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THE WAYBILL

Mystic Valley Railway Society Newsletter  
A Non-Profit Educational Corporation  
1970-2025 56 Years of Service



credit R. Goelet



VOL. 56 NO. 3      ISSN 0897-7577    Got a question? Call us at 617-361-4445, 24 Hours • E-Mail at [contactus@mysticvalleyrs.org](mailto:contactus@mysticvalleyrs.org)      September - November 2025  
[www.mysticvalleyrs.org](http://www.mysticvalleyrs.org)

Cruising the Connecticut River

Saturday October 4, 2025  
FARE: \$100.00

Come and spend a day in South Hadley, and Mt. Tom during the foliage Season. We will Start with a delicious lunch at the Boat house then a short stroll troll to the boat dock. For a 2-hour cruise

TIMETABLE		
8:30 A.M.	BRAINTREE	8:00 P.M.
9:00 A.M.	WELLINGTON	7:30 P.M.
9:30 A.M.	RIVERSIDE	7:00 P.M.

All times are approximate and subject to change

Reserve in advance – capacity limited. Please read carefully and complete all details when requesting passage. Please include FULL NAMES OF ALL IN YOUR PARTY when completing this form. Tours run rain or shine. Timetable is subject to change. NO REFUNDS.

Turkey Train and Moulton farms

Saturday October 11, 2025  
FARE: \$122.00

Join us as we Travel to Lake Winnepesauke for a beautiful ride around the lake while feasting on a delicious full turkey diner. After returning to the. depot, we will head up to Moulton Farms.

TIMETABLE		
8:30 AM	BRAINTRE	7:30 PM
9:00 AM	RIVERSIDE	7:00 PM
9:30 AM	WELLINGTON	6:30 PM

All times are approximate and subject to change

Reserve in advance – capacity limited. Please read carefully and complete all details when requesting passage. Please include FULL NAMES OF ALL IN YOUR PARTY when completing this form. Tours run rain or shine. Timetable is subject to change. NO REFUNDS.

Cruising the Connecticut River

Saturday October 4, 2025

FARE: \$100.00

PLEASE PRINT ALL INFORMATION

Name(s): \_\_\_\_\_ Phone# \_\_\_\_\_  
Address \_\_\_\_\_ Boarding Station \_\_\_\_\_  
City/Town \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Email \_\_\_\_\_  
Emergency Contact Name & Phone # \_\_\_\_\_

Please make all checks payable to: Mystic Valley Railway Society, Inc. and mail to: MVRs, P.O. BOX 365486, Hyde Park, MA 02136-0009. Thank you.  
Information for handicapped Accessibility will be provided upon request. Your tickets and itineraries will be mailed about 5 days prior to departure.  
Note: A service charge of \$20 will be assessed for returned checks.

Turkey Train and Moulton farms

Saturday October 11, 2025

FARE: \$122.00

PLEASE PRINT ALL INFORMATION

Name(s): \_\_\_\_\_ Phone# \_\_\_\_\_  
Address \_\_\_\_\_ Boarding Station \_\_\_\_\_  
City/Town \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Email \_\_\_\_\_  
Emergency Contact Name & Phone # \_\_\_\_\_

Please make all checks payable to: Mystic Valley Railway Society, Inc. and mail to: MVRs, P.O. BOX 365486, Hyde Park, MA 02136-0009. Thank you.  
Information for handicapped Accessibility will be provided upon request. Your tickets and itineraries will be mailed about 5 days prior to departure.  
Note: A service charge of \$20 will be assessed for returned checks.

NOTICE!

Deadline  
for next  
issue:  
Saturday  
November 1,  
2025

Board of Directors  
2024-2025

President - Theresa E. Rylko (Tracey)

Vice President - Vacant

Treasurer - Judy Berson-Hoyt

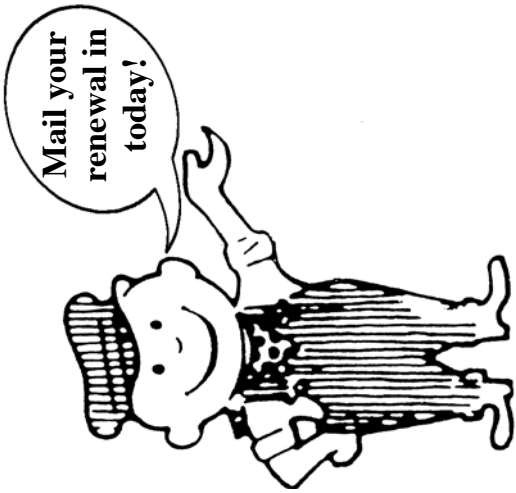
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P. O. Box 365486  
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Deadline for Next Issue: Saturday November 1, 2025

Include your previous address with  
all address corrections



From the President - Theresa E. Rylko

We are slowly planning the trips. If you have a suggestion of an area you would like to visit let us know or join the trip team and help plan them. See page four.

