



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!

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TYNGSBOROUGH'S TOWN MANAGER REPORT

From Colin Loisele, Tyngsborough Town Manager
July 2024

I am pleased to report the following information from Town over the last month. You can find a full version of the Town Manager's report online at tyngsboroughma.gov.

Congratulations to the Tyngsborough High School, Academy of Notre Dame, Innovation Academy, and Greater Lowell Technical High School classes of 2024. Best wishes as you all move on to the next phase of your life.

The Town of Tyngsborough was awarded a \$157,000 grant from the Commonwealth of Massachusetts to expand our municipal fiber network across the bridge. This will help us connect the new clubhouse on the Sherburne Road parcel to the Town's fiber and will leave fiber available at the Norris Road campus of the Tyngsborough Public Schools so that they can connect when they want to.

A reminder that the Tyngsborough recreation department will host the 2024 Party by the Bridge on August 24, 2024. The day will begin at 11:00 AM and will run all day, closing with fireworks over the river at dark! Visit partybythebridge.com to learn more!

The Tyngsborough Board of Health is planning a vigil in September as a part of National Opioid Awareness Day. As a part of these regional efforts, the Board of Health has also purchased Narcan for distribution and is working to schedule community training for administering the Narcan.

Work continues this summer on the 2024 Road Project. Phase I includes preservation treatment on various streets on both sides of the river and Phase II includes a full-depth reclamation of Oregon and Nevada. In total, the 2024 roads project will touch 3.16 miles of road and cost just shy of \$1.5M.

Finally, the Town Manager's Office and Tyngsborough Media will be launching Tyngsborough's first Citizens Academy this fall. This six-week program will offer an in-depth look at how local government operates to help better engage the community. More information will be forthcoming and available at tyngsboroughma.gov.

Be sure to visit www.tyngsboroughma.gov to stay up to date on all things happening in Tyngsborough. You can sign up for alerts & view all recent news articles. You can also follow Tyngsborough MA on Twitter, Facebook, and LinkedIn so that you'll never miss a beat.

The Town Manager's Office can be reached by phone 978-649-2300 x100 or by emailing administration@tyngsboroughma.gov.

IN MEMORY OF

Otilia Z. Castro
Louis Charles Mechalides, Jr.
Patricia M. (Cavanaugh) Capasso
Constance 'Connie' (Durand) Hardy
Dorothy Mary (Joyal) O'Brien
Angelina Maria Espinola
Nancy R. (Greenwood) Butler

TYNGSBOROUGH TOWN CLERK NEWS

2024 Dog Licenses are available at the Town Clerk's office or by mail. If you are new to town or have a new dog, there is no late fee. If you have previously licensed, the license is now late and payment must include a \$25.00 late fee. Male/female licenses are \$11.00 and spayed/neutered licenses are \$7.00. Current rabies vaccination is required. **If renewing by mail, please enclose a stamped envelope for the license.** Please contact the office at 978-649-2300 extension 129, if you have any questions.

TYNGSBOROUGH TOWN HALL HOURS

Monday & Tuesday: 8:30AM to 4:30PM
Wednesday: 8:30AM to 7:00PM
Thursday: 8:30AM to 4:00PM **Friday: Closed**
www.tyngsboroughma.gov

TYNGSBOROUGH BOARD OF HEALTH

• **Expanded Recycling Center at the Highway Department - Now, in addition to large flattened cardboard, you can bring scrap metal, textiles, and mercury-containing items** to the Recycling Center at the Highway Department (89 Kendall Road) for recycling or safe disposal, year round.

Scrap metal: NO full-size appliances. For a list of accepted metals, please visit: www.scrapit.us/metals-we-take

Textiles: In any condition - Clothing and fashion accessories, underclothes, coats, footwear, purses, wallets, backpacks, towels, all linens, curtains, throw rugs, stuffed animals.

Mercury-containing items - Fluorescent and CFL bulbs, thermometers, rechargeable batteries, elemental mercury.

TYNGSBOROUGH 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 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.

SUSTAINABILITY COMMITTEE

Where Does the Money for Tyngsboro's Waste Reduction Programs Come From?

SMRP, RDP, MassDEP, WTE... What does that all mean? It's not trendy new slang kids are using these days. However, these acronyms are still pretty great.

TL, DR*: The State financially rewards municipalities that take on waste reduction projects with funds that can be used to continue to invest in waste reduction. The funding comes from the private sector - not tax levy - and helps to reduce some of the financial burden of trash and recycling programs on cities and towns.

