Public Hearing Notice

In accordance with the Wetland Protection Act of the General Laws of the Commonwealth of Massachusetts, Chapter 131, Section 40, and the Town of Palmer Wetlands Bylaws, the Palmer Conservation Commission will hold a public hearing on Tuesday, July 16, 2024 at 7:00 PM in the Town Administration Building, Meeting Room #1, 4417 Main Street, Palmer, MA 01069 on the application of the Massachusetts Department of Transportation District 2 Office of 811 N. King Street Northampton, MA 01060.

The applicant has submitted a **Request** for Determination of **Applicability** for activities associated with mandatory road maintenance within the existing state highway layout. The work will be set to occur within the 200ft riverfront area and the bank of a perennial stream.

The project will occur near 2-15 Breckenridge St. Palmer, MA 01069 alongside Route 20 (GPS coordinates 42.15155°, -72.31575°).

Any interested persons wishing to be heard on the application should appear at the time and place designated. A copy of the application and plan may be inspected at the Palmer Town Hall in the Conservation Commission Office, 4417 Main Street, Palmer, MA 01069 or contact the office at 413-283-2687.

> Donald Blais, Jr., Chair Palmer Conservation Commission

07/04/2024

Town of Wales Conservation Commission

In accordance with the Wetland Protection Act, Chapter 131, Section 40, a Public Hearing will be held by the Wales Conservation Commission on July 11, 2024, at the Wales Senior Center (Old Stafford Rd. Wales, MA) at 6:00 PM, for a Request of Determination Applicability filed by Gary Pfisterer for the property located at 15 Shaw Rd. Wales, MA 01081. For more information regarding this application contact conservation@townofwales.net and visit our website for any updates 07/04/2024

Town of Wales

known as Assessor's Map 31

Lot 28. A copy of the application may be inspected at the Planning Department office in the Town Administrative Building Monday-Thursday 8:30am – 4:30pm.

Anyone interested in more information or wishing to be heard on the application can contact the Planning Department at 413-283-2605 or appear at the time and place designated above.

This notice shall also be posted on the Massachusetts Newspaper Publishers Association's (MNPA) website (http://masspublicnotices.org).

Chairman 06/27,07/04/2024

PALMER PLANNING BOARD

In accordance with the provisions of Chapter 40A, Section 11, M.G.L. the Palmer Planning Board will hold a public hearing on Monday, July 15, 2024 at 7:00 PM in the Town Administrative Building,

The applicant, Palmer Paving Corp. (formally known as JJC Materials) is seeking a Special Permit as required by section 171.73 of the Palmer Zoning Ordinance to remove Earth materials for a one year term, on the property located at 1310/1312 Park Street, Palmer MA, also known as Assessor's Map, 7 Lot 13 and Map 56 Lots 78, 79,80 & 83

tion may be inspected at the Planning Department office in the Town Administrative Building Monday-Thursday

8:30am - 4:30pm. Anyone interested in more information or wishing

tion can contact the Planning Department at 413-283-2605 or appear at the time and place designated above.

posted on the Massachusetts Newspaper Publishers Association's (MNPA) website (http://masspublicnotices.org)

Michael Marciniec,

of Applicability to determine if the work associat-

ed with the treatment and removal of invasive species for the properties located on Crow Hill Rd., identified as Assessor's Map 061, Parcel 001 and Tupper Hill Rd., identified as Assessor's Map 161, Parcel 003 is subject to the Wetlands Protection Act. The Applicant is Norcross

Wildlife Foundation. Monson Conservation Commission

tion for towing and storage charges due: FORD VIN:

1FDFE4FS2FDA38184

Alexandra Riviere Stedman

112 King ST Apt B

Northampton, MA; CHEVY

VIN: 2CND173F876234692

Melanie Donohue 457

Lumas ST Westfield,

MA; FORD VIN:

1FDAF56F2YEB89563

Pro Cut of R.I. Inc.

165 Dyerville Ave. #3

Johnston, RI; FORD VIN:

1FDAF56F2YEB89563

Alexandra Riviere

Stedman 112 King ST

Apt B Northampton,

MA; TOYOTA VIN:

JTDKB2OU840047087

Alpuslan Turk 20

Banbury ST Springfield,

MA; CADILLAC VIN:

1G6AL5SX1E0122945

Jennifer MCGuill 15

Meadowbrook LN

Palmer, MA; FORD VIN:

3FAHPOHA2AR293404

Matthew Samek PO Box

1123 Barre, MA/85 Bethany

Road Unit 4 Monson,

MA; HONDA VIN:

1HGCM72615R010194

Springs, TN; BUICK VIN:

