Fall 2023 Edition

ONWARD OXFORD

THE PRIMARY SOURCE FOR EVERYTHING OF OXFORD

MESSAGE FROM MANAGER

Jennifer M. Callahan, Town Manager

Welcome to the latest edition of the Onward Oxford Newsletter! I am excited to share many of the recent achievements, projects, events and programs we have been working on since our last update.

I am extremely delighted to share Oxford has been awarded a **$500,000 Mass Trails Grant** to begin design and engineering for the first two miles of future French River Bikeway and Shared Use Path! For those who are unaware, the proposed French River Trail will traverse north to south over an abandoned railroad bed and existing trails. The fully completed trail could span about 8.0 miles and cross over into both Webster and Auburn. The trail will also provide connection to the Mid-State Trail and the trails at Hodges Village Dam. The grant funds will be used to advance the design and engineering of the new trail, while incorporating the 82 Charlton Road property the Town recently acquired. Stay tuned to the Town's website for upcoming announcements about the project!

In other exciting news, the Government Finance Officers Association (GFOA) of the United States and Canada just announced in September that the Town of Oxford is once again being honored with the **Distinguished Budget Presentation Award** for the third year in a row for its' 2023 Town Budget Document! The award is in recognition of the Town Government's commitment to providing a comprehensive, sustainable, and transparent financial plan. I am proud to say this accomplishment has been an annual tradition for us and we continue to raise the standard. A very special thanks to the Town's entire financial team for their hard work along with the Town Finance Committee for their continued financial stewardship!

Finally, I hope many of you will be able to attend the upcoming **Special Town Meeting on October 4, 2023, at 7:00 PM at Oxford High**. In the meantime, I wish our community a safe and healthy fall season! As always, Onward Oxford!

ART IN THE YARD RETURNS TO OXFORD!!!

Brittany McDougal Bialy, Director

The Oxford Free Public Library is thrilled to announce the return of the Art in the Yard exhibit for its 6th year! The exhibit will run now through December 6, 2023. We would like to recognize and give a special thanks to this year's generous sponsors: the Oxford Cultural Council and Mass Cultural Council. We would also like to thank the hard-working crew of the DPW who help the library year after year with the installation of the artwork.

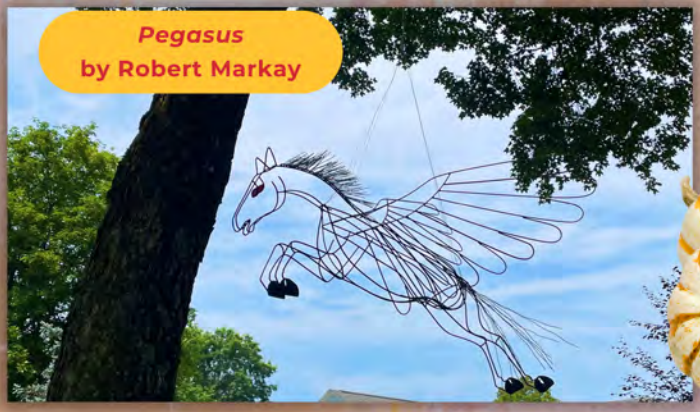
Bonniville
by James Kitchen

Each year, the Board of Library Trustees and the Library Director work with Gloria D. Hall, the Public Art Administrator, to determine which artists will be selected. Gloria has an extensive background in art, which includes being the founder of Art in the Park, Worcester. She has won numerous awards, which include the Worcester Telegram & Gazette Community Vision Cultural Enrichment Award, the Worcester County YWCA'S Katherine F. Erskine Award in Arts & Humanities, along with The Women's Union Award.

Gloria is "...dedicated to facilitating, designing, and developing experiences that create memories and connection to time, place, and history." The role Gloria plays in the coordination of Oxford Library's Art the Yard is an important one, as she is solely responsible for putting out the "call" for artwork.

Gloria organizes and coordinates all the pieces that have been submitted to the Board for consideration.

Due to the generous funding, the library was able to showcase six pieces for this year's exhibit. The pieces included are: "Sun" by Mary Angers, "Bonniville" by James Kitchen, "Galapagos Turtle" by Jose Criollo, "Sunday Paper" by Madeleine Lord, "Pegasus" by Robert Markey, and "Alien Marker" by Glenn E. Zweygardt.

