

# Middlesex Savings Bank 2020 Calendar







Dear Friends and Neighbors,

It seems that the pace of change in today's world is always increasing. As such, traditions that stand the test of time offer us peace of mind and assure us that no matter how some things may change, others will remain the same. So it is with the Middlesex Savings Bank calendar. Unless I've missed something, there are still twelve months in the year and usually three hundred and sixty five days, although being a leap year, we'll get one extra in 2020.

We're proud to once again share a calendar that we believe captures the beauty and essence of our communities. The photographs chosen celebrate both the history and the future of our region, a community that Middlesex has been part of for 185 years with our anniversary in 2020.

On behalf of all of our colleagues, I want to thank you for your relationship with Middlesex. If you don't currently have one, we're happy to welcome you to the Middlesex family and we look forward to continuing to service the households, businesses and the community at large for many years to come.

All the best for 2020,

A handwritten signature in black ink, appearing to read "Michael G. McAuliffe". The signature is fluid and cursive, with the first name "Michael" and last name "McAuliffe" clearly distinguishable.

Michael G. McAuliffe

*Chairman, President & Chief Executive Officer*





COMMUTER LINE, NEEDHAM, MASSACHUSETTS

Photo Thomas Gaitley



# December 2019

In 1857, the City of Boston began a project to fill in the Back Bay tidewater flats of the Charles River. The landfill to reclaim the bay came from Needham. The firm Goss and Munson, railroad contractors, built six miles of tracks from Needham, and their 35-car trains made 16 trips a day to Back Bay to complete the fill in 1882.



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1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28 <i>First Day of Winter</i>
<i>Hanukkah begins at Sundown</i>			<i>Christmas</i>	<i>Kwanzaa begins</i>		
29	30	31			<div>NOVEMBER<div>SMTWTFSS123456789101112131415161718192021222324252627282930</div></div>	<div>JANUARY 2020<div>SMTWTFSS12345678910111213141516171819202122232425262728293031</div></div>





STONE ARCHED BRIDGE, WESTFORD, MASSACHUSETTS

Photo Robert Bicknell



# January 2020

As part of the interurban street car "Red Line" line construction, the Stone Arched Bridge was built in Westford in 1872 for the Nashua, Acton & Boston Railroad. The railroad was built to connect the Concord Railroad with the Framingham & Lowell Railroad. The line was abandoned though in 1926 and is now a nature trail.



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# February 2020

Kendrick Pond is part of the 600-acre Cutler Park Reservation in Needham. The park protects the largest freshwater marsh in the middle of the Charles River and is renowned for its bird watching. The Charles flows 80 miles through 22 cities and towns in eastern Massachusetts before emptying into Boston Harbor.



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2 <div>Groundhog Day</div>	3	4	5	6	7	8
9	10	11	12 <div>Lincoln's Birthday</div>	13	14 <div>Valentine's Day</div>	15
16	17 <div>Presidents' Day</div>	18	19	20	21	22 <div>Washington's Birthday</div>
23	24	25	26 <div>Ash Wednesday</div>	27	28	29





mill&main

mill&main

6



# March 2020

In 1847, Amory Maynard began the Mill complex to manufacture carpets and carpet yarn. The Mill changed hands a few times, but it would eventually become the largest woolen factory in the world until the 1930s. Crowned with its large clock tower, the Mills continue to play an important role in shaping the character of the town.



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1	2	3	4 <i>Middlesex Savings Bank Founded 1835</i>	5	6	7																																																																																				
8 <i>Daylight Savings Time Begins</i>	9	10	11	12	13	14																																																																																				
15	16	17 <i>St. Patrick's Day</i>	18	19 <i>First Day of Spring</i>	20	21																																																																																				
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# April 2020

A welcoming sign each spring, the daffodils on the Wellesley College campus are a harbinger of the warmer months to come. Founded in 1870 by Henry and Pauline Durant with an original enrollment of 314 students, Wellesley College now begins the year with over 2,400 of the world's top undergraduate women in pursuit of their higher education goals.



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
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<i>Palm Sunday</i>			<i>Passover begins at Sundown</i>		<i>Good Friday</i>	
12	13	14	15	16	17	18
<i>Easter</i>						
19	20	21	22	23	24	25
<i>Orthodox Easter</i>	<i>Patriots' Day</i> <i>124th Running of the Boston Marathon</i>	<i>Holocaust Remembrance Day</i>	<i>Administrative Professionals Day</i> <i>Earth Day</i>	<i>Ramadan begins at Sundown</i>		
26	27	28	29	30	<div>MARCH S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31</div>	<div>MAY S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24/31 25 26 27 28 29 30</div>







# May 2020

For thousands of years, the Algonquian Indians lived along the shores of the Quinobequin River; later named the Charles River. In 1651 Reverend John Eliot established the first “Praying Indian Town” on a bend in the River that is now South Natick. The purpose of the “praying towns” was to anglicize Native Americans in terms of worship, dress and labor.



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31	<i>Memorial Day Observed</i>					<i>Memorial Day</i>																																																																																				





BREEZY HILL HORSE FARM, HOLLISTON, MASSACHUSETTS

Photo Warren Jagger



# June 2020

The Kramer family has owned Breezy Hill Farm since 1928. Gordon Kramer named the farm as such since there is always a breeze on the 100-acre plot. Originally a dairy farm, it was converted to an equine farm, where today it offers ProjectComeBack.org which connects rescue horses with those who have endured trauma, first and foremost military veterans.



