

Holiday Happenings offered around the region

The following is a community calendar of holiday happenings going on in your community and beyond.

Ongoing Springfield

HOLIDAY CONCERT TICKETS. The 215th Army Band of the MA Army National Guard presents their annual free holiday concert at Symphony Hall, 34 Court St. on Sunday, Dec. 8 at 2 p.m. Admission is free with ticket. Tickets available at Pride Convenience Stores; One Financial Plaza, 1350 Main St., Springfield (weekdays 8 a.m. to 6 p.m.; Springfield Visitors Center, 1319 Main St., Springfield; or send a self-addressed stamped envelope to Spirit of Springfield, 1350 Main St., Springfield, Suite 1004, Springfield, MA 01103. Ticket holders seated first.

Friday, Nov. 15 - Saturday, Nov. 16

Ludlow

HOLIDAY FAIR. First Church Ludlow, 859 Center Street. A real craft show, giant raffle with corn hole set, giant tv; quilts, hand crafted decorations, baked goods, snack bar, bookstore, fabric shop beautiful cemetery logs. A fun day for all

Saturday, Nov. 16 East Brookfield

EAST BROOKFIELD PUBLIC LIBRARY CRAFT FAIR. 122 Connie Mack Drive. Saturday, Nov. 16 from 9:30 a.m. to 12:30 p.m. Start your holiday shopping and support local crafters. No all vendors accept credit cards.

Ludlow

FALL FOOD TRUCK FESTIVAL, 782

Center Street. Saturday, Nov. 16 from Noon to 5 p.m. Live music, drinks, food trucks, firepits. Free entry.

Ludlow

ST. NICK'S CHRISTMAS BAZAAR. St. Elizabeth Parish, 181 Hubbard Street. Saturday, Nov. 16 from 9 a.m. to 3 p.m. 40 Vendors, basket raffle, lottery ticket raffle. Light lunch available.

Ludlow

ST. NICK'S CHRISTMAS BAZAAR. St. Elizabeth Pastoral Center, Hubbard Street (parking lot in back of church). Saturday, Nov. 16 from 9 a.m. to 3 p.m. Approximately 40 vendors selling stained glass, hockey apparel, chocolates, ornaments, an other items to start our Christmas shopping. Free admission and parking. For more informa-

tion call at Flaherty, (413)531-6997

South Hadley

VENDOR MARKET. Brunelle's Marina, 1 Alvord Street. November 16 from 10 a.m. to 4 p.m. Fun for the whole family!

Sunday, Nov. 17 Chicopee

HOLIDAY CRAFT FAIR. Moose Club, 244 Fuller Road. Craft and vendor fair for National Federation of the Blind, Springfield Chapter.

Friday, Nov. 22 Leeds

HOLIDAY BAZAAR. Linda Manor, 349 Haydenville Road. Friday, Nov. 22 from 10 a.m. to 4 p.m.

Better Business Bureau offers tips on how to buy life insurance

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Life insurance is an important aspect of financial planning. However, finding a policy that fits your budget and financial goals can be a real challenge with so many options available. In fact, a 2022 study revealed that people who don't feel knowledgeable about life insurance are less likely to have coverage. BBB recommends the following tips to help you decide if you need life insurance, what kind of insurance is best for you, and how to purchase a policy.

Tips for purchasing a life insurance policy

Determine if you need life insurance coverage. Life insurance is practical for many, if not most, people, but there are situations where you might not need it. You should definitely consider purchasing a policy if:

You want your funeral and burial expenses to be paid without eating into your assets;

Loved ones depend on you financially and would need significant financial support if you passed away;

Your family would be left with a large debt in the event of your death;

You want to pay for a dependent's childcare, tuition, or retirement expenses, or if

You wish to leave a charitable legacy behind for a cause close to your heart.

If none of these situations apply to you, you may not need life insurance.

Think about how much life insurance you need. Consider the financial needs of your beneficiaries to determine how much insurance you should buy, recommends the Insurance Information Institute. Three questions can help you determine a number. Once you determine the answers, subtract your survivors' resources from their needs to determine a specific coverage amount to purchase.

What financial resources, including social security benefits, group life insurance



payouts, and any other assets or income, will your survivors have to rely on?

How quickly will the resources become available to them?

What are your survivors' financial needs when it comes to paying your final expenses, covering debts, and general income requirements?

Get to know different types of life insurance. Term life policies generally have lower premiums than permanent policies, as they only cover a specific term of your life. They typically last between one and 30 years. The longer the term, the higher your premium will be. Once the term ends, you stop paying and no longer have coverage. Generally, no cash value is given back to the insured when the term is complete. That said, some life insurance companies may allow you to extend the term of your policy or convert it to a permanent policy, and in a few cases, they may offer a return of premium (ROP). A term life policy is a good choice for someone on a tight budget or who only wants life insurance for a specific time. Worth noting, too, is that if you have a group life insurance plan from your

employer, it's likely a term policy that ends when you leave the company.

