

# Public Notices

## Town of Monson Zoning Board of Appeals LEGAL NOTICE

In accordance with M.G. L. Chapter 40A the Monson Zoning Board of Appeals will hold a Public Hearing, **Thursday, November 16, 2023 at 7:10 P.M.** at the Monson Town Hall 110 Main St. Monson, MA 01057 on the application of Francis Fijal for a Special Permit to construct a 2 story single-family home with a garage in the basement level on a pre-existing non-conforming lot. The property is located at Hilltop Drive Map 75 and Parcel 71 and is zoned Rural Residential. A copy of the application is on file with the Zoning Board of Appeals and can be viewed during office hours by appointment. Advertised in Palmer Journal Register 10/12/2023 & 10/19/2023. Re-advertised Palmer Journal Register: 11/02/2023 & 11/09/2023. Case No: ZBA2023-09

Ronald Fussell,  
Vice Chairman  
11/02, 11/09/2023

## Town of Monson Zoning Board of Appeals LEGAL NOTICE

In accordance with Chapter 40A M.G. L. §11, the Monson Zoning Board of Appeals will hold a Public Hearing **Thursday, November 16th, 2023 at 7:00 P.M.** in the Select Board meeting room at the Town Administration Building, 110 Main Street on the application of Bradford Medeiros 149 Bumstead Road, Monson, MA for a special permit as provided by §6.6 Earth Removal of the Monson Zoning Bylaws to conduct an Earth Removal operation. The property is zoned Industrial and located on Bliss Street, Map 116, Parcel 055. A copy of the application is on file in the Office of the Town Clerk, Zoning Board of Appeals and is available for viewing during regular office hours. Advertised in Palmer Journal Register 10/12/2023 & 10/19/2023. Re-advertised Palmer Journal Register: 11/02/2023 & 11/09/2023. Case No: ZBA2023-09

Ronald Fussell,  
Vice Chairman  
11/02, 11/09/2023

## Town of Monson Zoning Board of Appeals LEGAL NOTICE

In accordance M.G. L. Chapter 40A the Monson Zoning Board of Appeals will hold a Public Hearing, **Thursday, November 16, 2023, at 7:20 P.M.** at the Monson Town Hall 110 Main St. Monson, MA 01057 on the application of Jesse Griswold for a Special Permit as required by § 4.1 and §4.2 of the Monson Zoning Bylaws. The applicant seeks to install a 12ft x 24 ft storage shed that is located within the Floodplain District and Water Supply Protection District. The property is zoned Rural Village and located at 19 Chestnut Street, Map 113 and Parcel 55. A copy of the application is on file in the Office of the Town Clerk, Zoning Board of Appeals and available for viewing during regular office hours. Advertised Palmer Journal Register 10/12/2023 & 10/19/2023. Re-advertised Palmer Journal Register: 11/02/2023 & 11/09/2023. Case No: ZBA2023-10

Ronald Fussell,  
Vice Chairman  
11/02, 11/09/2023

## Town of Wales Notice of Public Hearing

In accordance with the provisions of M.G.L. Ch. 40A Section 11, the Planning Board will hold a Public Hearing on **November 20, 2023, at 6:00 p.m.**, at the Wales Senior Center, 85 Old Stafford Rd., Wales, MA 01081. This application was submitted by WSP USA Associates Massachusetts, Inc. on behalf of Sunpin Energy Services, LLC, for a Site Plan Review and Special Permit Application for a proposed ground-mounted solar photovoltaic development located at 40 Sizer Dr. in Wales, MA 01081. Any person interested and wishing to be heard on this application should appear at the said date and time. Copies of the application and plans are

available to view at the Town Clerk's Office and will be made available on the Town of Wales website. (www.townofwales.net) 11/02, 11/09/2023

## NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE

Premises: 90 Wales Road, Monson, Massachusetts  
By virtue and in execution of the Power of Sale contained in a certain mortgage given by James W Brandt to Financial Freedom Senior Funding Corporation, a subsidiary of Indymac Bank,

F.S.B. and now held by Bank of New York Mellon Trust Company, N.A. as Trustee for Mortgage Assets Management Series I Trust, said mortgage dated July 25, 2007, and recorded in the Hampden County Registry of Deeds in Book 16841, Page 279, as affected by an Assignment of Mortgage dated September 29, 2009, and recorded with said Deeds in Book 18007, Page 45, as affected by an Assignment of Mortgage dated December 27, 2021, and recorded with said Deeds in Book 24341, Page 579, as affected by an Assignment of Mortgage dated April 13, 2023, and recorded with said Deeds in Book 24981, Page 315, of which mortgage the undersigned is the present holder, for breach of the conditions in said mortgage and for the purpose of foreclosing the same will be sold at Public Auction on **November 28, 2023 at 10:00 AM Local Time** upon the premises, all and singular the premises described in said mortgage, to wit:

The land in Monson, Hampden County, Massachusetts, containing 22,480 square feet of land as shown on a plan entitled "Plan of Land in Monson, Mass., surveyed for John S. Kilrain, et ux.", dated June 19, 1979 and recorded in Hampden County Registry of Deeds in Book of Plans 185, Page 1, said parcel being more particularly bounded and described as follows: SOUTHWESTERLY by Wales Road as shown on said plan, One Hundred Forty-nine and 49/100 (149.49) feet; NORTHWESTERLY by land now or formerly supposed to be of Donald T. and Marcia T. Degnan as shown on said plan, One Hundred Fifty and 00/100 (150.00) feet; NORTHEASTERLY by land now or formerly supposed to be of Howard L. & Pauline J. Hatch as shown on said plan, One Hundred Fifty and 18/100 (150.18) feet; SOUTHEASTERLY by land now or formerly supposed to be of Ralph K. & Margaret T. Shuemaker, One Hundred Fifty and 00/100 (150.00) feet; all of the corner of said parcel being marked by iron pins.

The description of the property contained in the mortgage shall control in the event of a typographical error in this publication.

For Mortgagor's Title see Massachusetts Probate and Family Court Hampden Division Docket No. HD03P2511EP1.

**TERMS OF SALE:** Said premises will be sold and conveyed subject to all liens, encumbrances, unpaid taxes, tax titles, municipal liens and assessments, if any, which take precedence over the said mortgage above described.