The Massachusetts Department of Environmental Protection (MassDEP) Recycling Dividends Program (RDP) supports projects aimed at reducing pollution and improving environmental quality. The funding for the overall program comes from an agreement between the State and the five trash incinerators that operate in Massachusetts. The Sustainable Materials Recovery Program (SMRP) was created by the Green Communities Act of 2008, which required a portion of state proceeds from the sale of Waste-to-Energy (WTE) Credits to be directed to waste reduction programs. RDP is just one category of grants under the SMRP umbrella. Tyngsborough has participated in RDP since its inception.

These grants can be used by municipalities, businesses, and nonprofits for initiatives such as recycling programs, pollution prevention efforts, and environmental education campaigns. The program provides financial assistance to encourage innovative solutions to environmental challenges across the state.

It's a nice feedback loop: Tyngsboro offers a program like Zero Waste Day, then the State provides funding for more programs, Tyngsboro can then offer Food Waste drop-off collection at the DPW Recycling Center, whereupon the State rewards Tyngsboro with more funding. And on and on it goes! So the next time you participate in string lights collection, visit the new DPW Recycling Center, stop by a Repair Cafe or Hazardous Waste Day, or purchase a home composting bin, you are helping Tyngsboro to engage and invest in waste reduction programs.

Waste Reduction Updates

We had another successful Zero Waste Day last May, collecting more than 16,000 pounds of scrap metal, bikes, small engines, textiles, books, electronics, furniture, and other household goods, all of which will be put to reuse or recycled. Nice job!

Our food waste collection is going well. Many of you are bringing your food scraps to the collection totes at the DPW. This is saving the town money on tipping fees (we pay per pound of trash brought to the incinerators) and all these scraps are being composted into rich soil. Thank you for either dumping your food scraps directly into the bin or in BPI, CMA or OK certified compostable plastic bags. And thank you for removing produce stickers.

Please contact us at sustainabletyngsboro@gmail.com with your sustainability ideas or questions. Or join one of our meetings, the 3rd Tuesday of each month, starting at 6:30pm at Town Hall.

**TL, DR* is an acronym for "Too Long, Didn't Read." In other words, the short version of what the rest of this article explains.*

CHARITY NAVIGATOR

We are often 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

Neighbor to Neighbor

Published by Anne Paquin Since 1983

64 Hardy St., Dunstable, MA 01827-1403 Tel. 978-419-1914

E-mail: anne@neighbortoneighbornewsletter.com

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Total circulation is now 6,674 which includes Dunstable and Tyngsborough, MA.

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Wed 9:00 A.M. - 5:00 P.M.
Thurs 9:00 A.M. - 6:30 P.M.
Fri 9:00 A.M. - 5:00 P.M.

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Hours of Operation are Monday thru Friday 8-4. Bus 8:15-3.

• **THE SHINE PROGRAM (Serving the Health Insurance Needs of Everyone), Are you confused about Medicare** and not sure where to turn? Call 1-800-663-4227 they could help you. *We do not have any one on site.*

• **BONE BUILDERS – FREE Mondays and Wednesdays at 9:00.** Bone Builders is a free class and requires a doctor's note to participate. Hand and leg weights are available. Questions? Call Jean Jacoppi 978-649-9076.

• **BONE STRENGTH... FREE Wednesdays 10:00 / Fridays 9:00, Doctor's note NOT required.** (Similar to Bone Builders-exercises for building bones.) **Class is full at this time. "Waiting list"** You can try Bone Builders Class, hours and dates are above.

• **YOGA and Holistic Health Every other Wednesday 9:00, see calendar for the dates.** Lynda Gamble...Yoga. Laurie Schmalz... Holistic Health **Reducing stress and increasing relaxation.** Reducing pain and muscle sore ness and tension. Improving circulation, energy and alertness. Lowering heart rate and blood pressure.

• **CANASTA, Every Thursday 1:00 FREE Canasta is played with two full decks of cards, including two Jokers from each deck totaling 108 cards.** The main object of the game is to outscore the opposing team, or players.

• **MAHJONG, FREE NO COST! Every Friday, 10:00 ... BEGINNERS** "Studies have shown that mahjong is a great game for keeping the mind sharp" and it is recommended among the elderly as a means of keeping their brains in good health. **Room available**

• **FREE... PAINTING CLASS Every Monday, 12:30-3:00** In this class everyone helps each other. If you love painting and don't mind (asking or helping) others, come join us and make new friends.

• **CRIBBAGE Every Tuesday Morning 10:00 - 12:30** We have openings for cribbage players. We welcome all.

