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# Country Editor

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**NOVEMBER 20, 2020**

Delivered by the  
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Volume 10 Number 23

**He that saith he is in the light, and hateth his brother, is in darkness even until now.  
He that loveth his brother abideth in the light, and there is none occasion of stumbling in him. 1John 2:9-10**

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## Saint Peter and Paul Bake Sale

St. Peter and Paul Church, 305 Main Road, East Herkimer, is planning an ethnic bake sale, adhering to all COVID regulations on Saturday, Nov. 21, 11 a.m.-2 p.m.

Cookie platters \$8/\$15; frozen pierogi (1 doz.) \$8; halupki (pigs in blanket) three for \$8; Egg bread \$8/loaf; pies (pumpkin or apple) \$10/\$12; Baklava three for \$5; poppy seed or nut rolls \$8/roll.

You may drive into parking lot to place order, or pre-order Tuesday, Nov. 17 through Friday Nov. 20 from 9 a.m. to 4 p.m. by calling 315.866.3272 or saintpet-erandpaul305@gmail.com Only cash or check accepted.

## Donna's Day: Creative family fun

by Donna Erickson

### Kid-made place cards enliven holiday table

Thanksgiving Day and the "here before you know it" December holiday season are approaching. The weeks of celebration are all about giving, sharing and experiencing that intangible joy of playful togetherness.

During the busyness of the festivities, it's good to be intentional about including kids in the process. After all, just like adults, they want to feel useful and part of things. So, this Thanksgiving, get children involved.

Here are simple ideas to keep kids engaged and creative by making place cards. When it's time to set the holiday table, they can pitch in with their contributions.

### Painted stones

Wash and dry 3- to 4-inch-wide flat stones. Paint them if you wish, using craft acrylic paints for a base coat, then painting names in a contrasting color. Or, leave stones natural, and write the name of each guest with a white paint

pen (available at craft and art supply stores). You might want to draw a design around names for embellishment.

On the opposite side, write the date and place where you are celebrating. If you have extra stones, encourage guests to grab a paint pen and write inspirational words on them when they arrive. Words might include "gratitude," "thankful," "family" or "together." Set them around the centerpiece of your table.

### Tiny pumpkins

Use a marker to write names on mini pumpkins or gourds. Punch a hole in a small photo of the person, and tie to the stem with twine.

### "Fresh picks" bundles

Bundle sprigs of herbs such as sage, rosemary and thyme, a small pine branch, juniper, eucalyptus, bay leaves or whatever is available where you live. Write names on small white cards, punch a hole and thread on white string. Tie everything together and set on a napkin on dinner plates. The soft herbal fragrance will be meal-friendly.

### Treat bags

Use a marker to print names near the end of a wide, 26-inch-long ribbon. Use ribbon to cinch small cellophane bags filled with candy, a homemade cookie or memento. Set at each place. Guests can take them home as a party favor.

### Napkin portraits

Purchase inexpensive, solid-colored fabric napkins, or repurpose an old set you own. Let kids draw a portrait of each person in one quadrant of each napkin with fabric paints in squeeze bottles or using fabric markers. Add the guest's name below the portrait, and place on a plate. Guests will no doubt smile when they find their portrait.

Wash and save to use annually as a family tradition. In 10 years, Aunt Kate may say she never looked so young!

Donna's latest book is "Donna Erickson's Fabulous Fun-stuff for Families."

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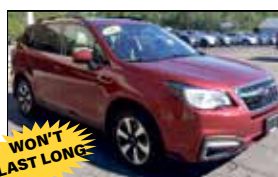
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## Utica Zoo unveils Bright Nights for the holiday season

The Greater Mohawk Valley is starting to shine with the upcoming Holiday Season and the Utica Zoo will be adding to the joyful opportunities for families to make memories.

The zoo is introducing Bright Nights at the Utica Zoo, presented by Baird, and will launch on Friday, Nov. 27 from 5-8 p.m. and run each Thursday through Sunday until Jan. 3 (except Christmas Eve, Christmas Day and New Year's Eve).

The zoo's extended hours will offer nearly a dozen large light displays such as penguin pond, jolly snow family and farming elves invoking the joy of the season through traditional and fun holiday scenes. Animation, bright lights, caroling, fireside pauses, hot drinks, food trucks and more will be enjoyed by all and is included with regular zoo admission.