TEN THOUSAND (\$10,000.00) Dollars of the purchase price must be paid by a certified check, bank treasurer's or cashier's check at the time and place of the sale by the purchaser. The balance of the purchase price shall be paid by a certified check, bank treasurer's or cashier's check within forty-five (45) days after the date of sale. Other terms to be announced at the sale.

Marinosci Law Group, P.C.  
275 West Natick Road,  
Suite 500  
Warwick, RI 02886  
Attorney for Bank of New York Mellon Trust Company, N.A. as Trustee for Mortgage Assets Management Series I Trust  
Present Holder of the Mortgage  
Telephone: (401) 234-9200  
MLG File No.: 22-01785  
10/26, 11/02, 11/09/2023

Commonwealth of  
Massachusetts  
The Trial Court  
Probate and Family Court

## Hampden Division Docket No. HD23P2137EA Estate of:

Sylvia W. Castledine  
Date of Death:  
09/17/2023

## FORMAL PROBATE PUBLICATION NOTICE

To all persons interested in the above captioned estate, by Petition of Petitioner **Robert P. Castledine** of South Deerfield, MA

a Will has been admitted to informal probate.

**Robert P. Castledine** of South Deerfield, MA has been informally appointed as the Personal Representative of the estate to serve **without** surety on the bond.

The estate is being administered under informal procedure by the Personal Representative under the Massachusetts Uniform Probate Code without supervision by the Court. Inventory and accounts are not required to be filed with the Court, but interested parties are entitled to notice regarding the administration from the Personal Representative and can petition the Court in any matter relating to the estate, including distribution of assets and expenses of administration. Interested parties are entitled to petition the Court to institute formal proceedings and to obtain orders terminating or restricting the powers of Personal Representatives appointed under informal procedure. A copy of the Petition and Will, if any, can be obtained from the Petitioner. 11/02/2023

## NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE

Premises: **87 Lyman Barnes Road, Brimfield, Massachusetts**

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Paul L Dirosario, Sr. to Bank of America, N.A. and now held by Bank of America, N.A., said mortgage dated February 21, 2013, and recorded in the Hampden County Registry of Deeds in Book 19798, Page 499, of which mortgage the undersigned is the present holder, for breach of the conditions in said mortgage and for the purpose of foreclosing the same will be sold at Public Auction on **November 17, 2023 at 10:00 AM Local Time** upon the premises, all and singular the premises described in said mortgage, to wit:

SITUATED IN THE TOWN OF BRIMFIELD, COUNTY OF HAMPDEN, AND STATE OF MASSACHUSETTS: BOUNDED A CERTAIN PARCEL OF LAND ON THE WESTERLY SIDE OF LYMAN BARNES ROAD, BRIMFIELD, HAMPDEN COUNTY, MASSACHUSETTS KNOWN AND DESIGNATED AS LOT 1A ON A PLAN ENTITLED "PLAN OF LAND IN BRIMFIELD, MASS., SURVEYED FOR DAVID G. & BOGUSIA B. KINDBERG, NOVEMBER 8, 1987, LEWIS & COOK SURVEYORS, INC. WHICH PLAN IS RECORDED IN HAMPDEN COUNTY REGISTRY OF DEEDS BOOK OF PLANS 254, PAGE 117, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN FOUND IN THE WESTERLY LINE OF LYMAN BARNES ROAD IN THE SOUTHEASTERLY CORNER OF SAID PARCEL AS SHOWN ON SAID PLAN BEING THE NORTHEASTERLY CORNER OF PREMISES CONVEYED TO THE CHAMBERLAND CORPORATION BY DEED RECORDED IN BOOK 6409, PAGE 199; THENCE, S. 74 DEGREES 54 MINUTES 55 SECONDS W. ALONG LAST NAMED LAND 765.27 FEET TO AN IRON PIN; THENCE N. 11 DEGREES 06 MINUTES 49 SECONDS E. ALONG LAST NAMED LAND AND LAND NOW OR FORMERLY OF BRIMFIELD REALTY CORP. 160.39 FEET TO AN IRON PIN AT LAND NOW OR FORMERLY OF CHARLES J. LUSZCZ;

AND STATIA J. LUSZCZ; THENCE

N. 74 DEGREES 54 MINUTES 55 SECONDS E. ALONG LAST NAMED LAND 654.03 FEET TO AN IRON PIN IN THE WESTERLY LINE OF SAID LYMAN BARNES ROAD; THENCE SOUTHEASTERLY IN A CURVE TO THE RIGHT ALONG SAID ROAD 109.02 FEET TO A POINT; THENCE S. 25 DEGREES 06 MINUTES 30 SECONDS E. ALONG SAID ROAD 41.08 FEET TO THE IRON PIN AT THE POINT OF BEGINNING ALL AS SHOWN ON SAID PLAN. CONTAINING 2.357 ACRES ACCORDING TO SAID PLAN. PARCEL 2 ALSO INCLUDING THE LAND IN SAID BRIMFIELD ON THE SOUTHWESTERLY SIDE OF LYMAN BARNES ROAD AND SHOWN AS LOT 1C ON PLAN OF LAND IN BRIMFIELD SURVEYED FOR RODERICK J. AND SHARON M. CROCHIERE BY LEWIS & COOK SURVEYORS, INC. DATED JULY 26, 1995, RECORDED IN HAMPDEN COUNTY REGISTRY OF DEEDS, BOOKS OF PLANS 295 PAGE 62, SAID PARCEL BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIPE IN THE SOUTHWESTERLY LINE OF LYMAN BARNES ROAD AT A POINT 860 FEET, MORE OR LESS, SOUTHERLY OF THE TOWN LINE BETWEEN BRIMFIELD AND WARREN, AND AT THE SOUTHEASTERLY CORNER OF REMAINING LAND OF SAID CHARLES J. LUSZCZ AND STATIA J. LUSZCZ; THENCE SOUTHEASTERLY ALONG THE LINE OF SAID ROAD ON AN ARC OF 129.11 FEET ON A CURVE TO THE LEFT HAVING A RADIUS OF 325 FEET TO AN ANGLE POINT; THENCE CONTINUING ALONG THE LINE OF SAID ROAD ON AN ARC OF 32.46 FEET ON A CURVE TO THE RIGHT HAVING A RADIUS OF 400 FEET TO AN IRON PIN AT THE NORTHERNMOST CORNER OF LAND OF SAID RODERICK J. CROCHIERE AND SHARON M. CROCHIERE; THENCE SOUTH 74 DEGREES 54 MINUTES 56 SECONDS WEST 654.03 FEET ALONG LAND OF SAID CROCHIERE TO AN IRON PIN AT LAND NOW OR FORMERLY OF BRIMFIELD REALTY CORP.; THENCE NORTH 11 DEGREES 06 MINUTES 49 SECONDS EAST 167.17 FEET TO AN IRON PIN AT REMAINING LAND OF SAID LUSZCZ; THENCE NORTH 74 DEGREES 54 MINUTES 55 SECONDS EAST 523.45 FEET, CONTAINING 2.0074 ACRES.