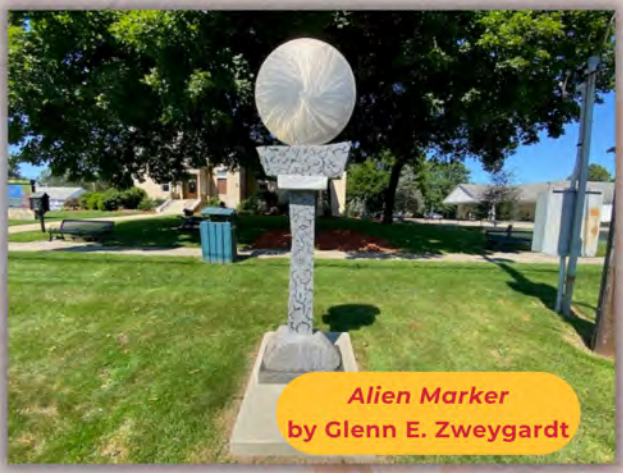


Pegasus
by Robert Markay

Sunday Paper
by Madeleine Lord

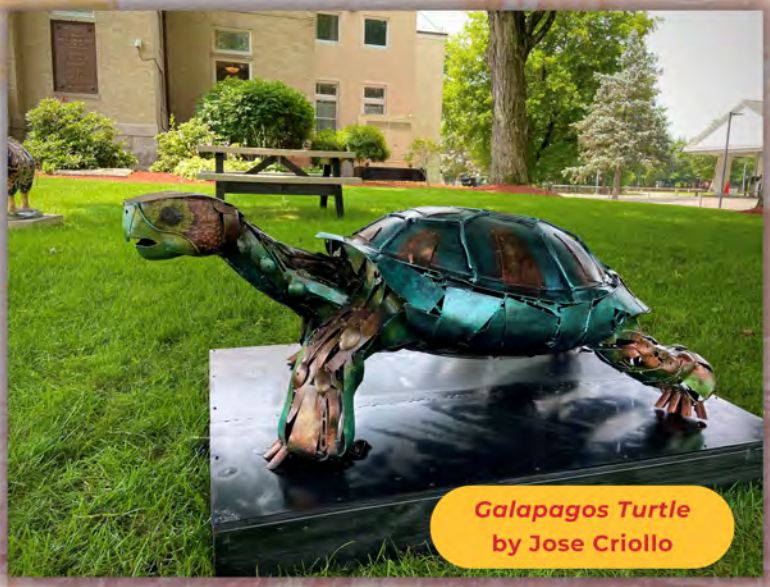
A feature we began offering last year are audio tours that can be accessed using a smartphone. With these audio tours you will be able to listen to messages from the artists themselves and will learn the meaning behind each piece. Located at the base of the artwork is a plaque which includes a QR code that can be scanned with any smartphone – from there, the audio tour will begin playing. You can also download the Otocast app separately and search for Oxford Library to begin listening to the tour.

We hope you enjoy this year's exhibit!



Alien Marker
by Glenn E. Zweygardt

Sun
by Mary Angers



Galapagos Turtle
by Jose Criollo

WCAC FUEL ASSISTANCE
OXFORD SENIOR CENTER
NOVEMBER 27TH, 2023

HOME HEATING HELP IS HERE! LEARN MORE ABOUT APPLYING FOR HELP. WHETHER YOU ARE A RETURNING CLIENT OR SOMEONE FINDING THEMSELVES STRUGGLING FOR THE FIRST TIME. WCAC STAFF WILL BE AT THE OXFORD SENIOR CENTER FROM 9AM - 3PM. PLEASE CALL 508-987-6000 TO MAKE AN APPOINTMENT.

PLEASE EMAIL LIHEAP@WCAC.NET OR CALL 508-796-2423 WITH ANY ADDITIONAL QUESTIONS.

WORCESTER COMMUNITY ACTION COUNCIL
OPPORTUNITY · ACCESS · ADVOCACY · PARTNERSHIP

WCAC
BREAKING THE CYCLE OF POVERTY ONE NEIGHBOR AT A TIME

FIRE PREVENTION WEEK: OCTOBER 8 - 14

Kenneth J. Sellers, Deputy Chief, Oxford Fire & Emergency Services

Fire Prevention Week is October 8-14, 2023. This year's theme is cooking safety starts with you, pay attention to fire prevention. Cooking is an activity that can bring family and friends together, provides an outlet for creativity, and can be a relaxing past-time. But cooking fires are also the number one cause of home fires and home injuries. Statistics show the leading cause of kitchen fires is unattended cooking and that most cooking fires involve the kitchen stove.

What can we do to reduce these statistics and still have an enjoyable cooking experience? Here are some suggestions from the good people over at the National Fire Protection Association that will help us to remain safe and prevent cooking fires.