What is a Due on Sale Clause in a Mortgage? –  
By Attorney Marian E. McGrath, Pinta Law Group, LLC

A due on sale clause in a mortgage is a contract provision that allows lenders to immediately demand payment from the borrower on the remaining balance owed on the mortgage if the ownership interest in the home secured by the mortgage is transferred or sold to another party. A due on sale clause is sometimes called an acceleration clause. Generally, mortgage lenders such as banks require borrowers to pay off any outstanding balance on their loan from the proceeds of the sale of the property. When there is a due on sale clause in the mortgage, the lender may choose to exercise it but does not have to do so. In contrast, an assumable mortgage does not have a due on sale clause.

When a Lender May Not Legally Use a Due on Sale Clause.

There are also instances when a lender may not legally invoke a due on sale clause according to the 1982 federal law entitled the Garn-St. Germain Act. For example, it is not legal for the lender to enforce the due on sale clause in the event of a legal separation or divorce if the ownership of the property is transferred from both spouses to one of the spouses. Further, in transfers of residential property to the owner’s children, lenders are prohibited from using the due on sale clause. This is also true if the property is transferred to a relative upon the death of the owner. Another example of when it is not legal for lenders to enforce a due on sale clause occurs when the residence is transferred to a living trust and the borrower is the beneficiary of this trust. (These examples do not include all the circumstances when a lender may not legally invoke a due on sale clause in a mortgage.)

Other Important Facts About Due on Sale Clauses.

While this was not always the case, most mortgages in the United States currently include a due on sale clause, except for loans ensured by certain agencies of the federal government. Under a due on sale clause, a borrower may not attempt to sell the property without the lender’s consent. If the borrower tries to do so, the lender may foreclose on the borrower’s property and any indebtedness then carried on the note becomes immediately due and payable.

Due on Sale Clause Example.

A married couple, Adam and Eve, co-own residential property with a \$500,000 mortgage that includes a due on sale clause. While they still owe a balance to the lender, Adam and Eve get divorced, and the property is transferred solely to Adam. The lender may not invoke the due-on-sale clause in this instance.

After a few years, as housing prices increase, Adam, who still owes money on the mortgage, decides to sell the home to Veronica and Theodore, another married couple who do not fit any legal exceptions. Under this circumstance, if the lender chooses to enforce the due on sale clause, Adam must be able to repay the remaining balance on the mortgage to the lender upon the closure of the new sale.

Conclusion.

When planning to transfer real property where a mortgage is in place, it is important to know whether the mortgage has a due on sale clause and whether any exceptions apply.

*This article provides general information and does not provide legal advice. No attorney-client relationship is created by reading this article. Do not act upon this information without consulting a licensed attorney who is in good standing.*

Riding  
the Rails

By Robert A. LaMay



Rainy Night at Springfield



Amtrak at Dover, NH



Inside look - Croton-Harmon, NY

MEMBERSHIP APPLICATION

For Our 2025- 2026 Membership year  
The Mystic Valley year runs from April 1 - March 31

Here's what's included:

- Our quarterly paper, *The Waybill*, filled with pictures and schedules of RR events.
- Exclusive members-only tours to unique activities and locations.
- Color Railroad calendar with 12 frameable prints (while supplies last).
- Annual Calendar Color Slide Contest for members.
- Railroad Socials.
- Membership card, The Mystic Valley Pass.
- Railroad films and guest speakers available upon request.

Membership Fees & Classes

1. **Regular Membership** (one person) \$10
2. **Family Membership**  
Price of regular membership for one member plus \$4 per additional person living in the same house with regular member. All are full members with only one copy of every mailing mailed to the family address.
3. **Life Membership** (one person, U.S.A. only) \$125
4. For membership outside the U.S.A., please double the above fees (remit in U.S. currency only).

Calendars will be mailed to all current members as stated above and not necessarily presented at time of joining (while supplies last).