• **All outreach questions should be forwarded to AgeSpan (800-892-0890) until further notice.**

• **The Tyngsborough Foundation for the Aging Seniors P.O Box 534, Tyngsborough MA. Email address tffta@yahoo.com** The annual membership fee is \$5.00. You can also pay at the Center. They help with the day to day operating expense for the Tyngsborough Council on Aging. They don't take the place of the COA, rather they lend a hand financially to support the COA's goals. **Tyngsborough Foundation for the Aging Senior**, actively contributes to the COA's mission by providing needed resources. The Organization is a 501(c)3, Non-Profit Organization.

• **COA BOARD MEETING** The COA Board, will be going on summer break. **No meetings in July or August.** Have a great summer!

• **BOOK CLUB Wednesday, July 17, 10:00** Come join us on the 3rd Wednesday of each month. With Carol Sides hosting. Discover and read the best new books each month.

• **SENIOR/VETERAN BREAKFAST Thursday, July 18th, 8:30-9:00** Start your day off with a **FREE ALL YOU CAN EAT**, healthy breakfast. Breakfast sponsored by TBD

• **Friday, July 26th, 11:30 Midsummer Celebration \$3.00 per person.** Traveling Chef BBQ Chicken; Entertainment, Fran Heart "The beat generation" - A Cultural Review of the 1950' Through Music.

• **SENIOR BREAKFAST Thursday, August 15th, 8:30-9:00** Start your day off with a **FREE** healthy breakfast. Breakfast sponsored by TBD Speaker TBD.

• **END OF SUMMER BBQ, Wednesday, August 30th, at 11:30.** \$3.00 per person; Traveling Chef Burgers & Dogs; Entertainment Jumpin Juba.



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Tim's Timely Technical Tips

By Tim Hulings

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. *Tim*

Got a question? Drop me a note!

tim@denommeplumbing.com



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FRIENDS OF THE TYNGSBOROUGH PUBLIC LIBRARY



•• **It is never too late to join the Friends!** Please support the Friends by renewing your membership/making a donation, or join us with a new membership/donation as we start a new year of the Friends.

•• **Why join?** If you have benefited from a special event, enjoyed our local book sale or used the library museum passes, you have enjoyed a Friends supported program! It is never too late to join to help us support our neighbors.

•• **Donate online** at <https://www.tynglib.org/about/friends-of-the-library-application/> or scan the QR code at the top of this article. It only takes a minute to donate and has so much local impact!

•• The Friends continue to fund several passes for museums and other venues for adults and families, indoors and out. Visit the Library's website to reserve a pass and click on the link to the venue for information on visitor information.

•• The Friends do not meet during the summer months. Please contact us at tynglibfriends@gmail.com with any questions or suggestions!

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, 169 Westford Rd. **We will not be gathering in June, 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.

TYNGSBOROUGH REPUBLICAN TOWN COMMITTEE (TRTC)



The TRTC serve as our community's official representation within the Massachusetts Republican Party. In addition to promoting the principles of the Republican Party, we also assist local, state, and national Republican candidates in their bid for public office. While not everyone agrees on all issues, the TRTC focuses on issues we all share: **less government, budgetary restraint, and lower taxes.**

LOCALLY: We help promote fiscal responsibility; present Town Meeting Warrant Articles; oversee voter registration and elections; and organize signature drives for candidates and important issues.

STATE & NATIONALLY: We promote and support candidates that share our values; provide delegates to our State Convention to vote on our nominees for elected office; and coordinate with other Republican Town and City Committees.

Please get involved and make your voices heard!!

ELECTION OFFICIALS NEEDED: We're looking for Republicans to help preserve integrity in the 2024 election. Please let us know if you're interested in serving as an Election Official, Poll Worker, or even as an Election Observer at one of our town precincts. Reach out to TyngsboroughTRTC@gmail.com for more Information.

COME JOIN US!!: E-mail TyngsboroughTRTC@gmail.com to get on our mailing list and follow us on Facebook ([TyngsboroughTRTC](https://www.facebook.com/TyngsboroughTRTC)) for meeting updates and other important information.