2G4WD582791130002

Shawn Bowen 45 Elm ST

Monson, MA. This auction is

to take place on July 5, 2024,

10:00 A.M. at LaBontes &

Son LLC, 241 Wilbraham

LEGAL NOTICE

MONSON

CONSERVATION

06/20, 06/27, 07/04/2024

St., Palmer, MA

07/04/2024

LEGAL NOTICE

Pursuant to the provi-Michael Marciniec, sions of MA Gen. Laws, Chap. 255, Sec. 39A, the following vehicles will be sold at public auc-

PUBLIC HEARING NOTICE

4417 Main St, Palmer MA.

A copy of the applica-

Melissa Moore 2 Castle ST Ware, MA; HONDA VIN: 1HGCM66586A071233 to be heard on the applica-David Sanchez Santos 633 Walls CIR Oliver

This notice shall also be

Chairman 06/27, 07/04/2024

> Commonwealth of Massachusetts The Trial Court

COMMISSION

Under the requirements of M.G.L. Chapter 131, §40. the Monson Conservation Commission will hold a public hearing on Wednesday, July 17, 2024 at 7:30 PM in the Large Meeting Room, Town Office Building, 110 Main St., Monson, MA. Under consideration is a **Request for Determination** of Applicability to determine if the work associated with the repair of a paved drainage swale located within the Right-Of-Way of Route 32, identified as near Assessors 130, near Map 005, Parcel is subject to the Wetlands Protection Act. The Applicant is MassDOT -District 2.

Monson Conservation Commission 07/04/2024

LEGAL NOTICE MONSON CONSERVATION COMMISSION

Under the requirements of M.G.L. Chapter 131, §40, the Monson Conservation Commission will hold a public hearing on Wednesday, July 17, 2024 at 7:10 PM in the Large Meeting Room, Town Office Building, 110 Main St, Monson, MA. Under consideration is a Notice of Intent for the construction of a single-family home, driveway, septic, and well within the Buffer Zone for the property located on Munn Rd, identified as Assessor's Map 175A, Parcel 009. The Applicant is Frederick McDonald.

Monson Conservation Commission 07/04/2024

COMMONWEALTH OF MASSACHUSETTS LAND COURT **DEPARTMENT OF THE** TRIAL COURT DOCKET NO. 24 SM 002321 **ORDER OF NOTICE** TO:

Richard D. Stred, The Heirs, Devisees and Legal Representative of the Estate of Marilyn E. Stred. The Heirs, Devisees and Legal Representative of the Estate of Richard S. Stred, Jeremy Robert Clark

and to all persons entitled to the benefit of the Servicemembers Civil Relief Act, 50 U.S.C. C. 50 §3901

(et seq):

Mortgage Assets Management, LLC claiming to have an inter-

est in a Mortgage covering real property in Palmer, numbered 275 State Street, given by Richard D. Stred and Marilyn E. Stred to **Financial Freedom Senior** Funding Corporation, a Subsidiary of Lehman Brothers Bank, FSB, dated May 2, 2002, and registered at Hampden County **Registry District of the** Land Court as Document No. 144361 and noted on Certificate of Title No. 9004. and now held by the Plaintiff by assignment, has/ have filed with this court a complaint for determination of Defendant's/Defendants' Servicemembers status.

If you now are, or recently have been, in the active military service of the United States of America, then you may be entitled to the benefits of the Servicemembers Civil Relief Act. If you object to a foreclosure of the above-mentioned property on that basis, then you or vour attorney must file a written appearance and answer in this court at Three Pemberton Square, Boston, MA 02108 on or before 8/05/2024 or you may lose

the opportunity to challenge the foreclosure on the ground of noncompliance with the Act. Witness, GORDON H. PIPER Chief Justice of this

Court on 6/25/2024. Attest: Deborah J. Patterson,

Recorder 07/04/2024

NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Roland R. Table, Barbara Table a/k/a Barbara G. Table to Mortgage Electronic Registration Systems, Inc., as nominee for EverBank, dated August 17, 2009 and recorded in the Hampden County Registry of Deeds in Book 17948, Page 318, of which mortgage the undersigned is the present holder, by assignment from: Mortgage Electronic Registration Systems, Inc., acting solely as nominee for EverBank, its successors and assigns to EverBank,

recorded on December 11, 2012, in Book No. 19587, at Page 531 EverBank,

as successor by merger to EverHome Mortgage Company to Green Tree Servicing LLC, recorded on July 14, 2014, in Book No. 20349, at Page 185 Ditech Financial LLC f/k/a Green Tree Servicing LLC to New Residential Mortgage LLC, recorded on January 28, 2020, in Book No. 23063, at Page 485 New Residential Mortgage LLC to NewRez LLC d/b/a Shellpoint Mortgage Servicing, recorded on January 24, 2023, in Book No. 24886, at Page 215 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 AM on August 5, 2024, on the mortgaged premises located at 230 Palmer Road,