The description of the property contained in the mortgage shall control in the event of a typographical error in this publication.

For Mortgagor's Title see deed dated February 12, 2013, and recorded in Book 19798, Page 495 with the Hampden County Registry of Deeds.  
**TERMS OF SALE:** Said premises will be sold and conveyed subject to all liens, encumbrances, unpaid taxes, tax titles, municipal liens and assessments, if any, which take precedence over the said mortgage above described.  
TEN THOUSAND (\$10,000.00) Dollars of the purchase price must be paid by a certified check, bank treasurer's or cashier's check at the time and place of the sale by the purchaser. The balance of the purchase price shall be paid by a certified check, bank treasurer's or cashier's check within forty-five (45) days after the date of sale.  
**Other terms to be announced at the sale.**  
Marinosci Law Group, P.C.  
275 West Natick Road,  
Suite 500  
Warwick, RI 02886  
Attorney for Bank of America, N.A.  
Present Holder of the Mortgage  
Telephone: (401) 234-9200  
MLG File No.: 22-02721  
10/26, 11/02, 11/09/2023

## LEGAL NOTICE

Pursuant to the provisions of MA Gen. Laws, Chap. 255, Sec. 39A, the following vehicles will be sold at public auction for towing and storage charges due: FORD VIN: 1FTRF1226N A77866 Henry Baj 939 River Dr Hadley, MA; NISSAN VIN: 1N6AA0EC4BN3 11647 Veronica Underwood 398 Fern Bank Rd Springfield, MA; TOYOTA VIN: 4T1H31AK4MU023503 Marcia MonteBello 37 Mayhill Rd Monson, MA; SUZUKI VIN: JS2YB4139751 04468 Sarah Baj 1 Maple Terr Three Rivers, MA; SUBARU VIN: 1F1GE61629H5 20775 Felicia Baker 213 East St N. Attleborough, MA; FORD VIN: 1FTFW1ET6CFB 49676 Jody Sicard 122 Windsor St Enfield, CT; FORD VIN: 1FTFX1ET3DKG3 7148 Brian Dumas 601 Coyhill Rd Warren, MA. This auction is to take place on **November 3, 2023, 10:00 A.M.** at LaBontes & Son LLC, 241 Wilbraham St., Palmer, MA 01069. 10/19, 10/26, 11/02/2023

## NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE

Premises: 3144 Main Street, Unit 3144, a/k/a 3144 Main Street, Unit 23, Palmer a/k/a Bondsville, Massachusetts

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Theresa Mackiewicz to Mortgage Electronic Registration Systems, Inc. ("MERS"), as mortgagee, as nominee for Movement Mortgage, LLC its successors and assigns and now held by Movement Mortgage, LLC, said mortgage dated December 8, 2021, and recorded in the Hampden County Registry of Deeds in Book 24290, Page 436, as affected by an Assignment of Mortgage dated May 2, 2023, and recorded with said Deeds in Book 24992, Page 225, of which mortgage the undersigned is the present holder, for breach of the conditions in said mortgage and for the purpose of foreclosing the same will be sold at Public Auction on **November 30, 2023 at 11:00 AM Local Time** upon the premises, all and singular the premises described in said mortgage, to wit:

The unit ("Unit") known as No. 23 in the Riverbend at Bondsville Condominium, Main Street, Bondsville, Hampden County, Massachusetts. The Unit is part of a condominium established by Bondsville Partners, Inc. pursuant to Massachusetts General Laws, Chapter 183A by Master Deed dated March 10, 1989 and recorded in Hampden County Registry of Deeds on March 10, 1989 in Book 7115, Page 14, as amended by a First Amended and Restated Master Deed dated and recorded April 17, 1990 in Book 7433 Page 227, said Master Deed as amended being hereinafter referred to as the "Master Deed". The Unit is shown on the floor plans of the Building filed simultaneously with said Master Deed in Hampden County Registry of Deeds and on the copy of the portion of said plans showing the Unit is attached hereto and made a part hereof, to which is affixed the verified statement of a registered architect in the form required by Section 9 of said Chapter 183A. Said Unit is conveyed with: An undivided 2.8 percent interest in the common areas and facilities of the Property described in said Master Deed ("Common Elements") attributable to the Unit; The non-exclusive right to use parking spaces, lawn areas and walkways in the lots owned as part of the Common Elements; An easement for the continuance of all encroachments by the Unit on any adjoining units or Common Elements existing as a result of construction of the building in which the Unit is located, or which may come into existence hereafter as a result of settling or shifting of the building, or as a result of repair or restoration of the building or

## LEGAL NOTICE

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## NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE

Premises: 3144 Main Street, Unit 3144, a/k/a 3144 Main Street, Unit 23, Palmer a/k/a Bondsville, Massachusetts

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Theresa Mackiewicz to Mortgage Electronic Registration Systems, Inc. ("MERS"), as mortgagee, as nominee for Movement Mortgage, LLC its successors and assigns and now held by Movement Mortgage, LLC, said mortgage dated December 8, 2021, and recorded in the Hampden County Registry of Deeds in Book 24290, Page 436, as affected by an Assignment of Mortgage dated May 2, 2023, and recorded with said Deeds in Book 24992, Page 225, of which mortgage the undersigned is the present holder, for breach of the conditions in said mortgage and for the purpose of foreclosing the same will be sold at Public Auction on **November 30, 2023 at 11:00 AM Local Time** upon the premises, all and singular the premises described in said mortgage, to wit:

The unit ("Unit") known as No. 23 in the Riverbend at Bondsville Condominium, Main Street, Bondsville, Hampden County, Massachusetts. The Unit is part of a condominium established by Bondsville Partners, Inc. pursuant to Massachusetts General Laws, Chapter 183A by Master Deed dated March 10, 1989 and recorded in Hampden County Registry of Deeds on March 10, 1989 in Book 7115, Page 14, as amended by a First Amended and Restated Master Deed dated and recorded April 17, 1990 in Book 7433 Page 227, said Master Deed as amended being hereinafter referred to as the "Master Deed". The Unit is shown on the floor plans of the Building filed simultaneously with said Master Deed in Hampden County Registry of Deeds and on the copy of the portion of said plans showing the Unit is attached hereto and made a part hereof, to which is affixed the verified statement of a registered architect in the form required by Section 9 of said Chapter 183A. Said Unit is conveyed with: An undivided 2.8 percent interest in the common areas and facilities of the Property described in said Master Deed ("Common Elements") attributable to the Unit; The non-exclusive right to use parking spaces, lawn areas and walkways in the lots owned as part of the Common Elements; An easement for the continuance of all encroachments by the Unit on any adjoining units or Common Elements existing as a result of construction of the building in which the Unit is located, or which may come into existence hereafter as a result of settling or shifting of the building, or as a result of repair or restoration of the building or

of the Unit, after damage or destruction by fire or other casualty, or after taking in eminent domain proceedings, or by reason of an alteration or repair to the Common Elements made by or with the consent of the Board of Trustees; An easement in common with the owners of other Units to use any pipes, wires, ducts, chimneys, flues conduits, public utility lines and other Common Elements located in any of the other units or elsewhere on the Property, and serving the Unit; and Any easement to use any deck or patio to which access may be had only through Unit conveyed. Said Unit is conveyed subject to: Easements in favor of adjoining units and in favor of the Common Elements for the continuance of all encroachments of such adjoining units or Common Elements on the Unit, now existing as a result of construction of the buildings, or which may come into existence hereafter as a result of settling or shifting of the building in which the Unit is located, or as a result of repair or restoration of the Building or of any adjoining unit or of the Common Elements after damage or destruction by fire or other casualty, or after taking in eminent domain proceedings, or by reason of an alteration or repair to the Common Elements made by or with the consent of the Board of Trustees. An easement in favor of any adjoining Units as a common user of any common steps, entranceways, and hallways (if said steps, entranceway and hallways serve more than one Unit). An easement in favor of the other units to use the pipes, wires, chimneys, ducts, flues, conduits, cables, public utility lines and other Common Elements located in the Unit and serving such other units. The rights in favor of owners of other Units to use the parking lots, lawn areas and walkways owned as party of the Common Elements. The provisions of the Master Deed, Condominium Trust, By-Laws and floor plans of the condominium recorded simultaneously with and as part of the Master Deed, as the same may be amended from time to time by instruments recorded in Hampden County Registry of Deeds, which provisions, together with any amendments thereto, shall constitute covenants running with the land and shall bind any person having at any time any interest or estate in the Unit, his family, servants, and visitors, as though such provisions were recited and stipulated at length herein. The provisions of Massachusetts General Law Chapter 183A. Such taxes attributable to the Unit and Common Elements for the current fiscal year which are not yet due and payable. Provisions of existing building zoning laws. The Unit is intended only for residential purposes. No use may be made of the Unit except as a residence for the Owner thereof or members of his or her immediate family or such lessees as may be permitted under the By-Laws, or for no more than two person unrelated by blood or marriage, and no portion thereof may be used as an office or any business whatsoever, whether or not accessory to a residential use.

The description of the property contained in the mortgage shall control in the event of a typographical error in this publication.

For Mortgagor's Title see deed dated December 6, 2021, and recorded in Book 24290, Page 432 with the Hampden County Registry of Deeds.

**TERMS OF SALE:** Said premises will be sold and conveyed subject to all liens, encumbrances, unpaid taxes, tax titles, municipal liens and assessments, if any, which take precedence over the said mortgage above described.

TEN THOUSAND (\$10,000.00) Dollars of the purchase price must be paid by a certified check, bank treasurer's or cashier's check at the time and place of the sale by the purchaser. The balance of the purchase price shall be paid by a certified check, bank treasurer's or cashier's check within forty-five (45) days after the date of sale.  
**Other terms to be announced at the sale.**  
Marinosci Law Group, P.C.

Telephone: (401) 234-9200  
MLG File No.: 22-02721  
10/26, 11/02, 11/09/2023

By its attorney,  
Michael J. Murphy  
Murphy & Lupan, P.A.  
5 Commonwealth Road  
Natick, MA 01760  
Tel: (508) 650-9252  
10/19, 10/26, 11/02/2023