DONATE: If you'd like to make a donation, please send to: TRTC, PO BOX 614, Tyngsborough, MA 01879 or directly via <https://secure.winred.com/tyngsborough-rtc/donate>

Read Dunstable and Tyngsborough Neighbor to Neighbor issues, and other articles online at

www.neighbortoneighbornewsletter.com



Explore and connect

25 Bryant Lane, Tyngsborough, MA 978-649-7361 www.tynglib.org

Library Hours: • **Mon. & Wed.** 10:30 a.m. – 8 p.m.
 • **Tues. & Thurs.**, 9 a.m. – 5 p.m. • **Sat.**, 9 a.m. – 2 p.m.
 • **Fri. & Sun. Closed**

CLOSED Thursday, July 4th for Independence Day

CLOSED Monday, September 2nd for Labor Day

• **Tyngsborough Block Party: Saturday August 26th** Visit the Library booth at the Tyngsborough Block Party to learn about our fall programs!

• **Ukulele Workshop with David Maloof: Wednesday, July 17th at 6:00 p.m.** Join David Maloof for this fun and educational workshop where he will teach you about the ukulele and how to play. Learn about the origins of the ukulele; ukulele parts, sizes, and tunings; various ukulele strums; how to create chords; and how to move from chord to chord. **Registration required.**

• **Homesteading Basics: Wednesday, August 7th at 6:00 p.m.** Join us for a presentation designed to introduce homesteading, presented by Jack Pollner of Homesteaders of New England and the Mindful Homestead. **Registration required.**

• **“Dine for Dollars” Friends of the TPL Fundraiser: August 6th at The Tavern in the Square (440 Middlesex Rd).** The Friends of the Library and the restaurant will donate a percentage of their receipts to support the library. The event will be held August 6, more details to follow! Check our website for more info.

• **Writers’ Group: Every Monday at 6:30 p.m.**

• **Adult Coloring Club: Wednesday, July 3rd, August 7th, September 4th at 6:30 p.m.**

• **Tech Help: Tuesdays 11:30 a.m. – 1:30 p.m. and Wednesdays 7:00 p.m. – 8:00 p.m.** Get technology help at the library. Book an appointment for an individual lesson or consultation on topics such as: Computer basics; Android tablets and phones; Microsoft Word. Call the library (978-649-7361) or email circdesk@tynglib.org to register for a timeslot. **Registration required.**

• **Book Clubs: Cookbook Club** July 8th, August 12th at 6:30pm ; **Romance Club** July 10th, August 14th at 6:30pm ; **Non-Fiction Club** July 15th 6:30pm ; **Mystery Monday** July 22nd, August 26th at 6:30pm ; **Fiction Club** July 31st, August 28th at 6:30pm.

• **Visit Tynglib.org/events to check out all of the upcoming virtual events!**

Register for TPL programs by calling or emailing (circdesk@tynglib.org) the Library or using links provided on the online calendar for virtual programs.

Subscribe to our NEWSLETTER to get updates on all our programs sent to your inbox every month!
tynglib.org/newsletter

Kids & Teens

TEENS/TWEENS

• **Club Pokemon, MONDAY, JULY 8, AUGUST 5, SEPTEMBER 9 4–5:15 p.m. (grades 3+)** July begins our annual Design Your Own Pokemon Contest! See Library for details. Through Pokemon, we learn strategic skills, participate in friendly competition, and have fun! Whether your young trainer has binders full of cards, are just learning to play, or gaming on their Switch or mobile device, join us to share love of the game. Younger grade levels welcome with adult accompaniment. RSVP online.

• **Teen Cozy Crafts, SATURDAY, JULY 27 and AUGUST 31, 12:30-1:30 PM** Join us for a fun craft for teens and tweens aged 11+. Details about crafts found on our website. **Online registration required.**

KIDS SPECIAL PROGRAMS

• **Let’s Play Music: Kidzrock!, Wednesday, July 10th at 5 p.m. (ages 4-7)** Join *Let’s Play Music* in this fun and interactive music program! Calling young rockers ages 4 through 7! Our Kidzrock program will have your child playing guitar, piano and drums while

TYNGSBOROUGH PUBLIC LIBRARY
 news continued on next page!

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Thurs.: 8:30AM to 4:00PM • Closed Friday Until Further Notice

Meeting schedules are posted at the front entrance of the Town Hall

Town Hall Directory Main Number 978-649-2300

Town Accountant	Ext. 124	Media Dept.	Ext. 140
Assessor’s Office	Ext. 121	Planning Board	Ext. 115
Board of Appeals	Ext. 112	Town Treasurer	Ext. 126
Board of Health	Ext. 118	Veteran’s Agent	Ext. 131
Building Office	Ext. 112	Sewer Dept.	Ext. 134
Town Clerk	Ext. 129	Board of Selectmen	Ext. 100
Town Collector	Ext. 128	Town Administrator	Ext. 100
Conservation Office	Ext. 116	Recreation & Parks	Ext. 150
Capital Asset Mgmt Com	Ext. 124	Highway Dept.	978-649-2310