First and foremost, remember to always "Cook with Caution". Only cook when you're fully alert and awake. If you are sleepy or have consumed alcohol, don't use the stove, oven, or microwave. Never leave cooking unattended. If you are frying, boiling, grilling, or broiling food, stay in the kitchen. If you have to leave the kitchen for any reason, shut off the stove, even if it is for just for a short period of time.

Some people like to put on the slow cooker or put a roast in the oven while they're out shopping or going to church. Don't do it! If you are simmering, baking, or roasting food, be sure to check it regularly. Never leave home while food is cooking and use a timer to remind you that you are cooking.

Keep combustibles, such as oven mitts, wooden utensils, food packaging, towels, curtains, or even loose clothing, away from your stovetop. Keep handles turned inward so small children can't grab them and be scalded. Establish a child free zone within three feet of the stove to ensure safety.

Always keep the lids of your pots and pans next to the stove while you're cooking, even if you think you don't need it, you will need it if the pan catches fire. If your cooking catches fire and you decide it is safe to fight the fire here are some suggestions on how to properly handle the situation.

For a fire on the stovetop, smother the flames by sliding a lid over the pan and turning off the burner. Leave the pan covered until it is completely cooled. Never carry a burning pan through your home to the outside. This typically leads to spreading the fire rather than solving the problem. Never put water on a grease fire. Use baking soda, a Class B or K extinguisher if you don't have a cover to smother the flames.

For an oven fire, turn off the heat and keep the door closed. The lack of oxygen will cause the fire to extinguish on its own. Keep the door closed until the oven cools.

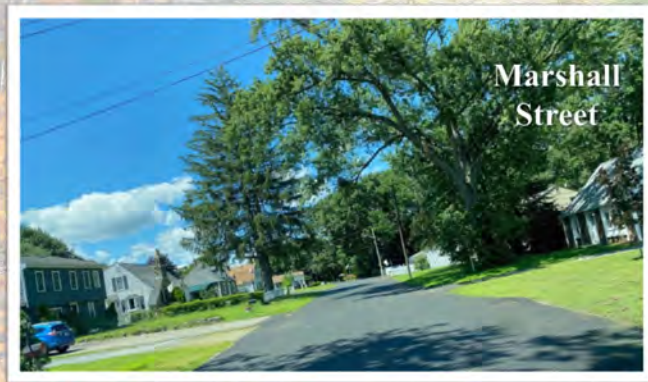
If you have any doubt about fighting a small fire, Just get out of the house! When you leave, close the door behind you to help contain the fire, and immediately call 9-1-1 or the local emergency number from outside the home. For fires inside an oven or microwave, keep the door closed, turn off the appliance, and call the fire department.

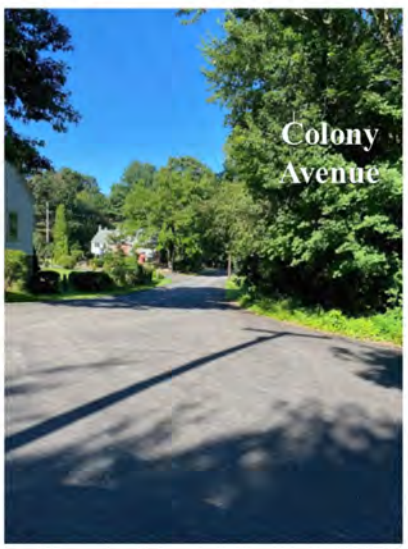
Cooking is an enjoyable activity that has its rewards. Following these simple steps will help ensure a safe and enjoyable cooking experience. If you would like more information on how to prevent cooking fires, we are always available to offer suggestions. Please contact your Oxford Fire & Emergency Services at 508-987-6012, Extension 1202. Or visit us at **https://www.oxfordma.us/oxford-fire-and-emergency-services**

Thank you for all of your support in helping us keep Oxford a safe and enjoyable place to work and live!

THE WORD ON THE STREETS...

The Oxford DPW recently completed road resurfacing on over 20 roads in town! As part of our new Pavement Management Program and Capital Improvement Plan, rubber chip seal treatment was completed on fifteen low-traffic volume roads. The application is expected to extend the life of the roads up to 10 years and the total cost was just over $268,000. Those roads included: Nelson Street, Patton Street, Ashton Street, Hamilton Street, Bacon Street, Douglas Road, Linwood Street, Colony Avenue, Esposito Court, Woodlawn Avenue, Hubbard Street, Lucy Drive, Malden Street, Old Cudworth Road and Mayfair Circle. The DPW also completed shim and overlay on some low-traffic volume roads with moderate surface distress. The shim and overlay treatment is expected to extend the life of the pavement from 12 to 15 years and cost just over $410,000. Those roads included: Sacarrappa Road, Marshall Street, Rollingwood Drive, Hillcrest Drive, and Hillcrest Circle.