The evening wouldn't be complete without the jolly man in the red suit; Santa Claus will be at the zoo nightly along with a giant mailbox for letters to Santa. Santa will collect the letters each night at 6:30 in his

sack and on Dec. 20, he'll take them away with the help of the Utica Fire Department. At 6:45, the reading Twas the Night Before Christmas will be offered; limited numbers available each night and although included in admission, reservations will be required.

The Tree Top Gift Shop at the Utica Zoo will offer new merchandise for unique gift giving, the zoo's winter snowshoe program will be promoted and if snow, offered, and zoo animal adoption and gift-tag trees will be scattered throughout the zoo.

Bright Nights is sponsored thus far by Baird, Bank of Utica, One Realty, First Source Federal Credit Union, McDonald's, BME, Empower Federal Credit Union, Caruso and McLean Investments, NBT Bank, Mohawk Valley Wellness, AMP Medical Associates. Sponsorship packages and various volunteer opportunity signups are available by contacting [info@uticazoo.org](mailto:info@uticazoo.org).

- Admission is \$8 for adults, \$5 for children 2-12 and military and seniors over 62 at \$6.75

- Members get 50% off their first purchase of tickets

for those listed on their membership using their member ID number.

- Purchases can include multiple dates
- Pre-purchase of tickets is suggested and available on our website

The zoo will maintain its COVID19 precautions to insure the safety of the animals, visitors and staff and to comply with NYS's Executive Order; capacity will be limited to 500 visitors on zoo grounds, masks will be required at all times and guests will visit the zoo in routes that ensure social distancing. To learn more visit [www.uticazoo.org/brightnights](http://www.uticazoo.org/brightnights) or call 315.738.0472 and to stay up to date on all that's happening at the Utica Zoo, follow all of the Utica Zoo's social media.

## Chili Pie With Cornbread Crust

No need to make cornbread and chili. In a cast iron skillet, with this dinner recipe, you can make both at once, pie-style.

1/4 cup vegetable oil  
1 pound ground beef chuck

1 large onion, finely chopped

2 medium bell peppers, seeded, chopped

2 cloves garlic, chopped  
1 tablespoon chili powder

1/4 teaspoon ground chipotle chile

1 can (14 ounces) fire-roasted diced tomatoes

1 can (14 ounces) kidney beans, rinsed and drained

1 can (14 ounces) fat-free refried beans

2/3 cup fine- to medium-ground cornmeal

2/3 cup all-purpose flour

1 teaspoon baking powder

1 large egg

2/3 cup milk

2 serrano chiles, thinly sliced

Cilantro, for garnish

1. Heat oven to 400 F.

2. In oven-safe 12-inch skillet, heat 1 tablespoon oil on medium. Add beef; cook 3 minutes or until browned, breaking up meat. With slotted spoon,

transfer beef to bowl; discard excess fat. To same skillet, add onion and peppers; cook 7 minutes, stirring. Add garlic, chili powder and chipotle chile. Cook 2 minutes, stirring. Return beef to skillet. Stir in tomatoes, beans and 1/2 teaspoon salt. Cook 3 minutes or until mixture is hot. Remove from heat.

3. Meanwhile, whisk cornmeal, flour, baking powder and 1/4 teaspoon salt. In separate bowl, whisk egg, milk and remaining 3 tablespoons oil; add to cornmeal, stirring to combine. Fold half of serrano chiles into batter. Pour over beef mixture, spreading to cover. Dot top with remaining serranos.

4. Transfer skillet to oven. Bake 25 minutes or until toothpick inserted into topping comes out

clean. Let stand 10 minutes. Garnish with cilantro. Makes 6 servings.

\* Each serving: About 485 calories, 20g fat (5g saturated), 26g protein, 50g carbs, 11g fiber, 930mg sodium.

For thousands of triple-tested recipes, visit our website at [www.goodhousekeeping.com/food-recipes/](http://www.goodhousekeeping.com/food-recipes/).

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Published weekly on Friday by Lee Newspapers  
6113 St. Hwy. 5, Palatine Bridge, NY 13428

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# Student’s internship at local business through Herkimer BOCES leads to paid internship

Joining the Herkimer-Fulton-Hamilton-Otsego BOCES Advanced Career Immersion Experience during her senior year of high school led to a career opportunity much faster than 2020 Frankfort-Schuyler graduate Maddison Winters expected.

Winters, now 18, did internships during the 2019-20 school year at two businesses in Utica connected to her interest in computer science: Anjolen and Capraro Technologies. Since then, she was offered a paid internship at Capraro Technologies and has been doing that while going to Utica College, where she is majoring in computer science and minoring in cybersecurity.