TYNGSBOROUGH PUBLIC LIBRARY NEWS CONTINUED

making new friends! No musical experience necessary to play in this band! Join us for a fun and informative workshop at the Derry Public Library. *This workshop is facilitated free of charge by Let's Play Music as part of their outreach initiative to build music appreciation and literacy in the community. Let's Play Music offers a full array of programming including private lessons, rock bands, choral groups and community performances in Derry, Manchester, and Hudson. For more info visit letsplaymusic.com.*

• **Creepy, Crawly Creatures with Hands on Nature, Monday, July 15th at 4 p.m. (ages 5-12)** Join us and Hands on Nature for a program all about bugs! Discover some of our fascinating local bugs - such as beetles, worms, slugs, ladybugs and caterpillars! Through learning about them, we will gain a better understanding and appreciation of their importance to our lives, and their role in our ecosystem. Observe live bugs with magnifiers and join us for A BUG HUNT outside to discover where insects can be found! Registration is required.

• **Music and Movement with Marybeth Maes, Tuesday, July 23rd at 10 a.m. (ages 0-5)** Join Marybeth Maes for a fun and interactive program centered around music and moving! Marybeth's program is upbeat, interactive, and educational. We'll use a little bit of sign language, instruments, scarves, pit balls, and bubbles. We sing old favorites and some originals as well. We also dance and stretch. Registration is required.

• **Ed the Wizard: Reading is Magic, Wednesday, July 31st at 4 p.m. (Families)** Join us in welcoming Ed the Wizard to TPL with his very own Reading is Magic program! Featuring a unique blend of some new, a few favorites, and some "recycled" routines; "dusty" effects from the closet! Including some effects that involve everyday recycling, and, of course, revisiting your favorite books and stories! Reading is Magic demonstrates how inspiration can be found in a book; how a story can change one's life. Offering his own life story as inspiration to others, Ed the Wizard promotes and encourages

the building of reading skills to all of his audience members. This program is intended for children and families. Registration is required. *This show is supported in part by a grant from the Tyngsborough Cultural Council, a local agency which is supported by the Massachusetts Cultural Council, a state agency*

• **Readers Theatre Performance, Wednesday, August 14th at 6 p.m. (All Ages)** Join us for our Reader's Theatre Groups' Performance of The Wonderful Wizard of Oz! Performance will be from 6-7pm at Tyngsborough High School's Auditorium. **This program will also most likely be broadcasted and recorded for anyone who isn't able to come.

KIDS WEEKLY PROGRAMS

• **Family Storytime, Thursdays at 11 a.m. (ages 2-5)**
Registration required.

• **Family Resource Network Playgroup - Wednesdays at 11 a.m. (ages 0-6)**

• **Board of Library Trustees** Meetings are generally held monthly on the third Tuesday. Check the TPL or Town websites for scheduled meetings.

• **Friends of the Library** – Join in the fun and support your library! Meetings are held 9 Mondays per year at 6:30 p.m. in the Library. See the TPL website for dates. Also, check out the new and easy way that you can join or renew your membership to the Friends of the Library right from the Friends link on our website simply by using the "Join and Pay" or "Donate" buttons.

Like us on **Facebook**, follow us on **Instagram @ tyngsboroughpubliclibrary** and **Twitter @tyngsboroughlib**

**Do you have some news?
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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.



The **Tyngsborough Land Trust** is working closely with the Conservation Department to enhance Tyngsboro's conservation land. On Trail Day we assisted with the installation of 100 feet of fence posts and a new kiosk at the Hunter property.

We are now discussing with Conservation and Private Land Owners ways in which properly designed and implemented Conservation Restrictions can preserve the rural character of our town. This is done by assessing and protecting a property's natural resources, biodiversity, open space, historical and recreation uses. This is a process which involves legal council and takes time and money, but is worth it because **Nature Needs Nurturing**. We have received a grant from the CPC to assist TLT with start up costs but **We Need You!** There is still time to send in the membership form from the brochure you received in the mail or visit TyngsboroughLandTrust.org for more information and a membership link.



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TYNGSBOROUGH DEMOCRATIC TOWN COMMITTEE

... is an official body, recognized both by the Massachusetts Democratic Party and the Commonwealth of Massachusetts. Ongoing initiatives include civic education/engagement, implementation of nature-based solutions for climate change and information outreach on student loan reduction and other government programs. The committee welcomes participation and collaboration with everyone without exception.