WELCOME CHIEF DANIELS!

Michael Daniels, Chief of Police

My name is Michael Daniels and I am absolutely honored to have been selected to serve as your Police Chief. First and foremost, I would like to extend my gratitude to the men and women of the Oxford Police Department. I cannot express how awesome it is to work with such an exceptional group of men and women who love this community. I am inspired by their passion and commitment to Oxford, and I look forward to serving alongside each and every one of them.

My first month as your Chief has been exciting. I have been overwhelmed by the warm welcome I have received from the community. Within my first month, I have met with business owners, residents, fellow department heads, and school leadership. In the coming weeks, I will continue to meet with stakeholders within the community, in addition to the members of our Police Department, so we can determine how best to serve you. As your Chief of Police, my priority is to maintain an open and transparent relationship with the community. I believe by doing this we can ensure Oxford remains a safe place for our community. Thank You again, Oxford, for your warm welcome! I am honored and privileged to serve as your Chief of Police and I am committed to upholding the values and safety of this tight knit community.

Come Meet Chief Daniels
October 19, 2023
Carbuncle Beach House
3PM - 5PM

Chief Daniels comes to Oxford with over 22 years of Law Enforcement experience! He holds a BA degree in Criminal Justice from Curry College, an MPA from Anna Maria College and multiple certifications including: Drug Recognition Expert Certification, Advance Roadside Impaired Driving Enforcement, and Reid Interview and Interrogation Techniques.

2023 OXFORD VETERAN APPRECIATION LUNCHEON

When: Monday, November 6, 2023
Where: Oxford Senior Center
323 Main Street
Who: Oxford Veterans and one guest
Seating times: 11:00 am or 1:30 pm
(Please specify seating time you would like.)

RSVP by Oct. 23, 2023, to Dave Adams, Oxford Veterans Service Officer @ dadams@oxfordma.us or 508-987-6034 ext. 1105

HOW WE MONITOR BEACH WATER QUALITY

Rike Sterrett, Director of Public Health Services

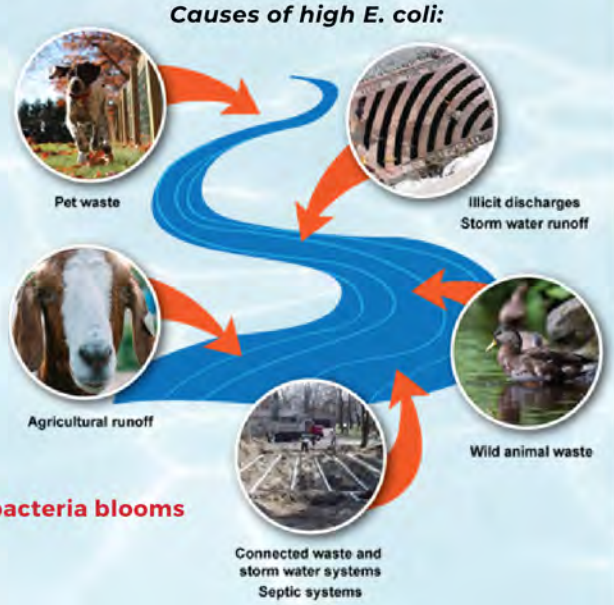
The Oxford Board of Health's mission is to protect and promote the physical, mental, and environmental health of the Oxford Community, reduce health inequities and respond to and prepare for public health concerns. This includes having the responsibility of assuring safe human contact with public beaches, such as Carbuncle Beach.

What do Boards of Health do for public beaches?

- **Issue annual permits for beaches to operate**
- **Take weekly water samples from public beaches during operation**
- **Bring the water samples to the lab to test for E. coli (if fresh water)**
- **Evaluate Water Quality Standards**