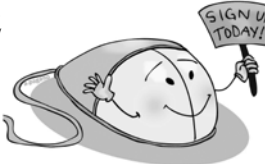
Discover  
New England  
By Train!

PLEASE INCLUDE A SELF-ADDRESSED STAMPED ENVELOPE

Mail to:  
MYSTIC VALLEY RAILWAY SOCIETY, INC.  
c/o Membership Committee  
P.O. Box 365486, Hyde Park, MA 02136-0009  
☐ Check here if this is an address change



For our 2025-2026  
Membership year



Got a Question:

call us at 617-361-4445 (24 hours) or online at:  
www.mysticvalleys.org

- |                                   |         |
|-----------------------------------|---------|
| NEW                               | RENEWAL |
| Regular Membership                | \$      |
| at \$10 per person                |         |
| at \$4 per additional person      | \$      |
| to the price of the regular       |         |
| Membership                        |         |
| Life Membership                   | \$      |
| at \$125 per person (U.S.A. only) |         |

Tax deductible donations to a 501(c)(3) organization are gratefully accepted.

TOTAL AMOUNT ENCLOSED \$

If you join more than once in the membership year, it will be considered a donation. Please send a SASE, a #10 business size envelope. Cards will be mailed to you in 5-6 weeks. There will be a \$20 service charge for returned checks.



Enginners view of  
Hell Gate Bridge



New Haven stops at  
West Cornwall, CT

# Lines from Ireland

In 2002 the idea of a metro system for Dublin called Metrolink was first aired which aimed to revolutionize public transport in the city but currently doubts exists if it will ever be delivered given that it is now likely to cost US\$25Bn based on documents given to Darragh O’Brien, the current Minister for Transport, and a far cry from the cost cited in 2002 of between US\$10Bn and US\$14Bn. A possible start for is project could be the early years of the 2030s though promoters of the scheme hope that it will be included in the revised National Development Plan currently in hand.

At the start of May Iarnród Éireann/Irish Rail placed an order for 150 freight wagons with British based supplier W. H Davis to replace aging wagons, with scope under the agreement for further wagons over a ten-year term to expand rail freight services, subject to funding and relevant approvals. The total value of the initial contract is in the region of US\$50M for the first 150 wagons of the order, which will soon go into production. Iarnród Éireann’s current freight wagon fleet is approximately 50 years old and approaching the end of its operational life. As part of its ambitious freight strategy, the company aims to enhance sustainable transport by expanding rail freight capacity, supporting a more balanced and environmentally friendly freight network in line with national climate action targets. These wagons have the scope to provide capacity to accommodate growing demand in the coming years, subject to further orders. The wagons will be manufactured at W .H Davis’ Nottinghamshire plant in Britain. Their estimated design weight is 17-20 tones, and their payload capacity will be in the region of 62-65 tones an increase of 33% on the current wagons in use. The new wagons will see operational maximum speed increase from 80kmh to 110kmh. With a 10-year framework in place, it sets out the pathway for a significant increase in operation, raising traffic to over one hundred new freight services weekly should the full 400 wagons ultimately be ordered. The first of these 150 wagons is expected to be delivered in Summer 2026 and after a period of testing, commissioning and external safety validation, it is expected that the wagons will enter service during 2027.

In mid-May Iarnród Éireann commenced the formal market engagement to help deliver the DART+ Program by advertising pre-qualification questionnaires (PPQ) for two design and build supplier frameworks to be used across the DART+ Program for the electrification of the extended DART+ network and for civil and structural works. Additionally three separate standalone PPQ notices for Design and Build works have been advertised for – rail systems for DART+ SouthWest incorporating four-tracking between ParkWest and Hueston Station, Dublin, and the remodeling of the Hueston Station track layout; the new Spencer Dock Station in Dublin city centre, and Connolly Station, Dublin, works, including the development of a new station entrance at Preston Street – the current station entrance is in Amiens Street. A further framework PPQ process for signaling work for the DART+ Program is planned in addition to a PPQ for the DART+ Depot which is processed under a separate Railway Order.

The DART+ Program aims to double rail service passenger capacity in the Great Dublin Area from 26,000 journeys per direction per hour to 52,000. The DART network will expand from 50 kilometers to 150 kilometers extending to Maynooth/M3 Parkway, Hazelhatch, Drogheda and Wicklow, and aims to provide a sustainable electrified, reliable and more frequent rail service and in the process improving capacity on all the rail corridors service Dublin, bringing DART travel with all its associated benefits to existing and new communities.