Nature-based solutions projects for mosquito control are ongoing... anyone looking for bird or bat houses, just let us know. Contact Chair Elizabeth Coughlin lizcoughlin2000@yahoo.com text/phone 978-758-2680.

TYNGSBOROUGH SCHOLARSHIP TRUST

P.O. Box 547, Tyngsborough, MA 01879

1963 * Celebrating 61 Years * 2024

The TST has been awarding scholarships for 61 years! The work is rewarding and our fundraising events are just as fun to work on as they are to attend. If you have been thinking of getting involved, we welcome new participants.

We typically meet the 2nd Thursday of each month, from September through June, with most meetings in the Tyngsborough High School teacher's room at 6:30 p.m.

For more information see our Facebook page or contact us at scholarshiptrusttyngsborough@gmail.com



TYNGSBOROUGH VETERAN'S AGENT

Veterans, Veteran widower, widow or dependents of a Veteran, you may be eligible for financial assistance from my office. I may be able to help with basic living expenses, rent or mortgage heating cost, prescriptions, hearing aids, monthly healthcare premiums and hospital/doctor bills not covered by your Medicare or other insurance. The Veteran's Office is a confidential office where your identity is completely confidential. Call or email to schedule an appointment. Sincerely, Christopher W. Dery, Tyngsborough Veteran's Agent, 25 Bryants Lane, Tyngsborough MA, 01879 978-649-2300 X131 veteransagent@tyngsboroughma.gov

TYNGSBOROUGH'S

YARD WASTE DROP-OFF SITE

The Residential Yard Waste Drop Off Site is located across the street from Town Hall, 25 Bryants Lane, closer to the Middlesex Road end. Use of this Yard Waste Drop-Off Site is available to residents only, is free and usage is unlimited during operating hours. Vehicles will enter & exit through the same driveway. Look for the signage on Bryants Lane. Open Tuesday through Friday 7:30 AM - 3:30 PM, Saturday 8:30 AM - 3:30 PM. Please note that the Town will close the site during heavy rain events or snow events. Notices about changes of hours due to weather events will be posted on the Town website & social media.

Yard waste may be dumped from any type of container or left in paper leaf bags. No items should be left in anything other than paper bags. If transporting the yard waste via plastic bag or barrel, please dump directly onto the ground. Signs will point you to where to leave the yard waste. Your cooperation in keeping the site orderly is appreciated.

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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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-we-do/critical-home-repairs/> or contact **Critical Home Repair Manager, Kim Raymond** at 978-692-0927 option 4 or criticalrepairs@lowellhabitat.org.

FREE CURBSIDE TEXTILE PICK UP

The Town of Tyngsborough partnered with HELPSY to offer **free curbside pick-up** of clothing and household textiles to residents. Pickups will happen weekly. **Schedule curbside pick-up** at [helpsy.co/tyngsboroughma](https://www.helpsy.co/tyngsboroughma) or 800-244-6350. Questions? <https://www.helpsy.co/home-pickup-faq> Only clothing and other textiles, should be bagged and left on the curb by 7:00 AM on the day of the scheduled pick up. HELPSY accepts clean, dry, and bagged clothing and fashion accessories (stained, worn, and torn is fine). This includes dresses, shirts, pants, suits, coats, gloves, hats, belts, ties, scarves, wallets, purses, backpacks, totes, shoes, towels, bedding, costumes, curtains, placemats, tablecloths, and throw rugs. For more information about other recycling programs available to Tyngsborough residents, please contact the Board of Health by phone at 978-649-2300 x118 or visit them on the web at <https://www.tyngsboroughma.gov/departments/inspectional-services/health/trash-and-recycling/>



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 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!

TYNGSBORO FOUNDATION FOR THE AGING

The Tyngsborough Foundation for the Aging is a 501(c) (3) nonprofit organization, organized to support local senior citizens and the Tyngsborough Senior Center in coordination with the Tyngsborough Council on Aging. Its sole purpose is to lend volunteer and financial assistance to the Council on Aging in providing fellowship and a diversity of activities and programs and to enrich the lives of area seniors. P.O. Box 534, Tyngsborough, MA 01879 Email Address ffta@yahoo.com The Annual membership fee is \$5.00.

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.