Monson, Hampden County, Massachusetts, all and singular the premises described in said mortgage, TO WIT: A certain

tract of land situate on the westerly side of the highway leading from Palmer to Monson in the Town of Monson, Hampden County, Massachusetts, bounded and described as follows:

Beginning at a stone bound in the ground in the westerly line of said highway leading from Palmer to Monson and at the southeasterly corner of land now or formerly of Heber A. Davis;

thence N. 89° W. along line of said land now or formerly of Heber A. Davis a distance of one hundred eighty-five (185.00) feet to an iron pin in the ground in line of other land now or for-

merly of Frank B. Haley and Pearl H. Haley; thence S.1° W. along line of said other land now or formerly of Frank B. Haley and Pearl H. Haley one hundred (100.00) feet to an iron pin in the ground; thence S. 89° E. along said land named land one hundred eighty-five (185.00) feet to an iron pin in the ground in the westerly line of said highway leading from Palmer to Monson;

thence N. 1° E. along the westerly line of said highway a distance of one hundred (100.00) feet to the point of beginning.

For mortgagor's(s') title see deed recorded with Hampden County Registry of Deeds in Book 10867, Page 401.

These premises will be sold and conveyed subject to and with the benefit of all rights, rights of way, restrictions, easements, covenants, liens or claims in the nature of liens, improvements, public assessments, any and all unpaid taxes, tax titles, tax liens, water and sewer liens and any other municipal assessments or liens or existing encumbrances of record which are in force and are applicable, having priority over said mortgage, whether or not reference to such restrictions, easements, improvements, liens or encumbrances is made in the deed

TERMS OF SALE: A deposit of Five Thousand (\$5,000.00) Dollars by certified or bank check will be required to be paid by the purchaser at the time and place of sale. The balance is to be paid by certified or bank check at Harmon Law Offices, P.C., 150 California St., Newton, Massachusetts 02458, or by mail to P.O. Box 610389, Newton Highlands, Massachusetts 02461-0389, within thirty (30) days from the date of sale. Deed will be provided to purchaser for recording upon receipt in full of the purchase price. The description of the premises con-

tained in said mortgage shall control in the event of an error in this publication. Other terms, if any, to be announced at the sale. NEWREZ LLC

D/B/A SHELLPOINT MORTGAGE SERVICING Present holder of said mortgage By its Attorneys,

HARMON LAW OFFICES, P.C. 150 California St. Newton, MA 02458 (617)558-0500 25851

07/04, 07/11, 07/18/2024

Public Notice Massachusetts Department of Environmental Protection Division of Wetlands and Waterways MassDEP Boston Office 100 Cambridge Street, Suite 900 Boston, MA 02114 Pursuant to 33 U.S.C. 1341 and M.G.L. c. 21 §§ 26 53, notice is given of a 401 Water Quality Certification application for major fill associated with culvert

Any group of ten persons, any aggrieved person, or any governmental body or private organization with a mandate to protect the environment who submits written comments may appeal the Department's Certification. Failure to submit written comments before the end of the public comment period may result in the waiver of any right to an adjudicatory hearing. 07/04/2024 Please check the accuracy of your legal notice prior to submission (i.e., date. time, spelling). Also, be sure the requested publication date coincides with

the purpose of the notice, or as the law demands. Thank you.

replacements as part of the proposed projects for reconstruction and improvements on Monson Road, from the Monson town line to Reed Hill Road in Wales, MA, by the town of Wales with construction funding from the Massachusetts Department of Transportation - Highway Division, Ten Park Plaza, Room 7360, Boston, MA 02116. This project will

Public Notices

headwalls, two new concrete box culverts, channel realignment, stream channel restoration, and associated rip rap protection. Additional information may be obtained from the Massachusetts Department of Transportation - Highway Division at the above address, Attention Courtney Walker or by emailing courtney.l.walker@dot.state. ma.us. Written comments should be sent to MassDEP Wetlands Program, Attention Heidi Davis, 100 Cambridge Street, Suite 900, Boston, MA 02114 or heidi.davis@ mass.gov within 21 days of this notice.

