Snyer, Treasurer, Tyngsborough, MA
Arlene Miele, Director, Nashua, NH
Stephen Behrle, Director, Chelmsford, MA

Claire Behrle, Immediate Past President, Chelmsford, MA On Saturday, June 1, 2024, the Altrusa Club of Merrimack Valley conducted a very successful Food Drive at Market Basket, Rte 110, Chelmsford, to benefit the Open Pantry of Greater Lowell. The patrons of the store were very generous donating more than **2,000** pounds of food, as well as assorted paper products. In addition, cash donations in the amount of **\$500.00** were collected, which will purchase gift cards for the Veterans serviced by the Open Pantry. Altrusa appreciates the support of Market Basket, which allows us to solicit its customers for donations.

Co-chairs Kathy Muldoon of Chelmsford and Laura Sievert of Tyngsboro initiated a Baby Hygiene Drive with the employees of TJMax in Nashua and its District. Kathy Espinosa, District Manager, encouraged her team to donate baby hygiene products; diapers, wipes, lotions etc to benefit the Nashua Soup Kitchen and Shelter and Marguerite's Place in Nashua, which provides transitional housing, quality daycare and support services for families. Altrusa Club of Merrimack Valley looks forward to continued collaboration with TJMax, which is a family oriented, community focused company.

Altrusa meets the 2<sup>nd</sup> and 4<sup>th</sup> Tuesday of the month at the Tyngsborough Senior Center, 169 Westford Road, at 6:00 p.m.

Please email <u>altrusamv@gmail.com</u> if you are interested in joining other volunteers in making a difference in the lives of others in our communities.

#### MINDY'S MISSION ANNUAL MILITARY APPRECIATION



### PIG ROAST ~ SATURDAY, JULY 20, 2024

300 Littleton Rd., Chelmsford, MA - Elks Pavilion Info at: Facebook – www.mindysmission.org

Our Annual Pig Roast is our biggest appreciation event of the year. Join us on Saturday, July 20th from 1-5 at the Chelmsford-Lowell Lodge of Elks, for some live music by Stone Castle, 3 pigs, and some amazing raffles! 50/50 starts with \$1,000 already in the pot! Raffle items include a smoker, cornhole boards, scratch tickets, a mystery raffle worth a gamble and so much more. Meet some friends, make some new ones, and help us take care of our Veterans.

Our Military Appreciation Pig Roast can't happen without you.

### TYNGSBOROUGH FERAL CAT COLONY

Don Gaudette helped to feed and care for a colony of feral and homeless kitties, working along with Kitty Angels. He received scores of contributions, some on a regular basis, to help care for these cats for many years. Finally he does not need any more donations, as he has taken the last feral cat home with him. So on his behalf, thank you for your generosity!



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### **TYNGSBOROUGH** DUNSTABLE HISTORICAL & **SOCIETY**



#### The Little Red Schoolhouse

64 Main St. Dunstable, MA (Route 113). Not far from the Dunstable/Tyngsborough town line near Route 3 www.tdhistoricalsociety.org

email: tyngsboroughdunstablehs@gmail.com

### · Saturday, August 17, 2024 from 1-4PM

Held at the Little Red Schoolhouse Explore activities and farm equipment from Dunstable's past.

(Farm Days in conjunction with the DRLT)

#### Sunday, September 8th 2PM to 4PM

(rain date September 15th) Who Was?

Join a scavenger hunt at Dunstable's Central Cemetery, Followed by doughnuts and cider at the Little Red Schoolhouse.

For more information about either event, please email: tyngsboroughdunstablehs@gmail.com

### THE FRIENDS OF THE TYNGSBORO ELDERLY, INC.

is a 501C3 Non Profit Organization (originally Friends of the COA, established in 1984). The mission of the Friends of the Tyngsboro Elderly. Inc is to support activities and needs at the Tyngsboro Senior Center. Recently, \$1,000 was given to the Director, Barbara Roche, to defray expenses incurred for window washing and floor cleaning.

