

Public notices

More notices on page 19.

NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE
 By virtue of the Power of Sale contained in a certain mortgage given by Hollie L. Flannery, Thomas J. Flannery to Washington Mutual Bank, FA, dated May 16, 2005 and recorded in the Hampden County Registry of Deeds in Book 15061, Page 61, as modified by a certain modification agreement dated April 6, 2006, and recorded with said Hampden County Registry of Deeds in Book 15920, Page 61 and as affected by a judgment dated October 25, 2019 and recorded with said Registry on November 15, 2019, in Book No. 22955, at Page 245, of which mortgage the undersigned is the present holder, by assignment from: Federal Deposit Insurance Corporation, as receiver of Washington Mutual Bank f/k/a Washington Mutual Bank, FA to JPMorgan Chase Bank, National

Association, recorded on August 16, 2013, in Book No. 19975, at Page 1 for breach of the conditions of said mortgage and for the purpose of foreclosing, the same will be sold at **Public Auction at 10:00 AM on November 20, 2024**, on the mortgaged premises located at 10 Pine Tree Drive, Holland, Hampden County, Massachusetts, all and singular the premises described in said mortgage,
 TO WIT:
 ALL THAT CERTAIN PARCEL OR TRACT OF LAND SITUATE IN THE TOWN OF HOLLAND, COUNTY OF HAMPDEN, COMMONWEALTH OF MASSACHUSETTS AND BEING THE SAME REAL PROPERTY CONVEYED TO HOLLIE L. FLANNERY AND THOMAS J. FLANNERY BY DEED ON 07/25/1986 AS DOCUMENT NO. 49336 BOOK 6165 PAGE 586 AMONG THE OFFICIAL RECORDS

OF THE COUNTY OF HAMPDEN, COMMONWEALTH OF MASSACHUSETTS. Being more accurately described in the Judgment recorded with the Hampden County Registry of Deeds in Book 22955, Page 245, as follows:
 ALL THOSE CERTAIN PARCELS OF LAND IN HAMPDEN COUNTY, COMMONWEALTH OF MASSACHUSETTS, DESCRIBED AS FOLLOWS:
 PARCEL I:
 THE LAND IN HOLLAND, HAMPDEN COUNTY, MASSACHUSETTS, BEING LOT "A" SITUATED ON THE NORTHERLY SIDE OF PINE TREE DRIVE, AS SHOWN ON A PLAN OF WILLIAMS PARK, ENTITLED "REVISED PLAN OF LOTS 23, 24, 25, IN HOLLAND, MASS." BY ROBERT P. PARA, LAND SURVEYOR, DATED NOVEMBER 18, 1975,

AND FILED WITH THE HAMPDEN REGISTRY OF DEEDS, BOOK OF PLANS 161, PAGE 77, AND MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS:
 SOUTHERLY BY PINE TREE DRIVE, 88.77 FEET;
 WESTERLY BY LOT #27, 100 FEET;
 SOUTHERLY BY LOT #27, 50 FEET;
 WESTERLY BY MAYBROOK ROAD, 16 FEET;
 NORTHERLY BY LOT "B", A TOTAL OF 166.9 FEET, IN FOUR COURSES AND EASTERLY BY PINE TREE DRIVE, 50 FEET, CONTAINING 6710 SQUARE FEET, MORE OR LESS.
 BEING THE SAME PROPERTY AS CONVEYED FROM CHARLES D. STANLEY JR AND KIMBERLY G. STANLEY TO THOMAS J. FLANNERY AND HOLLIE L. CHURCH,

AS JOINT TENANTS, AS DESCRIBED IN DEED BOOK 5041 PAGE 239 DATED 12/04/1980 AND RECORDED 12/12/1980, HAMPDEN COUNTY RECORDS, COMMONWEALTH OF MASSACHUSETTS.
 PARCEL II:
 THE LAND IN SAID HOLLAND SITUATED AT THE NORTHEASTERLY CORNER OF MAYBROOK ROAD AND PINE TREE DRIVE, BEING LOT 27 ON THE PLAN BY BENJAMIN F. TULLEY, ENGR DATED JUNE, 1963 AND FILED WITH HAMPDEN COUNTY REGISTRY OF DEEDS, BOOK OF PLAN 100, PAGE 76, AND BOUNDED AS FOLLOWS:
 NORTHERLY BY LOT 25 ON SAID PLAN 50 FEET;
 EASTERLY BY LOTS 24 ND 23 ON SAID PLAN 100 FEET;
 SOUTHERLY BY PINE TREE DRIVE 60 FEET;