During June Iarnród Éireann unveiled details of the Emerging Preferred Option for Phase 2 of

the Cork Area Commuter Rail Programme which includes proposals for eight new stations, a new fleet maintenance depot and full electrification of the network to support more frequent, reliable and sustainable rail transport for Cork.

Communities across Cork have been invited to give their feedback on the proposed plans, part of the broader Cork Area Commuter Rail Programme, which will ultimately provide for trains operating up to every 10 minutes across each of the three commuter lines to Mallow, Middleton and Cobh.

This non-statutory public consultation is outlining proposals which will ultimately, when the full programme of works is completed, support up to 16 million passenger journeys a year once completed, including details on eight new stations for Cork including Blarney/Stoneview, Monard, Blackpool/Kilbarry, Tivoli, Dunkettle, Ballynoe, Carrigwohill West and Water-Rock; electrification of the Cork rail network to support a new electric train fleet, reduce congestion and cut transport carbon emissions; a new depot at Ballyrichard More, ideally positioned on the rail network to support planned service expansion and cater for the required electrified fleet; Two strategic Park & Rides at Blarney/Stoneview and Dunkettle which will streamline connections from surrounding areas; Station upgrades to Mallow, Middleton and Cobh to ensure improved accessibility and provide for expected future capacity increases at these three key stations; better connections supporting more integrated transport options, including Park & Ride facilities, bus services, cycleways and Cork’s future light rail (LUAS); improved accessibility at new and existing upgraded stations to ensure more customers can gain unassisted access to rail services demand.

Also during June Iarnród Éireann unveiled details of its plan to develop a new rail station in the Cabra area of Dublin, on the existing Phoenix Park Tunnel line. Funded by the Department of Transport, through the National Transport Authority, the new station will provide rail access for up to 26,000 people living within one km of the station, offering direct and frequent services to Dublin city centre. The new station will also provide greater connectivity to Commuter stations between Park-West and Newbridge. It will also connect commuters to the south and west of the country, including Cork, Limerick and Galway, via the planned new station at Heuston West, which is to be constructed as part of the DART+ South West project. Services on this line currently run between Newbridge / Hazelhatch & Celbridge and Dublin Connolly / Grand Canal Dock. During the public consultation for the DART+ South West project - which will boost frequency and capacity of services on the route - a significant number of local residents requested that a new station at Cabra be considered. Iarnród Éireann has taken this feedback on board and following feasibility study is now proposing to progress the development of a new rail station in Cabra. Subject to planning being granted, construction of the new station at Cabra will be delivered in conjunction with the DART+ Program works. Iarnród Éireann plans to commence work on a planning application in early 2026.

## News from Britain

**TfL introduces new measures to halve fare evasion across all its services**

At the end of April Transport for London (TfL) announced that it is expanding its professional team of dedicated investigators as part of a bold new strategy to crack down on fare evasion. The team will focus on identifying and targeting the most persistent and high-impact offenders, who cost TfL thousands of £’s Stg in lost revenue each year.

Building on recent successes on the London Underground, this team will expand to cover the

May 2025 to July 2025

By James Scannell

Elizabeth line and London Overground before covering all other rail modes. It will also complement the work of TfL’s team of more than 500 uniformed officers already deployed across the TfL network to deal with fare evasion and other anti-social behaviour, keeping staff and customers safe.

The investigations team will take an intelligence-led approach, using advanced tools, including TfL’s Irregular Travel Analysis Platform (ITAP) which uses ticketing and journey data, passenger information, and CCTV to identify fare evaders responsible for the greatest revenue loss. By analysing travel patterns, the team will focus on those who evade fares repeatedly, ensuring they are caught and held accountable.

This approach has seen success on London Underground, where more than Stg £400,000 was awarded to TfL by the courts last year following the prosecution of 360 prolific fare evaders. ITAP complements a range of deterrent measures, including targeted email campaigns warning customers of fare evasion penalties, station interventions, and a register of repeat offenders to prioritise enforcement and potential prosecution.

One major area of focus for TfL’s enforcement teams is contactless payment card fare evasion. In one recent case, an individual used a contactless payment card to evade paying the correct fare across 202 journeys. After investigation, the individual was ordered to pay Stg £1,472 in fines, one of the thousands who are caught and prosecuted each year, resulting in financial penalties and criminal convictions.