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SUDBURY RESERVOIR FALLS, SOUTHBOROUGH, MASSACHUSETTS

Photo Warren Jagger



# July 2020

The Sudbury Reservoir is an emergency backup metropolitan Boston reservoir located in Framingham, Marlborough, Southborough and Westborough. It has nearly 5,000 acres and began being built in 1878. From 1894 to 1898, major excavation was undertaken, moving over 4.5 million cubic yards of earth with water beginning to fill in February 1897.



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5	6	7	8	9	10	11
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19	20	21	22	23	24	25
26	27	28	29	30	31	Independence Day







# August 2020

Located in Sudbury, Weir Hill is part of the Great Meadows National Wildlife Refuge. The name Great Meadows dates back to the 17th century; however evidence of human occupation goes back as far as 11,000 years ago. The word “weir” emanates from the fishing weirs that resemble underwater fences that Native Americans used in the area.



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# September 2020

An Annual Town Meeting on March 13, 1876 voted to establish a public library. The Walpole Public Library opened up on July 15, 1876, at Frank O. Pillsbury's pharmacy with Mr. Pillsbury serving as librarian. Through the passage of time, different locations of the library opened, with the newest one opening in 2012 on School Street.



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13 <i>Grandparents' Day</i>	14	15	16	17	18 <i>Rosh Hashanah begins at Sundown</i>	19																																																																																				
20	21	22 <i>First Day of Autumn</i>	23	24	25	26																																																																																				
27 <i>Yom Kippur begins at Sundown</i>	28	29	30		<div><div>AUGUST</div><table><tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td><td>1</td></tr><tr><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td></tr><tr><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td></tr><tr><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td></tr><tr><td>23/30</td><td>24/31</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td></tr></table></div>	S	M	T	W	T	F	S							1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23/30	24/31	25	26	27	28	29	<div><div>OCTOBER</div><table><tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr><tr><td></td><td></td><td></td><td></td><td></td><td>1</td><td>2 3</td></tr><tr><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr><tr><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td></tr><tr><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td></tr><tr><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td></tr></table></div>	S	M	T	W	T	F	S						1	2 3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
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# October 2020

The 25-mile long Bruce Freeman Rail Trail runs through the communities of Lowell, Chelmsford, Westford, Carlisle, Acton, Concord, Sudbury and Framingham. The trail is for non-motorized use such as cycling, jogging, skiing and more. The trail was named after Bruce Freeman, a State Representative from Chelmsford, who championed for it.



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ICEHOUSE POND, HOPKINTON, MASSACHUSETTS

Photo Warren Jagger



# November 2020

Hopkinton's IceHouse Pond is the site of a former ice house from the 1800s. Today, the pond provides a variety of seasonal activities from fishing in the warmer months to ice skating in the winter with lighting until after dark. A decade ago, the former 1872 train depot next to the pond was converted into a winter warming center.



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1  <i>Daylight Savings Time Ends</i>	2	3  <i>Election Day</i>	4	5	6	7
8	9	10	11  <i>Veterans Day</i>	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26  <i>Thanksgiving</i>	27	28
29	30				<div>OCTOBER S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31</div>	<div>DECEMBER S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31</div>







# December 2020

Built in 1867, the Hawthorne Inn has been functioning as a bed and breakfast for the past 40 years. The inn's seven guest rooms offer year-round accommodations, each reflecting the unique history of the property. Interwoven throughout the inn's rooms is an underlying theme of nature and Transcendentalism that is part of Concord's rich heritage.



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20	21 <i>First Day of Winter</i>	22	23	24	25 <i>Christmas</i>	26 <i>Kwanzaa begins</i>																																																																																				
27	28	29	30	31	<div>NOVEMBER</div> <table><tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr><tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td></tr><tr><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td></tr><tr><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td></tr><tr><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td></tr><tr><td>29</td><td>30</td><td></td><td></td><td></td><td></td><td></td></tr></table>	S	M	T	W	T	F	S	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30						<div>JANUARY 2021</div> <table><tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td><td>1 2</td></tr><tr><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td></tr><tr><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td></tr><tr><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td></tr><tr><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td></tr></table>	S	M	T	W	T	F	S							1 2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
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# 2021

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**RETAIL BANKING OFFICES**

291 Main Street  
Acton, MA 01720  
(978) 263-7751

577 Massachusetts Avenue  
West Acton, MA 01720  
(978) 263-8006

2 West Union Street  
Ashland, MA 01721  
(508) 881-4911

186 The Great Road  
Bedford, MA 01730  
(781) 276-7864

267 Hartford Avenue  
Bellingham, MA 02019  
(508) 966-3881

629 Massachusetts Avenue  
Boxborough, MA 01719  
(978) 263-1711

64 Main Street  
Concord, MA 01742  
(978) 369-8112

1208 Main Street  
West Concord, MA 01742  
(978) 369-1150

899 Edgell Road  
Framingham, MA 01701  
(508) 877-7200

598 Worcester Road  
Framingham, MA 01702  
(508) 935-2970

1000 Franklin Village Drive  
Franklin, MA 02038  
(508) 520-4343

112 Boston Road  
Groton, MA 01450  
(978) 448-5110

830 Washington Street  
Holliston, MA 01746  
(508) 429-2393

10 Main Street  
Hopkinton, MA 01748  
(508) 435-6888

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