erly of Colonial Street, Palmer, Hampden County, Massachusetts known and designated as Lot 45 (REV) on a plan entitled "Plan of Land in Depot Village, Palmer, MA Prepared for Breton Estates, Inc. & William and Jean Andresen, Sherman and Woods Surveyors" which plan is recorded in Hampden County Registry of Deeds Book of Plans 336, Page 130 and to which plan reference may be had for a more particular description.  
Containing 32,265 square feet (0.740 acres) according to said plan.  
Subject to restrictions set forth in Book 3702, Page 435.  
Subject to utility easements granted to New England Telephone and Telegraph Company dated March 19, 1976 and October 4, 1978 and recorded in Hampden County Registry of Deeds in Book 4254, Page 166 and Book 4692, Page 54, respectively, if applicable.  
The Mortgagee reserves the right to postpone the sale to a later date by public proclamation at the time and date appointed for the sale and to further postpone at any adjourned sale date by public proclamation at the time and date appointed for the adjourned sale date. The Mortgagee further reserves the right to open the bidding at the time, date and place appointed for sale, and if no bids are received, or the bids received are deemed unacceptable to Mortgagee, to postpone the sale to a later date by public proclamation.  
Said premises will be sold subject to and with the benefit of all restrictions, easements, improvements, outstanding tax titles, mortgages, liens, rights of tenants and parties in possession, unpaid taxes, municipal liens and other public taxes, assessments or liens, having priority over the mortgage described herein, if any.  
In the event that the successful bidder at the foreclosure sale shall default in purchasing the within described property according to the terms of this Notice of Sale and/or the terms of the Memorandum of Sale executed at the time of the foreclosure, the Mortgagee reserves the right to sell the property by Foreclosure Deed to the second highest bidder provided that the second highest bidder shall deposit with Mortgagee's attorneys the amount of the required deposit as set forth herein within three (3) business days after written notice of default of the previous highest bidder and title shall be conveyed to said second highest bidder within twenty (20) days of said written notice.  
**TERMS OF SALE:** Ten Thousand Dollars (\$10,000.00) will be required to bid and be paid in cash or by certified check at the time and place of sale as earnest money. The balance is to be paid in cash or by certified check within thirty (30) days of the date of the sale at the offices of Murphy & Lupan, P.A., 5 Commonwealth Road, Natick, Massachusetts 01760. The description of the premises contained in said mortgage shall control in the event of any typographical error in this publication.  
**Other terms, if any, to be announced at the time and place of sale.**  
WILMINGTON SAVINGS FUND SOCIETY, FSB, AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST V-D  
Present holder of said mortgage,  
By its attorney,  
Michael J. Murphy  
Murphy & Lupan, P.A.  
5 Commonwealth Road  
Natick, MA 01760  
Tel: (508) 650-9252  
10/19, 10/26, 11/02/2023

275 West Natick Road,  
Suite 500  
Warwick, RI 02886  
Attorney for Movement Mortgage, LLC  
Present Holder of the Mortgage  
Telephone: (401) 234-9200  
MLG File No.: 23-02184  
11/02, 11/09, 11/16/2023

## LEGAL ADVERTISEMENT Palmer: Maple Street and Maple Terrace Improvement Project (MSMTIP)

The Town of Palmer has been awarded funds from the FY22/23 Massachusetts Executive Office of Housing and Livable Communities - Community Development Block Grant Program (CDBG). Palmer wishes to receive proposals from professional engineering firms who will facilitate the proposed MSMTIP under the direction of the Palmer Community Development Office. Design services include base mapping, preliminary design, development of costs estimates, public participation process, final design, and production of construction documents and construction oversight. The overall project is being developed in phases with Phase 1 designing both streets and constructing Maple Street, Maple Terrace (Phase 2) will be improved with future funds. The estimated construction cost of Phase 1 Maple Street is \$900,000.

A more detailed Request for Qualifications (RFQ) is available at the Town of Palmer Community Development Office 4417 Main St Palmer, MA 01069, (413)283-2685, from M - Th, 9 AM to 4 PM. To request an electronic copy of the RFQ, please email John Latour at jlatour@townofpalmer.com. The RFQ will be available from the time of this notice until the due date specified below in digital format. The Town of Palmer reserves the right to reject any and all proposals if it is deemed in the best interests of the Town to do so.

**Completed proposals are to be submitted no later than 1:00 PM, November 22, 2023, at the Town of Palmer Community Development Office, 4417 Main Street, Palmer, MA 01069.**  
11/02/2023

## MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Kathy Monaco to Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for Mortgage Lenders Network USA, Inc. dated May 17, 2006, recorded with Hampden County Registry of Deeds in Book 15927, Page 1, which mortgage was assigned to CitiMortgage, Inc. by Assignment dated July 1, 2009, recorded in Book 17885, Page 374; further assigned to Ventures Trust 2013-1-H-R By MCM Capital Partners, LLC Its Trustee by Assignment dated February 11, 2015, recorded in Book 20594, Page 137; further assigned to Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as Trustee for Hilldale Trust by Assignment dated July 20, 2017, recorded in Book 21833, Page 341; further assigned to Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust V-E by Assignment dated December 19, 2019, recorded in Book 23910, Page 267; and further assigned to Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust V-D by Assignment dated September 8, 2022, recorded in Book 24720, Page 66, of which mortgage the undersigned is the present holder, for breach of the conditions of said mortgage and for the purpose of foreclosing the same will be sold at Public Auction at **11:00 a.m. on the 27th day of November, 2023**, at the mortgaged premises described below, being known as 15 Colonial Street, Palmer, MA, all and singular the premises described in said mortgage, to wit:

A certain parcel of land located northeast-

erly of Colonial Street, Palmer, Hampden County, Massachusetts known and designated as Lot 45 (REV) on a plan entitled "Plan of Land in Depot Village, Palmer, MA Prepared for Breton Estates, Inc. & William and Jean Andresen, Sherman and Woods Surveyors" which plan is recorded in Hampden County Registry of Deeds Book of Plans 336, Page 130 and to which plan reference may be had for a more particular description.  
Containing 32,265 square feet (0.740 acres) according to said plan.  
Subject to restrictions set forth in Book 3702, Page 435.  
Subject to utility easements granted to New England Telephone and Telegraph Company dated March 19, 1976 and October 4, 1978 and recorded in Hampden County Registry of Deeds in Book 4254, Page 166 and Book 4692, Page 54, respectively, if applicable.  
The Mortgagee reserves the right to postpone the sale to a later date by public proclamation at the time and date appointed for the sale and to further postpone at any adjourned sale date by public proclamation at the time and date appointed for the adjourned sale date. The Mortgagee further reserves the right to open the bidding at the time, date and place appointed for sale, and if no bids are received, or the bids received are deemed unacceptable to Mortgagee, to postpone the sale to a later date by public proclamation.  
Said premises will be sold subject to and with the benefit of all restrictions, easements, improvements, outstanding tax titles, mortgages, liens, rights of tenants and parties in possession, unpaid taxes, municipal liens and other public taxes, assessments or liens, having priority over the mortgage described herein, if any.  
In the event that the successful bidder at the foreclosure sale shall default in purchasing the within described property according to the terms of this Notice of Sale and/or the terms of the Memorandum of Sale executed at the time of the foreclosure, the Mortgagee reserves the right to sell the property by Foreclosure Deed to the second highest bidder provided that the second highest bidder shall deposit with Mortgagee's attorneys the amount of the required deposit as set forth herein within three (3) business days after written notice of default of the previous highest bidder and title shall be conveyed to said second highest bidder within twenty (20) days of said written notice.  
**TERMS OF SALE:** Ten Thousand Dollars (\$10,000.00) will be required to bid and be paid in cash or by certified check at the time and place of sale as earnest money. The balance is to be paid in cash or by certified check within thirty (30) days of the date of the sale at the offices of Murphy & Lupan, P.A., 5 Commonwealth Road, Natick, Massachusetts 01760. The description of the premises contained in said mortgage shall control in the event of any typographical error in this publication.  
**Other terms, if any, to be announced at the time and place of sale.**  
WILMINGTON SAVINGS FUND SOCIETY, FSB, AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST V-D  
Present holder of said mortgage,  
By its attorney,  
Michael J. Murphy  
Murphy & Lupan, P.A.  
5 Commonwealth Road  
Natick, MA 01760  
Tel: (508) 650-9252  
10/19, 10/26, 11/02/2023