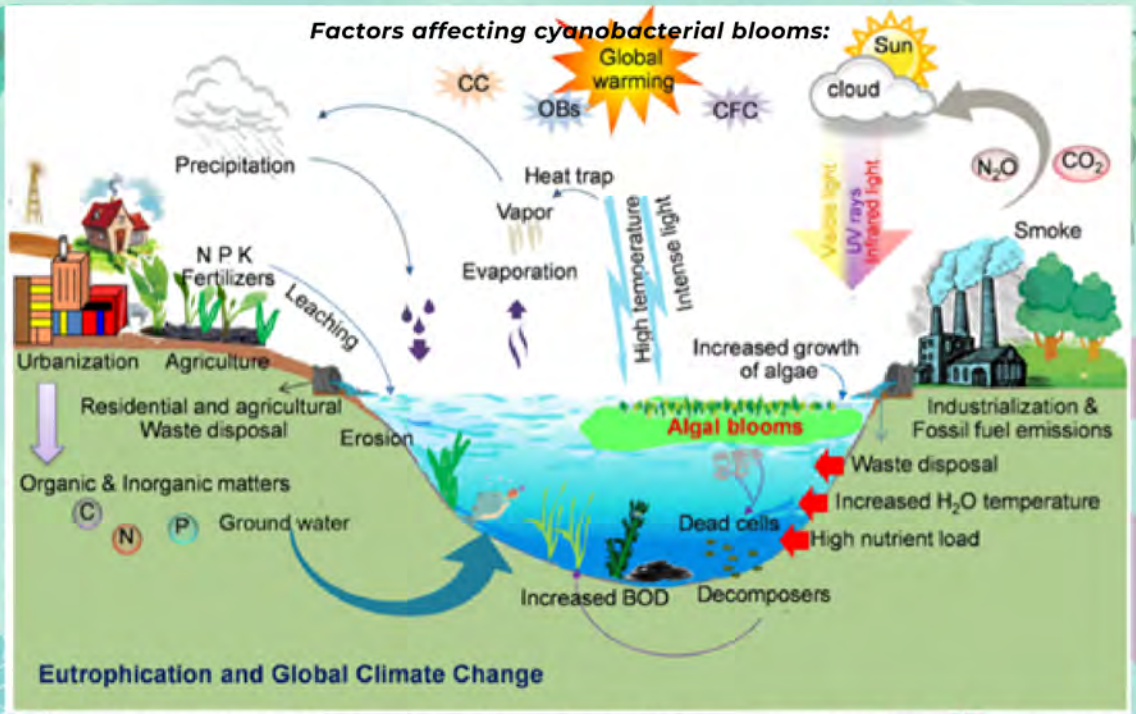
Beach Type	Indicator Organism	Standards (cfu/100mL)	
		Single Sample	Geomean
Marine	Enterococci	104	35
Freshwater	Enterococci	61	33
	E. Coli	235	126

Causes of high E. coli:



- **Close and retest the beach water if samples come back high**
- **Visually monitor water for physical quality, safety hazards, and cyanobacteria blooms**
- **Issue a public health advisory and closure for cyanobacteria blooms**

Factors such as increases in water temperature, precipitation frequency and severity, evaporation-transpiration rates, and changes in coastal ecosystem health can all increase the incident of water contamination with harmful pathogens and chemicals.



Various factors affecting the formation of cyanobacterial blooms. Image source: Fig. 2 of Rastogi et al. 2015 *Frontiers in Microbiology*

Follow us on Facebook at www.facebook.com/OxfordBOH to get updates and for best public health practices.

"Water has a voice. It carries a message that tells those downstream who you are and how you care for the land."
- Bernie McGurl, Lackawanna River Association

SUMMER HAPPENINGS AT OCC

Shelley Lambert, Community Center Director

Teddy Bear Picnic

Our 3rd Annual Teddy Bear Picnic, on July 22, was a huge success! This free community event was hosted by the Community Center, and supported by the Oxford Free Public Library, Oxford Subway, Jess' Sweets & Treats, Oxford Cable Access, the Oxford Senior Center, Janet Malser Humanities Trust, Taft Charitable Trust, and local volunteers who made the day very special for all the families in attendance.

Carbuncle Summer Program

The reviews are in! The Carbuncle Summer Program participants thoroughly enjoyed a fun-filled summer with our outstanding group of Program Counselors, Lifeguards, and Monitors. Special guests included Playful Engineers and Paul and Judy from the Oxford Conservation Commission.