Our recent event, Spring Fling, in June was a great chance to chat with friends, enjoy a complimentary lunch, take a chance on Raffle Baskets. Door Prizes, and 50/50, and watch a presentation of Boston's Freedom Trail presented by Tour Guide, Elena Jacobs Vahos

Fall Festival will be approaching in September. Complimentary tickets will be available at the Tyngsboro Senior Center the last week in August, from 10:00AM to NOON. You may also call President, Joe Jacoppi, that week to reserve your tickets. (978-649-9076). A "work of art" afghan will be available for a raffle, along with other Raffle Baskets, 50/50, Door Prizes and more.

Become a member and support activities and needs of the Tyngsboro Senior Center and the Friends of the Tyngsboro Elderly, Inc. for \$10 a year. Membership forms are at the Greeters' Desk at the center.

### THE HOLYROOD COLLABORATIVE

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Pastor Rev. Brian E. Mahoney Parochial Vicar Fr. Fernando Ayala Staff Offices: 115 Middlesex Street, North Chelmsford, MA



### THE HOPE AND HEALING **ADULT GRIEF** SUPPORT GROUP

Our group does not meet in July or August.

We will resume our meetings at Saint John the Evangelist Old Parish Center on Saturday, September 28, 2024 from 10:30 a.m. to 12:00 noon. If you would like to speak with someone during this time, please call the collaborative office at (978) 256-2374.

### STITCHERS AT TYNGSBORO SENIOR CENTER

Located at 169 Westford Road, meet every Monday from 10:00 AM to 11:30 AM in the Dining Room of the Tyngsboro Senior Center. Recently, Thank You Notes from Lowell General Hospital Cancer Center and Adopt A Family at Tyngsboro High School were shared among members. Their efforts to give knit and crocheted goods to these organizations was truly appreciated.

A "Work of Art" afghan is now in the process of being created. All crocheters are contributing Granny Squares that will be assembled by Senior Volunteer, Yolanda Carmona, and raffled off at the Fall Festival. Of course, the knitters are also busy getting warm knitwear ready for the "give away" come fall.

Join us and become part of giving of your talent to others. Materials are always available on Mondays at our meeting time. Need more information?

Please call Jean Jacoppi 978-649-9076 Coordinator.



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There are openings now for men and women to join the group because members have tested normal after exercising in the class. Special exercises developed by Tufts University Research on Aging use arm and leg weights to build bones and help you to maintain your balance.

Bone Builders Classes are Mondays and Wednesdays from 9:00 AM to 10:00 AM, require a doctor's note, and advise attendance for at least 6 months.

Come in and watch a class before filling out the paper work. Please call Jean Jacoppi, Leader (978-649-9076) if you wish to attend.

### TYNGSBOROUGH GARDEN CLUB



Our plant sale on Saturday, May 18 was the best ever! Thanks to the organizational skills and creativity of Nanette Longley and her team, we doubled our revenue over previous years. Thanks also to the many people who bought our plants. Your purchases help fund our programming and beautification efforts around town.

We held elections, at our recent potluck supper meeting. The new officers for the membership year starting in September are: Sue Bowden and Ellen O'Neill co-presidents; Amanda MacLean, Recording Secretary, and Pauline Mellen (incumbent) Treasurer. Our programs will be over until our September 3<sup>rd</sup> meeting.

However, we continue to maintain flower beds around town during the summer months and members get together for a "field trip" about once a month. In July we will pay a visit to our own Butterfly Place and in August, we are tentatively planning to visit Fruitlands Museum in Harvard. Visit our website for updates. September marks the start of a new membership year and our program will be a hands on project: Creating an Herbal Wreath.

New Garden Club members are always welcome and the public is invited to attend individual programs for a nominal fee of \$5. Unless otherwise noted, meetings take place at the Evangelical Congregational Church of Tyngsborough, 23 Kendall Road, on the 1st Tuesday of the month, at 7 pm. Club dues are \$25 for the membership year, prorated to \$15 for people who join in the second half. For more information, please visit our new web site at <a href="https://tyngsborogardenclub.org">https://tyngsborogardenclub.org</a> or email us at <a href="tynggardenclub@gmail.com">tynggardenclub@gmail.com</a>. Linda Sheldon, President

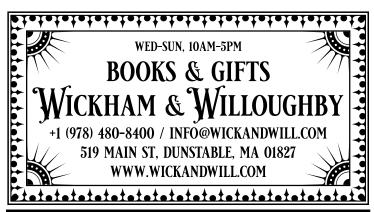
### MASSDEMS

The Massachusetts Democratic State Committee is the governing body of the Massachusetts Democratic Party. The Public Policy subcommittee acts to facilitate stakeholders understanding and engagement with federal, state, and local programs and initiatives for their benefit and for the general good.