erly of Colonial Street, Palmer, Hampden County, Massachusetts known and designated as Lot 45 (REV) on a plan entitled "Plan of Land in Depot Village, Palmer, MA Prepared for Breton Estates, Inc. & William and Jean Andresen, Sherman and Woods Surveyors" which plan is recorded in Hampden County Registry of Deeds Book of Plans 336, Page 130 and to which plan reference may be had for a more particular description.  
Containing 32,265 square feet (0.740 acres) according to said plan.  
Subject to restrictions set forth in Book 3702, Page 435.  
Subject to utility easements granted to New England Telephone and Telegraph Company dated March 19



# Public Notices

## LEGAL NOTICE MORTGAGEE'S SALE OF REAL ESTATE

By virtue of and in execution of the Power of Sale contained in a certain mortgage given by Erin Przybycien, Trustee of The 33-35 Ruggles Street Realty Trust, to be recorded here-with.

Deed from NSP Residential, LLC, to Erin Przybycien, as Trustee of the 33-35 Ruggles Street Realty Trust, to be recorded here-with.

For mortgagor's title see deed recorded with the Hampden County Registry of Deeds in Book 19918, Page 565 (the "Mortgage") of which mortgage Aura Mortgage Advisors, LLC is the present holder, for breach of conditions of said mortgage and for the purpose of foreclosing the same, the mortgaged premises located at 33-35 Ruggles Street, Palmer (Three Rivers), MA 01080 will be sold at a Public Auction at **12:00 PM on November 27, 2023**, at the mortgaged premises, more particularly described below, all and singular the premises described in said mortgage, to wit:

A certain tract of land, with the buildings thereon, situated on the easterly side of Ruggles Street, in the village of Three Rivers, Town of Palmer, Hampden County, Massachusetts, bounded and described as follows:

Beginning at a stone bound in the easterly side of said Ruggles Street, at the southwest corner of the land to be conveyed and at the northwest corner of a private way, sometimes called Wilson Street, running easterly from said Ruggles Street, said stone bound being also forty (40) feet northerly, measured along the easterly side of Ruggles Street, from the northwest corner of land of Michael and Agnes Godak, formerly of James Wilson;

thence northerly along the easterly side of said Ruggles Street, one hundred (100) feet to a stone bound in line of land formerly of Charles S. Ruggles, now of John and Julia Jajuga;

thence easterly along last named land one hundred sixty-five (165) feet to a stone bound in line of land formerly of said Ruggles, now of Karol Khohowski;

thence southerly along last named land and land of Frank and Anna Lesnewski, one hundred (100) feet to a stone bound in the northerly line of said private way;

thence westerly along the

northerly line of said private way; one hundred sixty-five (165) feet to the place of beginning.

Deed from NSP Residential, LLC, to Erin Przybycien, as Trustee of the 33-35 Ruggles Street Realty Trust, to be recorded here-with.

For mortgagor's title see deed recorded with the Hampden County Registry of Deeds in Book 19918, Page 563.

The premises will be sold subject to any and all unpaid taxes and other municipal assessments and liens, and subject to prior liens or other enforceable encumbrances of record entitled to precedence over this mortgage, and subject to and with the benefit of all easements, restrictions, reservations and conditions of record and subject to all tenancies and/or rights of parties in possession.

**Terms of the Sale:** Cashier's or certified check in the sum of \$5,000.00 as a deposit must be shown at the time and place of the sale in order to qualify as a bidder (the mortgage holder and its designee(s) are exempt from this requirement); high bidder to sign written Memorandum of Sale upon acceptance of bid; balance of purchase price payable by certified check in thirty (30) days from the date of the sale at the offices of mortgagee's attorney, Korde & Associates, P.C., 900 Chelmsford Street, Suite 3102, Lowell, MA or such other time as may be designated by mortgagee. The description for the premises contained in said mortgage shall control in the event of a typographical error in this publication.

**Other terms to be announced at the sale.**

Aura Mortgage Advisors, LLC  
Korde & Associates, P.C.  
900 Chelmsford Street  
Suite 3102  
Lowell, MA 01851  
(978) 256-1500  
Przybycien, Edward J.  
and Lorrie J. Przybycien,  
23-042415  
11/02, 11/09, 11/16/2023

## LEGAL NOTICE MORTGAGEE'S SALE OF REAL ESTATE

By virtue of and in execution of the Power of

Sale contained in a certain mortgage given by Jean R. Rodich to Wells Fargo Bank, N.A., dated December 6, 2006 and recorded in Hampden County Registry of Deeds in Book 16382, Page 545 (the "Mortgage") of which mortgage Wilmington Savings Fund Society, FSB, not in its individual capacity but solely in its capacity as Owner Trustee for Cascade Funding Mortgage Trust HB4 is the present holder by Assignment from Wells Fargo Bank, N.A. to Nationstar Mortgage LLC D/B/A Champion Mortgage Company dated October 16, 2017 and recorded at said Registry of Deeds in Book 21902, Page 47, and Assignment from Nationstar Mortgage LLC D/B/A Champion Mortgage Company to Mortgage Assets Management, LLC dated February 7, 2022 and recorded at said Registry of Deeds in Book 24583, Page 219, and Assignment from Mortgage Assets Management, LLC to Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Owner Trustee for Cascade Funding Mortgage Trust HB4 dated June 5, 2023 and recorded at said Registry of Deeds in Book 25136, Page 572, for breach of conditions of said mortgage and for the purpose of foreclosing the same, the mortgaged premises located at 37 Bridge Street, Monson, MA 01057 will be sold at a Public Auction at **1:00 PM on November 27, 2023**, at the mortgaged premises, more particularly described below, all and singular the premises described in said mortgage, to wit:

Certain real estate situated in Monson, Hampden County, Massachusetts, bounded and described as follows:

BEGINNING at an iron pin in the westerly side of Bridge Street, in said Monson, at the southeasterly corner of land now or formerly of Wiktorya Holda,

thence running S. 13 degrees 42' 00" W. along said Bridge Street, one hundred thirty-six and 75/100 (136.75) feet to an iron pin at land now or formerly of Horace D. Moulton;

thence running N. 87 degrees 30' 30" W. along said last named land, ninety-five and 57/100 (95.57) feet to an iron pin; thence running S. 89 degrees 17' 30" W. along said last named land, twenty-two and 90/100 (22.90) feet to an iron pin at land of Lawrence and Theresa Coolong;

thence running N. 6 degrees 25' 00" W. along said Coolong land, one hundred seventy-three and 90/100 (173.90) feet to an iron pin at the corner of land of said Holda; thence running S. 49 degrees 39' 00" E. along said Holda land, one hundred forty-five and 18/100 (145.18) feet to an iron pin;

thence running N. 40 degrees 16' 00" E. along said Holda land, seventy and 30/100 (70.30) feet to an iron pin; thence running S. 76 degrees 18' 00" E. along said Holda land, fourteen and 67/100 (14.67) feet to Bridge Street at the place of BEGINNING.

Subject to any conditions, covenants, easements and restrictions of record insofar as the same are in force and applicable.

For title reference, see Book 3656, Page 82.

For mortgagor's title see deed recorded with the Hampden County Registry of Deeds in Book 3656, Page 82.

The premises will be sold subject to any and all unpaid taxes and other municipal assessments and liens, and subject to prior liens or other enforceable encumbrances of record entitled to precedence over this mortgage, and subject to and with the benefit of all easements, restrictions, reservations and conditions of record and subject to all tenancies and/or rights of parties in possession.

**Terms of the Sale:**

Cashier's or certified check in the sum of \$5,000.00 as a deposit must be shown at the time and place of the sale in order to qualify as a bidder (the mortgage holder and its designee(s) are exempt from this requirement); high bidder to sign written Memorandum of Sale upon acceptance of bid; balance of purchase price payable by certified check in thirty (30) days from the date of the sale at the offices of mortgagee's attorney, Korde & Associates, P.C., 900 Chelmsford Street, Suite 3102, Lowell, MA or such other time as may be designated by mortgagee. The description for the premises contained in said mortgage shall control in the event of a typographical error in this publication.

**Other terms to be announced at the sale.**

Wilmington Savings Fund Society, FSB, not in its individual capacity but solely in its capacity as Owner Trustee for Cascade Funding Mortgage Trust HB4  
Korde & Associates, P.C.  
900 Chelmsford Street  
Suite 3102  
Lowell, MA 01851  
(978) 256-1500  
Rodich, Jean R,  
23-041931  
11/02, 11/09, 11/16/2023

## COMMONWEALTH OF MASSACHUSETTS The Trial Court Division Hampden, SS Superior Court Department Docket No. 2379CV467 Say Family LLC Plaintiffs v. James F. Vicino and Edna R. Vicino, and such persons, if any un- ascertained, not in being, unknown, within or with- out the Commonwealth, or who cannot be served with process, their legal repre- sentatives, or such other persons as shall become their heirs, devisees, or appointees Defendant

ORDER OF NOTICE  
This cause came to be heard upon the motion of the plaintiff, praying for an order of notice and thereupon consideration thereof, it is

Ordered, and Adjudged that an order of notice issue to said defendant, James F. Vicino and Edna R. Vicino et al., who last known address was 36 Stony Hill Rd., Holland, MA 01521, by publishing an attested copy of this order once a week each week for three consecutive weeks in the Journal Register, a newspaper published in the Town of Palmer, at least fourteen days before the eighteenth day of December next, and that said Defendant James F. Vicino and Edna R. Vicino et al. do cause their written appearance to be entered and her written answer and other lawful pleadings to be filed in the office of the Clerk of said Court at Springfield in said County of Hampden on or before the said eighteenth day of December next. If you, James F. Vicino and Edna R. Vicino fail to do so, judgment by default will be taken against you for relief demanded in the complaint.

Unless otherwise provided by Rule 13(a) your answer must state as a counterclaim and claim which you have against the plaintiff, Say Family, LLC, which arises out of the transaction or occurrence that is the subject matter of the plaintiffs claim, or you will thereafter be barred from making such claim in any other action.

Entered: September 29, 2023  
By the Court  
Laura S. Gentile  
10/19, 10/26, 11/02/2023

## Town of Palmer NOTICE OF PUBLIC HEARING

The Palmer Town Council will hold a Public Hearing on **Monday, November 13, 2023**, at the Palmer Town Building, 4417 Main Street (Thorndike), Palmer, MA at **6:30 p.m.** to see if the Town of Palmer

will accept the provisions of Chapter 44, § 53F1/2 of the Massachusetts General Laws establishing the municipal separate storm sewer system as an enterprise fund effective fiscal year 2024. Anyone interested in being heard should appear at the time and place so designated.

Palmer Town Council  
10/26, 11/02/2023

## Town of Palmer NOTICE OF PUBLIC HEARING

The Palmer Town Council will hold a Public Hearing on **Monday, November 13, 2023**, at the Palmer Town Building, 4417 Main Street (Thorndike), Palmer, MA at **6:30 p.m.** to see if the Town of Palmer will accept the Storm Water Management Ordinance. Anyone interested in being heard should appear at the time and place so designated.