TYNGSBORO CHURCH OF CHRIST



27 Old Tyng Rd. Tyngsboro, MA 01879

(about 1 mile south of Tyngsboro bridge on Rt. 3A)

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Email: tyngcoc@juno.com Office: (978) 703-4741

Home bible studies in Nashua, Hudson, Tyngsboro, Dracut, Lowell

Sunday: 9:00 AM Bible studies for all ages

10:00 AM Worship service

Wednesday: 7:00 PM Bible studies for all ages

WORSHIP ENERGIZES

by Dennis Jalbert

Worship energizes the person who is a Christian. Worship must lead to service! In fact, the second most common word in the New Testament for worship is, “latreuo” (Lat-rio) and it means “service.” In other words, contrary to popular opinion, worship is not something you watch, it is something you do. Worship is a verb.

Through the book of Acts, take note of how many powerful acts of service followed immediately after a collective time of worship.

• It was when the apostles were worshipping in Acts 2, that God uses them to spread the message of Jesus. • It was when the church at Antioch was worshipping, the Holy Spirit selected Paul and Barnabas to take the gospel to the Gentile world. • It was after worshipping that the Ethiopian official learned about Jesus. It was after worshipping that Peter was ready to take the gospel to Cornelius. • It was after worshipping that the jail opened, releasing Paul and Silas and saving the Jailer.

When we engage in vibrant worship that glorifies God, purifies our hearts, and edifies our minds, we cannot be still. We must serve!!! After Isaiah saw the glory of God Almighty, and worshipped before Him, and recognized his own sin, then and only then did he hear the question of the Lord, “Who shall I send? And who will go for us?” And Isaiah replied, “Here am I Lord! Send Me!” (Isaiah 6:8).

Instead of an instinct to criticize, the person who has worshipped should leave with an incentive to share the truth with the lost, serve the hurting, and help the fainted. “Enter To Worship—Depart To Serve” was a familiar motto over church doors many years ago, and it must be recaptured. We must do something after worship, because of worship. The whole reason for the command to “Not forsake the assembly” is so that we might “stir one another up unto love and good works!” (Hebrews 10:25). When we assemble and worship, we are to love and serve!



TYNGSBOROUGH
RECREATION AND PARKS
Call 978-649-2300 Ext. 150

The Recreation Committee meets at the Old Town Hall 10 Kendall Road. Meeting dates and additional information on our programs may be found on our website at TyngsboroughRec.com Friend us on Facebook. Seeking new members. Join this fun committee!

• **TYNGSBOROUGH TOWN BEACH** (on Mascuppic Trail between Cedar Grove Ave and Maplewood Ave) OPEN FOR SWIMMING through Labor Day weekend for Tyngsborough Residents. Passes are checked and available free with proof of residency at the Town Hall. Volunteers needed email apage@tyngsboroughma.gov, (978)743-5353

• **BLOCK PARTY VOLUNTEERS NEEDED!**

Please sign up at <https://www.partybythebridge.com/volunteer>. Thank you for supporting this great community event!

• **TYNGSBORO BLOCK PARTY-BY-THE-BRIDGE + Craft, Music & Food Truck Event** Saturday, August 24, 2024

11am-Dusk (Rain or Shine)

11am-6:00pm Craft, Vendor and Game Areas

11am-7:30pm Food Trucks and Booths

11am-8:30pm Live Entertainment and Alcohol Vendors

Fireworks at Dusk

General Admission: \$5.00 per person (Children 12 and under - free) Parking: Free!

www.PartyByTheBridge.com for all the details!

• **Block Party Sponsorship Opportunities** Be one of the sponsors for the Tyngsborough Recreation Committee's events and programs. Our upcoming events provide not only a sense of community, but opportunities for families and children to remain active and social. Participate in our efforts, and promote your business at the same time. See more information at www.PartyByTheBridge.com For questions about sponsorships, please call/email Alison Page, Town of Tyngsborough Recreation Director, (978) 743-5353; apage@tyngsboroughma.gov and we'll be more than happy to discuss options.

• **Mark Your Calendar for the 15th Annual Festival of Trees!**

November 29 & 30 and December 1, 5, 6 & 7 2024

• **FESTIVAL OF TREES IN JULY! Festival of Trees Decorators and Planning Committee members!!**

We are looking for new members to join our Decorators and Sub-committee to plan the Festival of Trees Event. Be part of the creative and fun force behind the Festival! You do not need to be on the Recreation Committee. Contact Alison Page 978-649-2300 x150 to join our tree team! <https://festivaloffreesttyngsborough.com>

• **Time to start thinking about your tree entry!!**

Yes, time to start brainstorming! What kind of tree will you bring to the Festival this year? Judges award ribbons for the winning entries. People's choice award ribbons awarded each day. Register at <https://festivaloffreesttyngsborough.com>

• **Community Service Hours Available for Students** Do you need community service hours? Contact us, we have many opportunities at our various events and programs.