consist of the replacement

of four 12-36 inch cross

culverts with new pipes

and reinforced concrete

Zoning Board of Appeals Notie of Public Hearing

In accordance with the provisions of MGL Ch 40A §10 &§11, the Wales Zoning Board of Appeals will hold a public hearing on July 16, 2024, at the Wales Senior Center at 5:30 p.m. on the application of Alice Lombard & Brian Hatch regarding the property at 41 Fountain Rd. in Wales. The applicants have applied for a special permit in terms of the Town of Wales Zoning By-law Sec. 4. 2. The Town of Wales Zoning By-Law Sec. 4.2.2 states "A pre-existing non-conforming use or structure may not be extended, altered or changed except by a special permit from the Zoning Board of Appeals." Specifically, the applicant wishes to demo a section of the existing home and construct/rehab the single-family home on site with driveway installation, new septic and landscaping. Any person interested and wishing to be heard on this application should refer to July 16th, 2024, agenda on the Zoning Board of Appeals page on the town website (www.townofwales.net). If you have any questions or concerns, please email planning@townofwales.net 06/27, 07/04/2024

PALMER PLANNING BOARD **PUBLIC HEARING** NOTICE

In accordance with the provisions of Chapter 40A, Section 11, M.G.L. the Palmer Planning Board will hold a public hearing on Monday, July 15, at 7:00 PM in the Town Administrative Building, 4417 Main St, Palmer MA.

The applicant, Palmer Paving Corp. (PPC) is seeking a Special Permit as required by section 171.73 of the Palmer Zoning Ordinance to remove Earth materials for a one year term, on the property located at 863 Ware Street, Palmer MA, also

Probate and Family Court Hampden Division Docket No. HD24P1371EA Estate of: Simone E. Brouillette Date of Death: March 5, 2024

INFORMAL PROBATE PUBLICATION NOTICE

To all persons interested in the above captioned estate, by Petition of Petitioner Lu-Ann Routhier of Gilbertville, MA.

Lu-Ann Routhier of Gilbertville, 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. 07/04/2024

LEGAL NOTICE MONSON **CONSERVATION** COMMISSION

Under the requirements of M.G.L. Chapter 131, §40, the Monson Conservation Commission will hold a public hearing on Wednesday, July 17, 2024 at 7:20 PM in the Large Meeting Room, Town Office Building, 110 Main St, Monson, MA. Under consideration is a **Request for Determination**

What to know before 'reversing' your retirement

If you've retired, you may have thought you closed the book on one chapter of your life. But what happens if you need to "reverse" vour retirement?

Due to higher inflation and rising interest rates, many retirees are taking out more money from their retirement accounts than they had originally anticipated. As a result, some are headed back to the workforce. If you're thinking of joining them, you'll need to consider some factors that may affect your finances.

First, if you've been taking Social Security, be aware that you could lose some of your benefits if you earn over a certain level, at least until you reach your full retirement age, which is likely between 66 and 67. Specifically, if you are under your full retirement age for the entire year, Social Security will deduct \$1 from your benefit payments for every \$2 you earn above the annual limit, which, in 2024, is \$22,320. In the year you reach your full retirement age, Social Security will deduct \$1 in benefits for every \$3 you earn above a different limit, which, in 2024, is \$59,520.

Social Security will only count your earnings up to the month before you reach your full retirement age, at which point your earnings will no longer reduce your benefits,

regardless of how much you earn. Also, Social Security will recalculate your benefit amounts to credit you for the months your payments were reduced due to your excess earnings. Social Security also allows you to pay back early benefits received if you withdraw your application within 12 months of starting benefits. This move could help you receive substantially higher benefits at full retirement age.

Your Social Security isn't the only benefit that could be affected by your earnings. Your Medicare Part B and Part D premiums are based on your income, so they could rise if you start earning more money. Also, your extra income could push you into a higher tax bracket.

Nonetheless, you can certainly gain some benefits by returning to the working world. Obviously, you'll be making money that can help you boost your daily cash flow and possibly reduce some debts. But depending on where you work, you might also be able to contribute to a 401(k) or other employer-sponsored retirement plan. And regardless of where you work, you'll be eligible to contribute to an IRA. By putting more money into these accounts, you may well be able to strengthen your financial position during your retirement years. You might also be able to receive some employee benefits, such as group health insurance - which could be particularly valuable if you haven't yet started receiving Medicare

In addition to the potential financial advantages of going back to work, you might get some social benefits, too. Many people enjoy the interactions with fellow workers and miss these exchanges when they retire, so a return to the workforce, even if it's on a part-time basis, may give you an emotional boost.

In the final analysis, you'll want to weigh the potential costs of going back to work against the possible benefits. There's no one right answer for everyone, but by looking at all the variables, you should be able to reach a decision that works for you.

This article was written by Edward Jones for use by your local Edward **Jones** Edward Jones Financial Advisor. MAKING SENSE OF INVESTING Edward Jones, Member SIPC

