

LUSO celebrates ‘Financial Literacy Month’

LUDLOW — LUSO Federal Credit Union, serving members and communities in Hampden County since 1971, has advocated for the financial health and wellness of its members for over 50 years. To mark April’s designation as “National Financial Literacy Month,” Jennifer M.G. Calheno, president and chief executive officer of LUSO Federal Credit Union, highlights the importance of financial literacy and teaching members of all ages how to establish and maintain healthy financial habits.

“Financial Literacy Month provides us with the opportunity to raise public awareness for the importance of financial literacy,” said Calheno. “LUSO Federal Credit Union offers many programs and services to members to help them become and remain financially stable.”

This commitment to helping members reach their financial goals starts with local youth. Credit union staff participate in school banking at the elementary and middle schools serving Ludlow, Wilbraham and Hampden, encouraging young people in the communities to establish a strong financial foundation. The school banking program includes incentives for student savers as well as giveaways that make saving for the future both fun and educational.

The credit union is also committed to making saving fun and educational for adults as well. LUSO recently launched a free credit monitoring tool available in its newly updated online banking and mobile app. It offers instant access to members’ credit scores, credit reports, credit monitoring and money-saving tips, all at no-cost.

“We’re always looking for ways that we can help our members become more financially savvy with products and services that help them to increase their overall financial health,” said Calheno. “Services like Credit Sense give LUSO the opportunity to increase engagement with our members via our online and mobile banking platforms, providing them with both educational resources and actionable steps to take control of their finances.”

Additionally, LUSO offers a digital Financial Wellness Center to help individuals master strategies in investing, saving, credit, and more with interactive articles, coaches, calculators and online games. Visitors to the Financial Wellness Center will find an interactive library of topics to cover most pressing financial concerns, including life changes, budgeting and saving, housing, retirement, taxes, insurance, running a business and investing. The site also offers a “choose your own adventure” game that presents users with dilemmas and puzzles tailored to their age and situation.

“LUSO Federal Credit Union plays an important role in our community by ensuring that our members have access to financial literacy programs that provide the knowledge necessary to make responsible decisions about personal finances,” said Calheno. “Our goal is to provide members with the tools they need to build a strong financial foundation for their futures.”

To access LUSO’s library of financial articles and interactive games, visit lusofederal.learnbanzai.com/wellness. To learn more or become member, call a member service representative at 413-599-9966 or visit lusofederal.com.

PUBLIC NOTICES

LUDLOW PLANNING BOARD LEGAL NOTICE SITE PLAN

The Ludlow Planning Board will hold a public hearing in Ludlow Town Hall, Selectmen’s Conference Room on **Thursday, May 12, 2022 at 7:10 p.m.** on the application of John Garcia (Royal Coach Sales, LLC) for property located at **37 Letourneau Lane (Assessors’ Map 5, Parcel 8)**, Ludlow, MA for the purpose of: **used car sales**. The plans, if applicable, can be viewed on the Planning Board web site: www.ludlow.ma.us/html/planning

Please be advised that by Order of the Governor: S 2475. An act relative to extending certain COVID-19 measures adopted during the state of emergency – Please feel free to view this meeting via cable television as this meeting is broadcast live or via live stream. Instructions are on the town’s website. You may also access the meeting by audio by calling 1-617-758-8793, attending via UberConference, or by attending in person

If for any reason this hearing is cancelled, it will be rescheduled to Thursday, May 26, 2022 @ 7:10PM.

Joseph Queiroga
Chairman
04/27, 05/04/2022

Commonwealth of Massachusetts The Trial Court Hampden Probate and Family Court 50 State Street Springfield, MA 01103 (413)748-7758 Docket No. HD22P0763EA Estate of: Beverly J Aurise Date of Death: 12/28/2021 CITATION ON PETITION FOR FORMAL ADJUDICATION

To all interested persons:
A Petition for **Formal Adjudication of Intestacy**

and Appointment of Personal Representative has been filed by **Tracy Aurise** of Indian Orchard, MA requesting that the Court enter a formal Decree and Order and for such other relief as requested in the Petition.

The Petitioner requests that: **Tracy Aurise** of Indian Orchard, MA be appointed as Personal Representative(s) of said estate to serve **Without Surety** on the bond in **unsupervised administration**.

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 05/04/2022.**

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.

UNSUPERVISED ADMINISTRATION UNDER THE MASSACHUSETTS UNIFORM PROBATE CODE (MUPC)

A Personal Representative appointed under the MUPC in an unsupervised administration is not required to file an inventory or annual accounts with the Court. Persons interested in the estate are entitled to notice regarding the administration directly from the Personal Representative and may petition the Court in any matter relating to the estate, including the distribution of assets and expenses of administration.

WITNESS, Hon. **Barbara M Hyland**, First Justice of this Court.

Date: April 06, 2022
Rosemary A Saccomani
Register of Probate
04/27/2022

Commonwealth of Massachusetts The Trial Court Hampden Probate and Family Court 50 State Street Springfield, MA 01103 (413)748-7758 Docket No. HD22P0827EA Estate of: Saul Aleixo Vaz Chelo Also known as: Saul A Chelo, Saul Chelo Date of Death: 03/20/2022 CITATION ON PETITION FOR FORMAL ADJUDICATION

To all interested persons:
A Petition for **Formal Adjudication of Intestacy and Appointment of Personal Representative** has been filed by **Alexia S Chelo** of Ludlow, MA requesting that the Court enter a formal Decree and Order and for such other relief as requested in the Petition.

The Petitioner requests that: **Alexia S Chelo** of Ludlow, MA be appointed as Personal Representative(s) of said estate to serve **Without Surety** on the bond in **unsupervised administration**.

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 05/11/2022.**

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.

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required to file an inventory or annual accounts with the Court. Persons interested in the estate are entitled to notice regarding the administration directly from the Personal Representative and may petition the Court in any matter relating to the estate, including the distribution of assets and expenses of administration.

WITNESS, Hon. **Barbara M Hyland**, First Justice of this Court.

Date: April 13, 2022
Rosemary A Saccomani
Register of Probate
04/27/2022

LEGAL NOTICE

You are hereby notified that a **PUBLIC HEARING** will be held at the Town Hall, Selectmen’s Conference Room, 488 Chapin Street, Ludlow, MA 01056 on **Tuesday, May 17, 2022 at 5:30 p.m.**

Upon petition of: **EVERSOURCE** requests permission to locate a line of poles, wires, cables and fixtures, including the necessary sustaining and protecting fixtures along and across the following public way: **Cherry Street**.

Purpose: Install a fully owned Eversource pole and anchors with the purpose of providing an interconnection for an electric vehicle charging station at 433 Center Street.

Install a (1) fully owned Eversource pole and anchors on **Cherry Street**, this pole may be located approximately 300’ Westerly of the Center Street and Cherry Street intersections and approximately 15’ South of the Cherry Street centerline.

Lay and maintain underground laterals, cables and wires in the above or intersecting public ways for the purpose of making connections with such poles and buildings as it may desire for distributing purposes.

Drawing #144
Antonio Goncalves, Chairman
James T. Gennette
Manuel D. Silva
Derek G. DeBarge
William P. Rosenblum
Ludlow Board of Selectmen
04/27/2022

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HELP WANTED

PART-TIME SALESPERSON Pie-roways has opening in their Ludlow Store for part-time Salesperson. Will train. For appointment **(413)739-1101**

THE HAMPDEN POLICE DEPARTMENT is now accepting applications for an open police officer position. The deadline to apply is May 12, 2022. Please visit www.hampden-police.com for more information.

REAL ESTATE

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