Public Policy State Committeewoman Elizabeth Coughlin 1st Middlesex Senate District is currently providing outreach information regarding student loan reduction benefits, Green Community, Climate Change and other grants and initiatives.

Email <u>lizcoughlin2000@yahoo.com</u> text or call 978-758-2680 Anyone seeking an internship or civic engagement project is invited to contact us for discussion of available opportunities.

Nature-based solutions projects for mosquito control are ongoing...anyone looking for bird or bat houses, just let us know.





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### DUNSTABLE - TYNGSBOROUGH LIONS CLUB



<u>"We Serve"</u> The Lions Club is a non-profit organization of men and women dedicated to serving communities locally and globally giving hope and impacting lives through humanitarian service projects and raising donations to support areas of need. *We are currently looking for community minded members to join, please contact membership chair Joe Ward his contact information is below.*OFFICERS FOR THE 2023-2024 LIONS YEAR: President: Laura Ward; 1st Vice President/Treasurer: Kristine DeMonico; 2nd Vice President/Secretary: Meg DeMonico; Membership Chair: Joe Ward; LCIF Chair: Mark Alexander; Media/Marketing: Kristine DeMonico; Tail Twister- Jorg Skowranek; Lion Tamer- Richard Lowe.

Anyone interested in joining the lions is asked to contact Joe Ward 978-930-1153.

Our Regular Meetings are held on the first and third Tuesday of the month starting at 6:30 pm at Princeton Station 147 Princeton St., in N. Chelmsford, MA.

Our Facebook Page is

https://www.facebook.com/DunstableTyngsboroLionsClub

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- Used Hearing Aids are collected refurbished or repaired and distributed to those individuals in need with limited ability to pay.
- Can tabs please place into bags before putting in the boxes. This benefits The Shriners. Lion's collection boxes for eyeglasses, hearing aids and can tabs are located at:

Tyngsboro Post Office- 353 Middlesex Rd, Tyngsboro MA 01879 Tyngsboro Council of Aging Center – 169 Westford Rd., Tyngsboro MA 01879

Dunstable Town Hall - 511 Main St, Dunstable MA 01827 Dunstable Post Office - 170 Pleasant St, Dunstable MA 01827 Dunstable Library - 588 Main St, Dunstable MA 01827

 PENNIES FOR SIGHT: "Your change- changes people's lives" See a Lion cannister around please consider donating. Every Penny Counts!



#### **BANJO & FIDDLE CONTEST**

It's time to plan for an exciting day of traditional music and family fun in Lowell, MA. The Banjo & Fiddle Contest celebrates its 43<sup>rd</sup> event on Saturday, September 7, 2024, from 10:00AM to 6:00PM. This will be held at Boarding House Park, Lowell, MA The event is *free for contestants, as well as all traditional music fans who would like to come and listen*. Never been to a banjo and fiddle contest before? Bring your lawn chairs and settle in to watch the friendly competition and get in touch with our country's musical roots.

CASH PRIZES WILL BE AWARDED IN 9 CATEGORIES:
Old Time Fiddle, Old Time Banjo, Bluegrass Fiddle \*Includes
"contest-style" fiddling, Bluegrass Banjo, Ethnic Fiddle, Banjo
(Other Styles), Twin Fiddle, Banjo and Fiddle Duet, Youth (14
and under), Cash Prizes (Adult Category): 1st-\$100, 2nd-\$50,
3rd-\$25.Cash Prizes (Youth Category): 1st-\$50, 2nd-\$25, 3rd-\$10.
Registration takes place on-site.

Location: Boarding House Park, 40 French Street, Lowell. Rain Location: Durgin Hall, University of Massachusetts Lowell College of Music, South Campus, 35 Wilder Street, Lowell, which is located 1.5 miles from Boarding House Park. Directions are available at https://lowellsummermusic.org/pages/faqs

For More Info: Contact: info@lowellbanjoandfiddlecontest.org
We are excited to continue this tradition and hope to see you all
September 7th. Banjo and Fiddle – Lowell Summer Music Series
Support the Banjo and Fiddle Contest! Donations welcome.