Palmer Town Council  
10/26, 11/02/2023

## TOWN OF MONSON LEGAL NOTICE Public Hearing Tax Classification NOTICE IS HEREBY GIVEN IN ACCORDANCE WITH M.G.L. CHAPTER 30A SECTIONS 18-25, THAT THE MONSON SELECT BOARD will hold a Public Hearing on **Tuesday, November 14, 2023, at 7:00 p.m.** in the Monson Town Offices building, Public Meeting Room, 110 Main Street, Monson, MA 01057.

The purpose of this Public Hearing will be on the issue of determining the percentages of tax levy to be borne by each class of real and personal property for Fiscal Year 2024.

All interested Monson taxpayers are welcome to attend this hearing to present oral or written comments on matter. In the event a taxpayer is unable to attend the hearing, written comments may be submitted, in advance, to the Office of the

## Select Board, Monson Town Offices, 110 Main Street, Monson, MA 01057.

Patricia A. Oney - Chair  
Select Board  
10/26, 11/02/2023

## NOTICE OF TIER CLASSIFICATION Diesel Fuel Release Interstate 90 West Mile Marker 63.4 Palmer, Massachusetts 01069 RTN 1-21671

A release of oil and/or hazardous materials has occurred at this location, which is a disposal site as defined by M.G.L. c. 21E, § 2 and the Massachusetts Contingency Plan, 310 CMR 40.0000. To evaluate the release, a Phase I Initial Site Investigation was performed pursuant to 310 CMR 40.0480. The site has been classified as TIER I pursuant to 310 CMR 40.0500. On October 30, 2023, Epic Enterprises, Inc., filed a TIER I Classification Submittal with the Department of Environmental Protection (MassDEP). To obtain more information on this disposal site, please contact Keith Sullivan, Clean Harbors Environmental Services, Inc., 167 Mill Street, Cranston, Rhode Island, 02905. Telephone: 781-561-5134. The Tier Classification Submittal and the disposal site file can be viewed at MassDEP website using Release Tracking Number (RTN) 1-21671 at <http://public.dep.state.ma.us/SearchableSites2/Search.aspx> or at MassDEP Western Regional Office, 436 Dwight Street, Springfield, MA 01103, Telephone: 413-784-1100. Additional public involvement opportunities are available under 310 CMR 40.1403(9) and 310 CMR 40.1404. 11/02/2023

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11/02, 11/09, 11/16/2023

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## Community Newspaper EDITOR WANTED

Turley Publications is looking for a "hands on" energetic candidate who loves telling stories to be the editor for two weekly publications. This position will include managing and coaching a small news staff that will provide the community with a great local newspaper.

The editor will need to cover local government and events while representing the newspaper at public venues.

The successful candidate will have strong community journalism skills and is also expected to gather news and write stories for the two papers as well as for other occasional companywide publications.

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This full-time position with flexible schedule is based in our Palmer office at 24 Water St., this is not a remote position.

- Qualifications should include:**
- Bachelor's degree or equivalent experience
  - Willingness to mentor a staff writer and correspondents
  - Editing experience and ability to write clean copy in a fast-paced, deadline-driven environment
  - Proficiency in Associated Press style
  - Management experience and/or experience managing content for a print publication.

Please send resume and writing examples to:  
Eileen Kennedy, Executive Editor  
24 Water St., Palmer, MA 01069  
or email directly to  
[ekennedy@turley.com](mailto:ekennedy@turley.com)

## Don't Leave Your IRA To The IRS

If you've invested in an IRA for many decades, it may well turn into a key source of income for your retirement. Still, you might not deplete your IRA in your lifetime, especially if you also have a pension or a 401(k) and other investment income. So, if your IRA still has sizable assets after your passing, it would likely end up in your estate plan. If you leave your IRA to grown children or other family members, could they be hit with a big tax bill?

Here's a little background: Up until the Secure Act of 2019, those who inherited traditional IRAs could extend their required withdrawals over their lifetimes, which stretched out the annual taxes due on these withdrawals. But the Secure Act changed the provisions for non-spouse beneficiaries who inherited an IRA after 2019, meaning that beneficiaries of inherited IRAs had only 10 years (beginning the year after death) to withdraw the entire balance. For some beneficiaries, this could potentially create a tax burden. (Inheritors of Roth IRAs are also required to follow the 10-year distribution rule but are not subject to income taxes on account earnings if the Roth IRA's five-year holding period has been met).

However, not all beneficiaries were affected by the new rules. Spouses can stretch their inherited IRA distributions over their lifetimes and exceptions exist for certain non-spouse beneficiaries. Minor children of the IRA owner (until the age of majority), chronically ill or disabled individuals, and beneficiaries who are no more than 10 years younger than the IRA owner may opt to stretch their distributions.

The new 10-year requirement applies to IRAs inherited on or after Jan. 1, 2020. But due to confusion over changes to required minimum distribution (RMD) rules for some beneficiaries of inherited IRAs, the IRS waived penalties for individuals who failed to take RMDs in 2021 and 2022 and extended the RMD penalty waiver for 2023.

Although these rulings give beneficiaries — those not eligible for the exemptions listed above — more time to plan, they will eventually need to start taking RMDs, which could affect their tax situations. To help protect your heirs, consider these suggestions:

Using permanent life insurance. A properly structured permanent life insurance policy could help you replace the assets your family might lose to the taxes resulting from an inherited IRA. You might even consider naming a charity as the beneficiary of an IRA, rather than your family members. The charity would receive the IRA proceeds tax free, and the life insurance could then provide tax-free benefits to your heirs.

Leaving taxable investment accounts to your heirs. Apart from your tax-deferred IRA, you may own other, fully taxable accounts containing investments such as stocks or bonds. Typically, these investments receive what's known as a "step-up" in their cost basis once they are inherited. This means your heirs will essentially inherit all the gains your investments earned by the time of your passing — but they won't be taxed on these gains if they sell the assets immediately. This type of sale could help offset the taxes your heirs will incur from the inherited IRA.

The tax and investment issues surrounding inherited IRAs can be complex, so consult with your tax and financial advisors before making any moves. And, as with many areas relating to inheritances, the sooner you start planning, the better.

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

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