Upcoming Community Center Programs

YOUTH ATHLETIC PROGRAMS

*Clinics:
Softball Pitching
Softball & Baseball
Hitting & Fielding

*Start Smart:
Basketball Soccer
Football

*Recreational Winter Basketball

Details and registration:
oxfordma.myrec.com

Early Learners' Programs

Movement, Music, Crafts, Stories, and Activities for children ages 2.5-Kindergarten
$10/ Class or
$40/5 Classes

OXFORD COMMUNITY CENTER

FRIENDSGIVING

NOVEMBER 22ND
1-3PM
AGES 6-12 | $10

PUZZLES | CRAFTS | GAMES | SNACKS

JOIN US FOR AN AFTERNOON OF PEANUTS-THEMED FUN, GRATITUDE, GAMES & PRIZES

REGISTER NOW AT
WWW.OXFORDMA.MYREC.COM

Pickleball

ADULT DROP-IN
$5

TUESDAYS:
NOVICE
8-10AM

TUESDAYS:
ADVANCED
10AM - NOON

TOWN OF OXFORD 4TH ANNUAL

SCARECROWS ON THE COMMON

Sunday, October 22, 2023
11 a.m. - 4 p.m.
Joslin Park- Town Common 352 Main St.

Celebrate the Fall season and help fill our Town Common with handcrafted scarecrows for the entire Town of Oxford to enjoy!
Open to individuals, businesses, and families.
To participate, please fill out a registration form, visit www.oxfordma.myrec.com or scan the QR code!

Scarecrow Drop-off from 11 a.m. - 3 p.m.
South Street Band 12:30 p.m. - 2:30 p.m.
Judging begins after 3 p.m.
Children's Costume Parade 3:00pm

Children's games, Crafts, Snacks, Vendors, and more.

MOST CREATIVE FUNNIEST BEST TOWN SPIRIT

SENIOR TAX EXEMPTIONS

Alexander Sendzik, Principal Assessor

The Assessor's Office recently sent out applications for Senior, Veteran and Personal exemptions. There are two types of **tax exemptions for seniors**, available through the Oxford Assessor's office. They are referenced by their state law clause number; **Clause 17D** and **Clause 41C**. Each of these clauses have different restrictions and qualifications for receiving the exemption amount. **Age is not the only factor**. Exemptions must be filed no later than three months after the mailing of the **first actual tax bill** (2nd half tax bill), usually by **April 1st** each year. We mail out the applications to repeat applicants in August. New Applicants can call, email or stop by our office to request an application which will have an insert for each clause to show what the requirements are and documentation required when returning the completed application. Please see below for a quick glance at our Senior and Personal exemptions.

Seniors – Clause 41C

Applicants must meet the following requirements to be eligible for a Clause 41C exemption:

- Must be 65 years of age or older on or before July 1st of the tax year
- Must own and occupy property as of July 1st of the tax year; also must have been continuously domiciled in Massachusetts for ten years prior to application; and must have owned property in Massachusetts for the preceding five years
- Income and asset limits apply to this exemption

Surviving Spouse (Widow/Widower), Minor Child of a Deceased Parent, Seniors (70 or older) – Clause 17D

Applicants must meet the following requirements to be eligible for a Clause 17D exemption:

- Must have owned and occupied the property as of July 1st of the tax year
- Surviving spouse applicants must provide a death certificate for the deceased spouse dated prior to July 1st (required only at the time of first application)
- Minor child applicants must provide a birth certificate
- Elderly applicants must have attained the age of 70 prior to July 1st and owned the property for at least five years. Asset limitations apply to this exemption

Blind Exemption – Clause 37

Applicants must meet the following requirements to be eligible for a Clause 37A (blind) exemption:

- Must be declared legally blind as of July 1st of the tax year
- Applicant must be registered with and obtain a certificate from the Massachusetts Division of the Blind as of July 1st of each year
- Must have owned and occupied the property as of July 1st

Introducing Oxford's newest Assessor Senior Clerk & Data Collector, Mary Petro. You may see her inspecting recently sold properties and properties with recently finished building permits. Please be sure to say "Hi" if you see her out and about!

OCA NOW OFFERING CLOSED CAPTIONING

Kaylee Olson, Media Production Coordinator

Oxford Cable Access has expanded our services with Cablecast to integrate Closed Captioning on our Video on Demand website as well as the Cablecast mobile app. Municipal meetings viewed on-demand, or via our Government Channel Livestream, now have the option to enable Closed Captioning from the menu bar at the bottom of the screen. Simply click on the CC button and choose your language! Captioning will be available on Charter Channels 191, 192, and 194 in the coming months as we await the arrival of essential equipment to implement this feature.

We are working hard to improve our Cable Access department to allow for easier accessibility to our content. As always you can find our online Video on Demand platform at www.oxfordma.us/oxford-cable-access or download the Cablecast app on your IOS, Android, Apple TV, and Roku devices and search Oxford Cable Access for content on the go!

VETERAN'S RESOURCE NIGHT
TUESDAY, OCTOBER 10TH
6:00 PM - 7:30 PM

OXFORD SENIOR CENTER

RSVP TO DAVID ADAMS BY OCTOBER 3rd AT 508-987-6034, EXTENSION 1105 OR DADAMS@OXFORDMA.US

HAPPY NEW FISCAL YEAR!