TfL continues to tackle blatant fare evasion, such as gate-pushing. As well as creating an intimidating atmosphere for staff and customers, this type of evasion increases risk of work-related violence and aggression for customer-facing teams. In response, TfL is increasing the number of accredited enforcement officers on its network who can refuse entry and remove people from stations, and deploying them to locations with high prevalence of people pushing through gates. TfL is also working to improve wide-aisle gates, which are the main access point for chronic offenders.

Other key measures in the fare evasion strategy include enhanced monitoring and quicker response to emerging fare evasion trends across the network; expanded data collection and analysis to refine intelligence-led enforcement; tailored interventions for each transport mode, and managing known offenders across the network and working with the police to identify the most prolific offenders on social media

**Transport for London (TfL) and London Trams celebrate their 25th anniversary together**

In May Transport for London celebrated 25 years of modern London Trams and the network’s support of the growth and development of south London, as it launched a customer competition and special 25th anniversary poster campaign. The London tram network originally dates back nearly 160 years, beginning with horse-drawn vehicles. The network was closed in 1952 before modern trams were introduced in 2000 to transform and reconnect communities, re-establish vital transport links and reduce congestion. TfL has managed the services since 2007 and the network now carries more than 17 million passengers every year. The entire fleet is already fully electric, reducing emissions and supporting a cleaner, greener London, and step-free access is available throughout the network. Looking ahead to the next 25 years, planned improvements for London Trams include new vehicles, subject to funding, with multi-use areas, mobile charging points and real-time travel information. The trams will also feature the latest safety technologies, as part of TfL’s Vision Zero strategy.

**Midland Main Line Electrification paused**

The British Government has paused the third phase of Midland main line (MML) electrification to Sheffield and Nottingham, plus the final phase of the South West Rail Resilience Program (SWRRP), which involves strengthening cliffs at Holcombe as well as pausing. It has also paused York Area Capacity and Performance upgrades, and congestion relief measures at Peckham Rye station, citing cost as the main reason.

**Greater Anglia to be nationalized in October**

Greater Anglia, which runs trains across the East of England and into London, will be brought under public ownership on October 12th this year. Train services, timetables and station facilities will be unaffected by the transition, and employees’ roles would all transfer across. Greater Anglia runs trains throughout Essex, Suffolk, Norfolk, Cambridgeshire and Hertfordshire, including the Stansted Express airport service.

**New London Underground Piccadilly line trains to commence running next year**

New Piccadilly line trains, which will transform journeys for millions of customers on one of the London Underground’s busiest lines, will begin operating in the second half next year. These new trains offer ten per cent more capacity, walk-through air-conditioned carriages, wider double doorways for easier boarding, real-time digital displays and on-board CCTV for added security. The trains are lighter than existing designs, which means they are more energy efficient and provide a smoother ride for customers, consuming 20 per cent less energy.

**South Wales Metro – Transformation work continues on the Rhymney Valley railway line**

Transport for Wales (TfW) has made significant progress on its intensive eight-month program to transform and electrify the Rhymney Valley railway line. The second six-week railway line closure started on July 19th with no rail services running between Caerphilly and Rhymney until August 31st

Since construction on the upper Rhymney line began in March this year, teams have upgraded over 15 kilometers of railway track. A significant milestone was achieved in June when the last of the 693 planned foundations from Caerphilly to Rhymney was completed. These foundations will support the Overhead Line Equipment (OLE) that will power the new electric trains. To date, 466 steel posts have been installed to hold the overhead wires in place, which is approximately 55% of the total number of posts that will be installed along the line.

The previous 6-week closure of the upper Rhymney line which took place in April allowed teams to work more efficiently, with more access to the railway line to carry out these essential upgrades. In late 2024, teams began ground investigations on the Rhymney line. Initially, they faced a refusal rate of 50% for the remaining 333 foundations, meaning that half of the foundations could not be completed in one go. This would have led to costly return visits and more disruptions for local residents. However, increased access to the line during railway closures allowed teams to conduct foundation probing. This process checks the level of bedrock, which helps teams change their approach or design for the Overhead Line Equipment (OLE) system. Adjusting piling methods to suit the bedrock conditions has resulted in the refusal rate dropping from 50% to just 0.3%, with only 10 refusals out of the 333 foundations.

The extended closures on the line have also allowed most of the noisy piling work to take place during the daytime, which has significantly reduced the impact of this major infrastructure project on nearby residents.

## TRAIN SHOWS & EXCURSIONS

By popular demand!