Winters credited the Herkimer BOCES School to Careers ACIE program with setting her up for the internship.

“It’s brought me right into what I wanted to do. It was an amazing opportunity,” Winters said. “It’s crazy to me that I’m a freshman with a paid internship that’s going to set me up for my future.”

Winters was one of 25 students to complete the Herkimer BOCES School to Careers ACIE program last school year. ACIE is currently in its fifth year of operation — setting up students from Herkimer BOCES component school districts with internship opportunities at local businesses and schools. The program is taking place virtually thus far this school year.

The Herkimer BOCES School to Careers team members — STC liaison and work-based learning coordinator MaryBeth Napolitano, STC school counselor Rebecca Roberts and Valley Pathways in Technology Early College High School business teacher Andrew Carpenter-Brockway — said they are excited that the ACIE program resulted in a paid internship for Winters.

“We are thrilled to hear of this incredible opportunity for Maddison and more importantly, how the benefits of a paid internship add to her future successes,” Napolitano said. “This is the goal and mission of ACIE, and it’s exactly what we want for our interns. Making

workplace connections and networking continue to have proven results, and we couldn’t be more grateful for our business and industry partnerships that provide such experiences.”

Winters first heard about ACIE when Napolitano visited Frankfort-Schuyler to talk about ACIE with some

Student’s 6



Joining the Herkimer-Fulton-Hamilton-Otsego BOCES Advanced Career Immersion Experience during her senior year of high school led to a career opportunity much faster than 2020 Frankfort-Schuyler graduate Maddison Winters expected. Photo courtesy of Herkimer BOCES

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## Safe ways to lose weight

People have many options when they seek to lose weight. Fad diets may promise quick results, but highly restrictive eating plans or marathon workout sessions can be dangerous. Taking shortcuts or risks in the hopes of losing weight can lead to various health issues and ultimately put people's overall health in serious jeopardy. Thankfully, there are many safe ways people can lose weight.

The first step in safe weight loss is to visit a doctor and let him or her know your plans. The doctor can help determine if a specific eating plan or exercise routine is safe based on your current health. Certain medications can affect metabolism and even contribute to weight gain, so a discussion with the doctor can help ensure people aren't putting their health in jeopardy when their goal is to get healthy.

It's also vital that people trying to lose weight do not believe everything they read online. Research published in The American Journal of Public Health in October 2014 found that most people who search the internet for tips on how to lose weight come across false or misleading information on weight loss, particularly in regard to how quickly they can shed some pounds. The Centers for Disease Control and Prevention advises the safest amount of weight to lose per

week is between one and two pounds. People who lose more per week, particularly on fad diets or programs, oftentimes are much more likely to regain weight later on than people who took more measured approaches to losing weight. In addition, the Academy of Nutrition and Dietetics notes it is better to lose weight gradually because if a person sheds pounds too fast, he or she can lose muscle, bone and water instead of fat.

The calories in, calories out

concept is something to keep in mind when attempting to lose weight. But metabolism and other factors, including body composition and physical activity levels, also are factors. How well one's body turns calories into fuel also needs to be considered. The best ways to experiment are to start slowly.

• **Calculate the average daily calories consumed in a day using a tracker.** This can be a digital app on a phone or simply writing down calories on a

piece of paper. Track over a few days and see, on average, how many calories you've been consuming.

• **Notice extra calories.** Many diets can be derailed by eating extra calories that you don't realize you're consuming. That cookie a coworker insists you eat or the leftover mac-and-cheese from your toddler's plate can be sources of extra calories. Be mindful of what's being consumed, including sweetened beverages.

• **Explore the science.** According to the Scotland-based health service NHS Inform, one pound of fat contains 3,500 calories on average. Cutting calorie intake by 500 calories per day should see you lose 1 pound per week. The same goes in the other direction. Eating 500 more calories per day for a year can result in gaining close to 50 pounds. Small changes really add up.

• **Eat filling foods.** Choose low-calorie, high quality foods, like vegetables, whole grains and lean proteins. Meals that provide satiety can help eliminate between-meals snacks that can derail your weight loss efforts.

• **Seek support as a way to create accountability.** Share weight loss plans with a friend or relative who can help monitor your progress and keep you on track.

• **Incorporate strength training.** Good Housekeeping says the more lean muscle you have, the faster you can slim down. Start slowly with strength training, using free weights or body weights. Aim for strength workouts three to four times per week and alternate with calorie-blasting cardio.