Katherine McKenna, Finance Director

July 1st begins the new fiscal year for the Town of Oxford. The budget was approved for Fiscal Year 2024 at the Annual Town Meeting on May 3, 2023 and the FY24 budget is valid from July 1, 2023 – June 30, 2024. As we begin this new fiscal year, we are also working on closing out the old fiscal year, Fiscal Year 2023. Under Massachusetts General Laws Chapter 44 Section 56 and 56A, cities and towns have until July 15th to make payments for the prior fiscal year. After July 15th, there still may be payments due to vendors. Each department reports payments they owe for goods and services obligated in the prior fiscal year to the Finance Director. These obligations become purchase orders, also known as encumbrances. An encumbrance is an accounting device used to reserve these obligations from the prior fiscal year and make the funds available to pay from in the new fiscal year.

The FY23 Encumbrances are as follows:
General Fund, Town - $114.247.17
General Fund, School - $253,684.11
Sewer Enterprise Fund - $124,890.47
TOTAL FY23 Encumbrances - $492,821.75

Once encumbrances have been finalized, any unexpected prior year bills that haven't been encumbered need to go to Town Meeting for approval by the residents to be paid. It is rare to have unpaid bills from year to year, but every once and a while it may happen!

2023 Annual Town Report Cover Photo Contest!

The Selectmen's Office invites residents to submit photo entries for the 2023 Annual Town Report Cover Page!

Email entries to: bos@oxfordma.us

Please include your name, address, and telephone number. Photos must be in JPEG format.

Deadline: December 15, 2023

MUNICIPAL BOND RATINGS

Jillian Patch, Treasurer/Collector

What is a Municipal Bond Rating?

A municipal bond rating summarizes the amount of investment risk associated with a municipality; additionally, it is one of the determining factors for the interest cost on bonds used for financing government projects. This rating, similar to a credit score, assess the following factors in determining the level of risk associated with a municipality:

- **Financial Condition**
- **Management Practices**
- **Geographic Location**
- **Economy**
- **Debt Structure**
- **Demographics**

Municipal bonds are popular with investors due to their low level of default risk. A bond rating does not constitute a recommendation to invest in a bond and does not take into consideration the risk preference of an investor. While many factors go into the investment decision-making process, the municipal bond rating is usually the most important factor affecting interest costs on municipal bonds.

There are three major rating agencies for municipal bonds: **Moody's Investors Service**, **S&P Global** (formerly Standard & Poor's) and **Fitch Ratings**. Out of the three rating agencies, S&P Global and Moody's rate over 80% of all municipal and corporate bonds.

Rating Grades

AAA - This rating denotes the highest quality bonds which normally carry the smallest degree of risk to investors. In most instances, the municipal bond interest payments will be protected, and investors are most comfortable knowing their principal is secure.

AA - Bonds of this rating are determined to be very good as investment opportunities. Both AAA and AA bonds are generally favored among investors and are deemed "high grade bonds." However, AA bonds are perceived to carry a small degree of risk, resulting in the marginally lower rating.

A - Instruments rated A grade are determined to be upper-medium grade investment opportunities. The associated principal and interest are protected adequately, but certain factors that are present may indicate a fair degree of risk.

BAA - Bonds that receive this rating could be considered medium grade investments. These medium grade investment opportunities aren't perceived to be highly protected or poorly secured. The interest and principal security appear to be satisfactory for the time being, but the possibilities of risk are present. Investors should approach these securities with some degree of caution due to the speculative characteristics they could possess.

Moody's ratings sometimes include the numbers "1, 2, and 3" assigned to bonds with a rating of A, AA or BAA to correspond to the strength of the bond at each level, "1" being the strongest while "3" is the weakest security. S&P's ratings are similar except that all letters are capital letter and ratings within a rating category are assigned a "+" for the strongest credits within a group or "-" for the weakest credits within a group.

Rating Criteria

In assigning a rating for general obligation bonds, the rating agencies assess the following factors:

The above criteria are also used to analyze bond and lease obligations although additional credit criteria may also be considered (e.g. users and user charges for utilities). Additionally, the terms of the agreement and protections offered by the bond documents are also highly important.