To publicize an event please mail details to Mystic Valley Railway Society – Attn: Train Show Column, P.O. Box 365486, Hyde Park MA 02136-0009, or else email [contactus@mysticvalleys.org](mailto:contactus@mysticvalleys.org). Publication deadline: see page 1.

- **Sun 9/21** (10am-3:30pm): **25th Annual Old Colony Model Railroad Club Show and Sale** at the Taunton Inn and Conference Center, 700 Myles Standish Blvd., Taunton, MA 02780. Exit 25 off Route 495. Info: [oldcolonyrailroadclub.com/train-show-2025](http://oldcolonyrailroadclub.com/train-show-2025), email [dingalls@comcast.net](mailto:dingalls@comcast.net), call 508-558-9883.
- **Sun 9-21 to Sat 9-27** (9am-9pm): **Railroading at the 2025 Cumberland Fair.** 470 Railroad Club Handcar ride and model railroad history/safety in the Yarmouth Railroad Section house, 197 Blanchard Rd., Cumberland ME 04021. Info: [cumberlandfair.com](http://cumberlandfair.com).
- **Sun 9/28** (9am-3pm): **H.C. Wilcox Technical High School Railroad Hobby Show**, 298 Oregon Road, Meriden CT 06451. Info: email [Wilcox.studentcouncil@cttech.org](mailto:Wilcox.studentcouncil@cttech.org), call 203-848-9683.
- **Sat 10/18** (10am – 3pm): **2025 Great Falls Model Railroad Club Fall Train Show**, Edward Little High School (off Western Ave.) 77 Harris Avenue, Auburn, ME 04240. Info: [greatfallsmodelrclub.org/category/train-shows/](http://greatfallsmodelrclub.org/category/train-shows/).
- **Fri 10/24 to Sun 10/26** (9.30am – 4.30pm): **Happy Trolleyween at the Seashore Trolley Museum**, 195 Log Cabin Road, Kennebunkport ME 04046. Info: [trolleymuseum.org/event/happy-trolleyween-at-seashore/](http://trolleymuseum.org/event/happy-trolleyween-at-seashore/).
- **Sat 10/25** (9am – 4pm) and **Sun 10/26** (10am – 4pm): **Fall Open House and Model Railroad Show** sponsored by the **South Shore Model Railroad Club and Museum**, 52 Bare Cove Park Drive, Hingham, MA 02043. Info: [ssmrc.org](http://ssmrc.org), email [show@ssmrc.org](mailto:show@ssmrc.org), call 781-740-2000.

- **Sat 10/25** (10am – 3pm): **Great Northern New England Chapter (NoNEC) Fall Train Show**, Dover Lodge of Elks #184, 282 Durham Rd., Dover NH 03820. Info: [efmenter@aol.com](mailto:efmenter@aol.com), call 603-362-4300.
- **Sat 11/01** (9am – 2pm): **Southern Maine Model Railroad Club Fall Train Show**, Westbrook Community Center, 426 Bridge St., Westbrook, ME 04092. Info: [southernmainemrc.wordpress.com/](http://southernmainemrc.wordpress.com/).
- **Sat 11-22 and Sun 11-23** (10am – 4pm): **Greenberg Train and Toy Show at the Shriners Auditorium**, 99 Fordham Road, Wilmington MA 01887. Info: [auditorium.alepposhriners.com/events/month/2025-11/](http://auditorium.alepposhriners.com/events/month/2025-11/)
- **Sat 11/22 to Sun 11/23** (10am – 4 pm): **Extrainaganza Open House Part 1 at the Great Falls Model Railroad Club**, 144 Mill St., Auburn, ME 04210. Info: [greatfallsmodelrailroadclub.org](http://greatfallsmodelrailroadclub.org).
- **Fri 11/28 to Sun 11/30** (10am – 4 pm): **Extrainaganza Open House Part 2 at the Great Falls Model Railroad Club**, 144 Mill St., Auburn, ME 04210. Info: [greatfallsmodelrailroadclub.org](http://greatfallsmodelrailroadclub.org).
- **Sat 12/13** (9am – 1 pm): **Surplus Assets Sales at the Great Falls Model Railroad Club**, 144 Mill St., Auburn, ME 04210. Info: [greatfallsmodelrailroadclub.org](http://greatfallsmodelrailroadclub.org).

Reminder: these listings are provided as a courtesy.

Please confirm details before attending.