AND WESTERLY BY MAYBROOK ROAD 101.1 FEET, COMMONLY KNOWN AS: 10 PINE TREE DRIVE, HOLLAND, MA 01521.
 BEING THE SAME PROPERTY AS CONVEYED FROM FERDINAND G. VON KUMMER AND PAULA P. VON KUMMER TO THOMAS J. FLANNERY AND HOLLIE L. FLANNERY, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY, AS DESCRIBED IN DEED BOOK 6165 PAGE 586, DATED 07/08/1986, RECORDED 07/25/1986, HAMPDEN COUNTY RECORDS, COMMONWEALTH OF MASSACHUSETTS. SUBJECT TO THE RESTRICTIONS OF RECORD. Subject to a first mortgage dated January 20, 2012 and recorded in the Hampden County Registry of Deeds at Book 19215, Page 207 in the original principal

amount of \$75,686.00.
 For mortgagor's(s)' title see deed recorded with Hampden County Registry of Deeds in Book 6165, Page 586 and B5041, P239.
 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 contained in said mortgage shall control in the event of an error in this publication.
 Other terms, if any, to be announced at the sale.
 JPMORGAN CHASE BANK, N.A.
 Present holder of said mortgage
 By its Attorneys,
 HARMON LAW OFFICES, P.C.
 150 California St.
 Newton, MA 02458
 (617)558-0500
 11389
 10/24, 10/31, 11/07/2024

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PART TIME SNOW PLOW DRIVERS NEEDED
 Part time snow plow drivers are needed for the Town of New Braintree for the 2024-2025 season. Positions available for both CDL (\$30/hr) and non-CDL License (\$25/hr). If you are interested, please contact Highway Superintendent Richard Ayer at **(508) 867-2451** or email hwysecretary@newbraintree.org.

SHORT ORDER COOK, breakfast/lunch. John's Corner in Ludlow. Call John **413-537-2455**.

WARREN WATER DISTRICT is hiring for part-time office help. Please apply in person at **988 Main St., Warren 413-436-9819**. EOE.

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Public notices

**Commonwealth of Massachusetts
The Trial Court
Probate and Family Court
Hampden Probate and Family Court
50 State Street
Springfield, MA 01103
(413)748-7758**

Petition and Will, if any, can be obtained from the Petitioner.
10/24/2024

**Commonwealth of Massachusetts
The Trial Court
Probate and Family Court
Hampden Probate and Family Court
50 State Street
Springfield, MA 01103
(413)748-7758**

Docket No. HD24P1253EA
Estate of:
Alycia Mercado
Date of Death: 05/22/2024
CITATION ON PETITION FOR SALE OF REAL ESTATE BY A PERSONAL REPRESENTATIVE

To all interested persons: A Petition for Sale of Real Estate has been filed by: **Wendi Mercado of Salem, MA** requesting that the court authorize the Personal Representative to sell the decedent's real estate at a private sale.

IMPORTANT NOTICE
You have the right to obtain a copy of the Petition from the Petitioner or at the court. You have a right to object to this proceeding. To do so, you or your attorney must file a written appearance and objection at this court before: 10:00 a.m. on the return day of 11/20/2024.

This is NOT a hearing date, but a deadline by which you must file a written appearance and objection if you object to this proceeding. If you fail to file a timely written appearance and objection followed by an affidavit of objections

within thirty (30) days of the return day, action may be taken without further notice to you.

WITNESS, Hon. **Barbara M. Hyland**, First Justice of this Court.
Date: October 17, 2024
Rosemary A. Saccomani
Register of Probate
10/24/2024

**Commonwealth of Massachusetts
The Trial Court
Probate and Family Court
Hampden Probate and Family Court
50 State Street
Springfield, MA 01103
(413)748-7758**

Docket No. HD24C0324CA
In the matter of:
Tina M Huff
CITATION ON PETITION TO CHANGE NAME

A Petition to Change Name of Adult has been filed by **Tina M Huff of Holland, MA** requesting that the court enter a Decree changing their name to:

Tina Marie Corvo
IMPORTANT NOTICE
Any person may appear for purposes of objecting to the petition by filing an appearance at: **Hampden Probate and Family Court before 10:00 a.m. on the return day of 11/12/2024.** This is NOT a hearing date, but a deadline by which you must file a written appearance if you object to this proceeding.
WITNESS, Hon. **Barbara M Hyland**, First Justice of this Court.
Date: October 15, 2024
Rosemary A Saccomani
Register of Probate
10/24/2024

Markey maps need for climate action following extreme weather events across the country

BOSTON - Senator Edward Markey was joined on Oct. 15 in Boston by local officials and advocates to call for increased federal investment to bolster the climate resilience of regions at risk of sea level rise — exacerbated by devastation from climate change-fueled storms, as well as highlight ongoing resiliency projects in the state, following two devastating hurricanes in the southeastern United States that are expected to cost \$300 billion and have resulted in more than 250 deaths.

Senator Markey announced that over the past two years, Boston, Chelsea, and Revere have already secured more than \$75 million from the *Bipartisan Infrastructure Law* and the *Inflation Reduction Act* for resiliency projects that include building resilient transportation corridors in Roxbury, greening the Chelsea Creek waterfront, and making the Massachusetts Bay Transportation Authority Blue Line more flood resistant. In total, the commonwealth has secured approximately \$200 million for climate resiliency projects from those two laws so far.

Senator Markey was joined by Brian Swett, Chief Climate Officer for the City of Boston; Boston City Councilor Gabriela Coletta Zapata; Roseann Bongiovanni, Noemy Rodriguez, and John Walkey from GreenRoots; and Dwaigh Tyndal, Executive Director of Alternatives for Community and Environment.

"If we don't drive down our emissions as a country, we could see more than six feet of sea level rise by the end of the century. That's sunny-day flooding in neighborhoods from East Boston to Back Bay. TD Garden wouldn't be flooded with a sea of fans—it would be flooded by the sea itself. Back Bay will go back to the bay," said Markey. "Our task is twofold. One, cut climate pollution by ushering in a clean energy revolution unlike any we've seen before, dismantling our dependence on fossil fuels. And two, prepare for the future by investing in resilient buildings and strong communities. Thanks in part to the *Inflation Reduction Act* and the *Bipartisan Infrastructure Law*, we are well on our way to meet that second goal. In Massachusetts, we don't wait, we create."

"Chelsea and East Boston, the two communities that we serve at GreenRoots, are front-line environmental justice communities that are disproportionately impacted by environmental assault. On a daily basis, environmental justice communities throughout the United States and in the Global South face



Submitted photo

Senator Markey joined by City Councilor Gabriela "Gigi" Coletta Zapata; Brian Swett, Boston's Chief Climate Officer; Dwaigh Tyndal, Executive Director of Alternatives for Community and Environment; and John Walkey, Noemy Rodriguez, and Roseann Bongiovanni from GreenRoots.

increased frequency of severe storms, storm surge, sea level rise, drought, heat island impacts, wildfires and much more. We need federal leadership like that of Senator Markey's to prioritize policies and investments in climate resilience and climate justice, an end to fossil fuel use, and implementing greater renewable, resilient energy," said Roseann Bongiovanni, Executive Director of GreenRoots.

"Many of the people here

Senator Markey highlights federal investments in Massachusetts Climate Resilience, calls for investment in more resilient schools and hospitals and for a federal climate emergency declaration.

have immigrated as a result of natural disasters in their home countries, and with climate change, we know that natural disasters are only going to be increasing in number. When this happens, we need to ask the questions, 'Where are we going to go? What is going to happen to us?' These are the questions and worries that many of us have, not just for East Boston, but all over the country. We are the first generation feeling the effects of climate change and we may be the last generation that can do something about it," said Noemy Rodriguez, Waterfront Initiative

Organizer at GreenRoots.

"We know that when climate change happens, the least among us are the first affected and the worst affected. We frequently say that people are a paycheck away from disaster.

According to FEMA, just an inch of floodwater in a home causes roughly about \$25,000 in damages. There are over 400,000 Massachusetts residents living in the hundred-year flood zone which means more than a one in four chance of having a flood during a 30-year mortgage period. If home ownership is the route to generational wealth that we would leave to the next generation, we need to be planning and prepared for this," said John Walkey, Director of Climate Justice & Waterfront Initiatives.