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Evan Fuller



### Neighbor to Neighbor

Published by Anne M. Paquin Since 1983

64 Hardy St., Dunstable, MA 01827 (978) 419-1914

anne@neighbortoneighbornewsletter.com www.neighbortoneighbornewsletter.com

Just to remind you, this July. August issue is the last one until September. I hope all of you will have a wonderful summer.

The deadline for the September issue is the 10th of August. The news is placed FREE of charge, on a first come first served basis.

If you are thinking about advertising your business, please contact me by email, I will send you a rate sheet which should answer most questions.

Each month there are 6,674 issues of Neighbor to Neighbor sent out directly to homes, businesses, town hall and library in Dunstable and Tyngsborough. New issues for both Dunstable & Tyngsborough are available to read online around the first of each month, at <a href="https://www.neighbortoneighbornewsletter.com">www.neighbortoneighbornewsletter.com</a>. You will also find past issues and new articles posted there.

Take care, Anne

### TYNGSBOROUGH & DUNSTABLE

### HOUSEHOLD HAZARDOUS WASTE COLLECTION DAY

### Saturday, September 7, 2024 9:00 AM – 12:30 PM

### Tyngsborough Highway Department, 87 Kendall Road (Rte. 113)

Board of Health 978-649-2300 Ext. 118 or health@tyngsboroughma.gov

http://www.tyngsboroughma.gov/departments/inspectional-services/health/trash-and-recycling/ Proof of Tyngsborough or Dunstable residency is required: Driver's license or current utility bill

#### RESIDENTIAL WASTE ONLY WHAT TO BRING: From the Workbench From the Garage From the House Oil Based Paints Rubber Cement Fuels/Gasoline/Kerosene Stains & Varnishes Engine Degreaser Airplane Glue Brake Fluid/Carburetor Cleaner **Wood Preservatives** Fiberglass Resins Transmission Fluid Aerosol Cans Paint Strippers/Thinners Solvent Adhesives Car Wax, Polishes **Photo Chemicals** • Lighter Fluid Driveway Sealer **Furniture Polish** From the Yard Antifreeze Oven Cleaner Weed Killers Roofing Tar Toilet Cleaner Chemical Fertilizers **Swimming Pool Chemicals** Spot Remover Flea Control Products Motor Oil Rug & Upholstery Cleaner Poisons, Insecticides Car Batteries Hobby & Art Supplies Fluorescent Lights (no ballasts) Floor & Metal Polish **Fungicides** Moth Balls Rechargeable & Button Batteries WHAT NOT TO BRING: Electronics Metal items and Appliances Latex/ Acrylic Paint\* Ammunition Fireworks Alkaline Batteries\* Asbestos material Commercial or Industrial Waste • Empty Containers/Trash Radioactive Waste Infectious & Biological Waste **Smoke Detectors** Prescription Medicines Syringes **Explosives** \*non-hazardous – dispose in trash.

Latex/ Acrylic paint - dried up before disposal in trash. If paint can be clean by soap and water, then it is not hazardous.

### OTHER ITEMS ACCEPTED WITH A FEE (CASH ONLY)

PROPANE: 1lb - \$1 5&10lb - \$2 20lb - \$3 30lb - \$3 60lb - \$10 100lb -\$15

FIRE EXTINGUISHERS: \$6

TIRES: \$5 -No oversize or commercial tires.

**2024 HHW Reciprocal Agreement:** Town has a reciprocal agreement with other Communities where Tyngsborough residents can drop off HHW materials for a fee. Scan QR code or visit Recycling Website for more info. If you are a non-resident at our event, please make CHECK payable to Town of Tyngsborough.

### HOW TO SAFELY TRANSPORT HAZARDOUS WASTE

- Leave materials in original containers
- Tighten caps and lids
- Sort and pack separately: oil paint, pesticides and household cleaners
- Pack containers in sturdy upright boxes and pad with newspapers
- NEVER MIX CHEMICALS
- NEVER SMOKE while handling hazardous material