If you are looking for coverage that will span several decades until your death, you'll want a permanent life insurance policy, sometimes called a "whole" or "universal" policy. Permanent policies cost more, but they have extra benefits, such as receiving the policy's cash value if you terminate it early and borrowing the amount of the current cash value from the insurance company as a loan. There are a few different kinds you can choose from:

Whole or ordinary life insurance. The most common kind of permanent life insurance, this kind of policy is straightforward. It offers a death benefit and works as a savings account. You agree to pay premiums for a specific death benefit, and the company agrees to pay you dividends periodically. Usually, this kind of policy includes a guaranteed interest rate and predictable premium rates over the course of the policy's life.

Adjustable or universal life insurance. This kind of policy gives the policyholder more flexibility than whole policies.

Sometimes, you can increase your death benefit by passing a medical exam. In addition, you can choose to pay more than your premium up to a limit, and the extra money goes into your cash account. Or you can pay less than the premium and draw from the cash account to cover the difference. These options make this kind of plan appealing to workers with fluctuating incomes. With universal life insurance, the cash value account (the savings aspect of this kind of policy) usually earns interest based on current market rates, which can change over time. All these factors mean this kind of policy needs to be monitored regularly by the policyholder. Keeping an eye on your policy's cash value will help you avoid a lapse in coverage, especially if you pay less than the minimum premium on occasion.

Variable life insurance. With this policy, policyholders receive death benefits, and they can also use their cash value account to invest in stocks, bonds, and money market mutual funds. This means there is a potential for growing the value of your policy quicker, but there is quite a bit more risk involved. One example of variable life insurance is indexed universal life (IUL), which is best for someone with a good understanding of the stock market, fees, and forecasts. IUL is gaining popularity, but without at least some investment experience, it can be easy to allow coverage to lapse. Plus, market crashes could mean you must pay higher premiums to keep your policy in force.

Variable-universal life insurance. This kind of insurance lets you invest your cash account in the stock market while at the same time offering you the ability to adjust your death benefit and premiums.

Decide if you need any life insurance policy riders. Policy riders are extra benefits used to customize policy coverage. Adding riders usually means paying a higher premium, but they are worth it in many

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Wistariahurst Museum to hold holiday open house on Dec. 7

HOLYOKE – You better watch out, you better not cry. Better not pout, Wistariahurst is telling you why: our Holiday Open House and Festive Market is comin' to town! On Dec. 7 and 8 from 11 a.m. to 3 p.m., the mood will be right and the spirits up during this captivating weekend of jubilation. Our beloved museum will be decorated with the splendor of the holiday season and filled with cheer as we welcome guests back into our halls. Visitors will be able to explore the first floor of the museum, listen to holiday-themed music, and discover the fun of our Wisty Railroad train set on display. But wait, there's myrrh! Our winter wonderland will feature our Festive Market with local vendors selling a variety of products such as art, jewelry, and other amazing items perfect for your gift ex-

changes this year. Our Holiday Open House is guaranteed to bring joy to your world with historical fun and holiday cheer.

"There is nothing better than feeling the magic of the holiday season inside of the museum," Rachel Powell, office assistant, muses. "The greatest gift we see at the museum is seeing people of all ages come together to celebrate the museum and community in the warmth of our halls."

Wistariahurst Museum's 4th Annual Holiday Open House and Festival Market truly offers something for everyone, and we're so excited to welcome the entire community to join us and share in the joy of the season. Our event is a time for celebration and a time to make cherished memories, so we've made sure to make admission to this event free and open to the public.

Santa Claus returns to mall

HOLYOKE – Santa's making his grand return to Holyoke Mall this holiday season beginning Nov. 21, offering the enchanting Santa Magic photo experience provided by Cherry Hill Programs. As North America's premier provider of experiential photography, CHP brings holiday magic to hundreds of venues, enchanting families and individuals alike.

Santa's Village at Holyoke Mall is open from Nov. 21 to Dec. 24 on the lower level, Honor Court near Mrs. Fields. Reservations are encouraged and can be made at whereis-santa.com. Walk-up visits are scheduled according to availability.



Capture the holiday magic all season long at one of the center's Santa events:

Santa's Arrival:
Nov. 23 from 10 a.m. to noon.

Pet Night with Santa:
Nov. 25 – 26 from 5 to 7 p.m.
Dec. 2 – 3 from 5 to 7 p.m.

Santa Cares:
Dec. 8 from 9:30 to 10:30 a.m.
All events will take place on the lower level, Honor Court near Mrs. Fields.

For more information and a full schedule please visit at Holyokemall.com. Follow and share your stories at the center on Facebook and Instagram.