46 Coburn Road
Tyngsboro, MA

Sherburne Nature Center trails are open daily, dawn to dusk, for the residents of Tyngsboro and neighboring towns.

Traverse several woodland streams, go bird-watching, try to catch a glimpse of a beaver, observe the birds and notice what changes fall has made. **Remember to dress for the weather.** It's a great place for outdoor exercise and to enjoy nature close to home.

Children under 16 must be accompanied by an adult. **Please note:** The tennis court behind the Sherburne Nature Center is not part of the PUBLIC Nature Center property.

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 www.theloadingdockgallery.com.

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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Pepperell ★ Tyngsborough

Paid for by the Committee to Elect Ed Kennedy

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Est. 1868

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For questions or more information

call our office 978-649-2262

www.tyngsborocongregational.org

Interim Pastor Bernie Michaud



Our Weekly Sunday Worship Services are at 10:00 AM

If you prefer to stay home, Services are available on line.

- 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 Sunday 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 5th 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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on THURSDAYS and SATURDAYS

- **THRIFT STORE will be closed Until July 11th** and will be closed on Saturday, August 31st (Labor Day weekend)

- You can remain updated by visiting our website

www.tyngsborocongregational.org

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 19th, 2024. This will be held at Princeton Station in Chelmsford, MA. Please look for our site on Facebook or email ChelmsfordHigh1974@gmail.com

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AMERICAN LEGION AUXILIARY UNIT 247

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Newly Elected Officers

of the American Legion Auxiliary Unit #247

President: Linda Small; Sr. Vice: LeeAnn Hoyle;
Jr. Vice: Joyce Ferreira; Secretary: Michelle Lambert;
Treasurer: Annette Coles; Chaplain: OPEN; Sgt.-at-Arms: OPEN;
E-Board: Ann Thellen (2 Positions)

If you are interested in joining the Auxiliary, contact Annette Coles at 978-551-1343 or email: A72669@aol.com

FINANCIAL FOCUS®

How strong is your emergency fund?

You can't predict financial emergencies — but you can prepare for them.

To do that, you can build an emergency fund to pay for unexpected expenses, some of which may be sizable. Without one, you might be forced to dip into your investments, possibly including your retirement accounts, such as your IRA or 401(k). If this happens, you might have to pay taxes and penalties, and you'd be withdrawing dollars that could otherwise be growing over time to help pay for your retirement.

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 way.

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

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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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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](mailto: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 johnntaylor1777@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/american-legion-site/home> or the facebook page American Legion Post 247 – Tyngsborough MA

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ROBERT D. PELLETIER**

90 Pawtucket Blvd. Tyngsborough, MA



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

We meet the 1st 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 Snyder, 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 2nd and 4th Tuesday of the month at the Tyngsborough Senior Center, 169 Westford Road, at 6:00 p.m.

Please email altrusamv@gmail.com 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, corn-hole 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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• **Saturday, August 17, 2024 from 1-4PM**

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Explore activities and farm equipment from
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• **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. Complimen-
tary 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,
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the center.

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**THE HOPE AND HEALING
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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 3rd 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

<https://tyngsborogardenclub.org> or email us at tynggardenclub@gmail.com. Linda Sheldon, President



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 lizcoughlin2000@yahoo.com 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



"We Serve" 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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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 43rd 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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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 www.neighbortoneighbornewsletter.com. 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

- Oil Based Paints
- Stains & Varnishes
- Wood Preservatives
- Paint Strippers/Thinners
- Solvent Adhesives
- Lighter Fluid

From the Yard

- Weed Killers
- Chemical Fertilizers
- Flea Control Products
- Poisons, Insecticides
- Fungicides
- Moth Balls

From the Garage

- Fuels/Gasoline/Kerosene
- Engine Degreaser
- Brake Fluid/Carburetor Cleaner
- Transmission Fluid
- Car Wax, Polishes
- Driveway Sealer
- Antifreeze
- Roofing Tar
- Swimming Pool Chemicals
- Motor Oil
- Car Batteries
- Fluorescent Lights (no ballasts)

From the House

- Rubber Cement
- Airplane Glue
- Fiberglass Resins
- Aerosol Cans
- Photo Chemicals
- Furniture Polish
- Oven Cleaner
- Toilet Cleaner
- Spot Remover
- Rug & Upholstery Cleaner
- Hobby & Art Supplies
- Floor & Metal Polish
- 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 |
| • Syringes | • Prescription Medicines | • 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: 11b - \$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