"Boston is deeply grateful for Senator Markey's unwavering leadership in securing critical federal funds that are bolstering our city's climate resilience. Thanks to our partners in the federal government, Boston has secured over \$60 million in grants for coastal resilience projects helping us protect our neighborhoods from rising sea levels and extreme storms. However, with the increasing frequency of extreme weather, much more work remains, and additional funding is essential to fully safeguard our city and its most vulnerable communities," said Brian Swett, Chief Climate Officer for the City of Boston.

The destruction of extreme weather events is disproportionately felt by black, brown, low-income, and immigrant communities, who are burdened by historical disinvestment and the compounded effects of legacy pollution and dangerous infrastructure sited in their neighborhoods. Under the Biden-Harris administration, including through the histor-

ic *Inflation Reduction Act* and the *Bipartisan Infrastructure Law*, federal funding has come to Massachusetts to help prevent the worsening impacts of climate change and support the Commonwealth's climate resilience efforts, but continued federal investment in resiliency and clean energy will be needed to help avoid worsening disasters and billion-dollar storm recoveries in the future.

Senator Markey has been working to ensure that Massachusetts is climate resilient and prepared for extreme weather events, which are only increasing in frequency due to climate change. On Oct. 4, Senator Markey joined Mayor Jennifer Macksey for a briefing on the Hoosic River Flood Mitigation Study, a project that aims to evaluate potential flood risk reduction measures and support development of a new flood mitigation system built with 21st-century engineering standards. Senator Markey led the effort to get the study included in the *Water Resources Development Act*, advocated for \$750,000 in funding for the Army Corps of Engineers this year, and has secured \$950,000 in the pending appropriations bill for Fiscal Year 2025.

In September, Senator Markey announced of \$472 million from the U.S. Department of Transportation to the MBTA to fully replace the North Station Draw One Bridge and renovate Platform F at North Station. The grant is the largest federal award the MBTA has won to date. The nearly half a billion-dollar grant will provide critical support for one of MBTA's top priority projects and a vital transportation asset to MBTA's north-side operations. It will also support more than 14,500 jobs, make the bridge more climate resilient by bringing it above projected sea-level rise, and lower emissions.

In August, on the second anniversary of the historic *Inflation Reduction Act*, Senator Markey launched his Climate Hub, a centralized site with resources to help stakeholders navigate opportunities from both the *Infrastructure Investment and Jobs Act (IIJA)* and the *Inflation Reduction Act (IRA)*. Together, these two laws have created the largest and most significant climate and clean energy investments in history, putting the United States on a path to address the climate crisis, repair historic harms to disadvantaged communities, create good-paying union jobs in the clean energy economy, and work towards a Green New Deal future.

Job Connection

HELPING YOU FIND HELP

HELP WANTED

Executive Director Warren Housing Authority

Description: The Warren Housing Authority (WHA) is seeking a qualified and experienced housing administrator for the position of Executive Director. The Authority's portfolio includes 60 units of Ch. 667 Elderly/Handicapped, 4 units of Ch. 705 Family, 6 units of Section 8 New Construction, 11 MRVP Voucher and 72 Section 8 Housing Choice Vouchers. The Section 8 vouchers currently managed by another agency. The candidate should be familiar with both the Executive Office of Housing and Livable Communities (EOHLC) and U.S. Department of Housing and Urban Development (HUD) program requirements.

Minimum Requirements: A minimum of 2 years' experience in public or private housing management, community development, public administration, non-profit administration, or a related field that demonstrates strong management and organization skills. Knowledge of the principles, practices of state and federal public housing management programs, capital improvement planning, technology systems, maintenance, and finances desired. Strong organizational and personnel management skills desired. One year of experience overseeing at least three staff persons or as a significant project team leader or program administrator strongly preferred.

Possess excellent written and verbal skills for an ability to communicate effectively with local officials, boards, residents, service providers and funding agencies. Experience working with the public, as well as individuals of various socio-economic backgrounds. Must be bondable. Certification as a Massachusetts Public Housing Administrator (MPHA) desired or obtained within one year.

Must be proficient in Word, Excel and Outlook. Familiarity with centralized public housing wait lists (CHAMP), housing software, HUD and EOHLC databases and reporting systems desired. Other preferred credentials include graduation from an accredited two to four-year college or university and a passion for the mission of affordable housing.