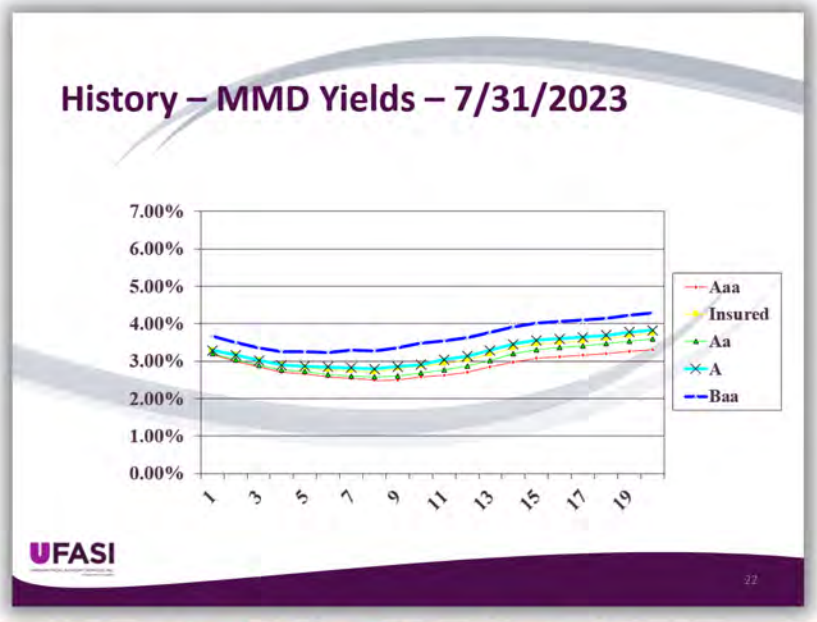
Rating agencies use mathematical ratios to compare an issuer to others; however, municipal bond ratings are not based purely on a methodical evaluation but also appear to include a subjective evaluation in the final rating assigned.

Investment grade ratings of the three major rating agencies:

	Moody's	S&P Global	Fitch
Best Quality	Aaa	AAA	AAA
High Quality	Aa1	AA+	AA+
	Aa2	AA	AA
	Aa3	AA-	AA-
Upper Medium Grade	A1	A+	A+
	A2	A	A
	A3	A-	A-
Medium Grade	Baa1	BBB+	BBB+
	Baa2	BBB	BBB
	Baa3	BBB-	BBB-

In summary, municipal bond ratings play a critical role in determining how much interest municipalities will pay on their issued debt. Bond ratings also give investors information about the likelihood of bonds defaulting. Investors are more likely to consider bonds backed by essential services like water, power, and sewage. The municipal bond ratings on utility projects are normally very high and carry the smallest amount of investment risk.

Municipal market data charts show the relationship between municipal bond ratings, payback duration, and bond yield rates!



MEDICARE OPEN ENROLLMENT

Laura Wilson, Senior Center Director

IT'S THAT TIME OF YEAR!

If you have Medicare Part D (Prescription Drug Coverage) or a Medicare Advantage plan, your plan will mail you a document called the Annual Notice of Change (ANOC) by the end of September. The ANOC is a summary of changes to your plan for 2024. Your costs (premiums, deductibles, and copays), covered medications, and provider networks may change year-to-year. Make sure to read this important document and think about whether your plan will continue to meet your needs. If you do not receive it in the mail, call your plan and request another copy.

If you would like to change your plan for 2024, you may do so during the Annual Medicare Open Enrollment Period. **You can make changes to your coverage between October 15th and December 7th** and the changes will take effect January 1st.

Not sure if your plan is the best for you, call the Senior Center @ (508)987-6000, and request an appointment with a SHINE counselor to discuss your current plan, as well as other options you may have.

Don't forget to turn your clocks back on November 5, 2023!

FALL EVENTS AT THE OXFORD SENIOR CENTER

OCTOBER 16 - MEDICARE PRESENTATION @ 2:30PM
OCTOBER 20 - SINGER STEPHEN GEORGE @ 12:30PM
OCTOBER 24 - LET'S TALK OXFORD HISTORY @ 1:00PM
OCTOBER 26 - SOUP LUNCH & ROCK PAINTING @ 11:00AM
OCTOBER 27 - BEANO @ 12:45PM
OCTOBER 31 - HALLOWEEN COSTUME CONTEST @ 12:00N

Let's Celebrate the Holidays!

DEC 2 HOLIDAY LIGHTS PARADE & TREE LIGHTING

The parade begins 5pm at the North Oxford Fire Station, travels down Route 12, and will deliver Santa & Mrs. Claus to Joslin Park to light the tree on the Town Common Bandstand

TO ENTER A PARADE FLOAT
CONTACT DAVID SILVERMAN:
DSILVERMAN@OXFORDFD.US