The maximum salary is \$86,667 and is dependent upon experience, education, and certifications in accordance with EOHLC Executive Director Salary Schedule. The required work hours are 32 hours per week and the position includes excellent benefits. The candidate will be subject to qualification verification prior to employment.

To apply in confidence please submit a cover letter and resume to Kenneth R. Martin, Consultant, at kenmartin1208@gmail.com with "Warren ED position" in the subject line.

The deadline is no later than the close of business on November 1, 2024.
Late applications shall not be considered. More detailed information will be required of applicants that advance to the next level of consideration.
Diverse applicants are encouraged to apply.

The Warren Housing Authority is an Equal Opportunity Employer.

Stay alert for cryptocurrency scams when scrolling on TikTok

Money-flipping cons and investment scams have been on the rise for years, and since 2020, the Better Business Bureau has received more than 4,000 reports from consumers about investment scams, many of which involved cryptocurrency.

Traditionally, these scams have taken the form of long-term romance scams to slowly gain the trust of their targets.

More recently, however, these scams have taken to social media platforms, where scammers can more quickly target a larger audience and steal your money and personal information. BBB Scam Tracker frequently receives reports of cryptocurrency scammers on TikTok.

Here's what you need to know.

How the scam works
You're scrolling through TikTok when you receive a direct message from a user asking if you're interested in investing. The user's profile seems legitimate, and the company's website looks real.

You may also encounter a user sharing videos of piles of cash, saying you can earn that much money through cryptocurrency investments, too.

You decide to engage with the user, and they present you with a great cryptocurrency investment opportunity. For an initial investment of a few hundred dollars, your money could double

or triple in just a few days! You say yes and start the investment process.

At this point, the user will ask you to communicate off social media on a different messaging app. You'll be asked to send money through a digital wallet service and potentially purchase cryptocurrency and send it to them.

Then, they will "invest" the money for you, which allegedly starts multiplying immediately.

When you try to get your money back, the scammer will claim you must pay service fees. At first, these amounts may seem harmless and are just a few hundred dollars.

However, if you pay one fee, the scammer will likely continue to ask for more, always promising you will get much more back than you spend.

Unfortunately, these fees are fake, and any money you send will end up in the scammer's pockets. You won't be getting a return on your investment, and you won't be getting your initial deposit back either.

BBB Scam Tracker has received reports from people targeted by cryptocurrency scammers on TikTok. One person shared their experience:

"I was asked by a woman on TikTok if I was interested in investing. I told her yes, but I was skeptical. She assured me she worked for a legitimate compa-

ny. I trusted her and proceeded with a \$500 investment through bitcoin to an account with [company name redacted]. I was told after 24 hours I could withdraw my profit. I had to pay 30% fee of \$2,150 then it would be deposited in my bank account in 24 hours. After 24 hours I received an email that I had to pay a 'gas fee' of \$4,250. At this point I knew it was a scam..."

How to avoid social media cryptocurrency scams

Use good judgment. Get-rich-quick schemes and investments guaranteed to give you a huge return are nearly always scams. If an offer sounds too good to be true, it probably is.

Do your research. Before you contact someone through TikTok or another social media platform, look up their name, phone number, and company name (if they have one) online and on BBB.org. The investment industry is highly regulated, so be wary if investments are unregistered with the SEC or other investment industry regulators.

You can also search on BBB Scam Tracker for scam reports. You'll likely find complaints online about it if they have conned others.

Don't give into scare tactics. If an "investor" contacts you, they may try to convince you the investment will only work if you act right now. Or, if you've already sent them funds, they may

threaten you with legal action if you don't pay their fees.

In any case, don't give in to scare tactics. Recognize them as the hallmarks of a scam.

Understand how digital wallet services work. Treat any money you send through a digital wallet service like cash.

Once you send the money, there will be little you can do to get it back if you were scammed. Only use these apps with people you know and trust.

Find a trusted financial advisor to help you. If you are interested in investing, look for BBB Accredited financial consultants to help you. Working with a vetted and reliable business can help you avoid investment scams online.

Read BBB's tips on how to find someone to help you manage your finances.

For more information
Learn more by reading BBB's investigation on investment scams. Read up on more investment scam techniques and money-flipping scams.

If you spot a scam on TikTok or elsewhere, report it to BBB Scam Tracker, even if you didn't lose any money. Your report helps boost consumer awareness about the issue.

Check out more crypto tips and financial wellness advice on BBB.org.

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