Explore safer ways to lose weight, including taking a gradual approach that promotes long-term weight loss.



### Student's from 5

students who were currently in the program.

"The kids that talked about it said really good things about it," Winters said.

That presentation made Winters want to join ACIE. She already knew her career interest was in computer science, after she took a computer science class in 11th grade.

"And that was just it," she said.

The ACIE program helped cement for Winters that she wants to work in software development or programming for her career.

Her internship at Capraro Technologies went well right from the beginning.

"When I first just started, they threw me into everything," she said. "They treated me like I was another worker, and I was comfortable there."

Winters worked most closely with people in software development.

"It felt really good because it really felt like I was part of a team and that I didn't have anything to worry about and I wasn't lesser than them," she said.

She worked on a project with the staff there and did website coding.

"And then COVID hit," she said.

When COVID-19 caused schools to go virtual and businesses to make changes in March 2020, the internship at Capraro Technologies got cut short, and ACIE had to switch to virtual meetings for students. Capraro Technologies owner Gerard Capraro asked Winters to reach back out to him in the future.

After time passed and the school year ended, Winters emailed Capraro to see how things were going, and he asked her if she was interested in another internship there. She attended a meeting with all of the

Capraro Technologies team members, and they surprised her by offering her a paid internship.

"I didn't think a freshman in college would be given a paid internship," she said.

Winters started her paid internship at Capraro Technologies on Oct. 28. The internship is three days per week for about six hours per day. During school break, she will be doing the internship eight hours per day, five days per week.

The paid internship has gone very well so far, Winters said, and she is jumping right into working on a

case with the company.

With what ACIE has meant to her, Winters said she hopes more schools offer the ACIE program to students.

"Push the students into the ACIE program," she said.

Winters also said she encourages students considering the ACIE program to go for it.

"That's a great opportunity you're going to get," Winters said. "You're going to be first in line for a future career."

## Calendar of events

**NOTE: Calendar items must be submitted by Tuesday prior to the publication date to be included in the Calendar of Events. Entries may be emailed to [cfeditor@leepub.com](mailto:cfeditor@leepub.com)**

### November 21

**Saint Peter and Paul Bake Sale** 11 a.m. – 2 p.m. at St. Peter and Paul Church, 305 Main Road, East Herkimer. Ethnic bake sale, adhering to all COVID regulations. Drive into parking lot to place order, or pre-order through Friday, Nov. 20 from 9 a.m. to 4 p.m. by calling 315.866.3272 or [saint-peterandpaul305@gmail.com](mailto:saint-peterandpaul305@gmail.com). Only cash or check accepted.

### November 25

**Annual Thanksgiving Pie and Pumpkin Roll Sale** 9 a.m.-2 p.m. Emmanuel Episcopal Church, 594 E. Albany St., Little Falls. Call to place your order: 315.717.9462 or 315.823.1323. Leave message with phone number if no answer. All orders must be received no later than Nov. 20.

### November 27

**Utica Zoo is introducing Bright Nights** 5-8 p.m. Bright Nights will run each Thursday through Sun-

day until Jan. 3 (except Christmas Eve, Christmas Day and New Year's Eve). To learn more visit [www.uticazoo.org/brightnights](http://www.uticazoo.org/brightnights) or call 315.738.0472.

### December 14

**One Day Bus Trip to visit Destiny USA Mall in Syracuse and a tour through the spectacular "Lights on the Lake"** around Onondaga Lake. Departing from Clinton and Herkimer. For more information, call the Herkimer County Historical Society at 315.866.6413.



# Area Church Services

**COLD BROOK**  
**COLD BROOK**  
**UNITED METHODIST CHURCH**  
467 Main St.  
Sunday Worship 10:30 AM

**DOLGEVILLE**  
**NEW HOPE CHRISTIAN FELLOWSHIP**  
Pastor Pat Andreoli  
32 Spencer St.  
Sunday School 9:30 AM  
Sunday Worship 10:30 AM  
Tuesday Bible Study 7 PM

**GRACE BAPTIST CHURCH OF DOLGEVILLE**  
Pastor Len Byerly  
12 Van Buren St.  
Morning Worship 11-12:30 PM  
Lunch 12:30-2 PM  
Afternoon Worship 2-3 PM

**DOLGEVILLE UNITED**  
**METHODIST CHURCH**  
Rev. Anthony Bradseth  
21 N. Helmer Ave.  
Church Phone 429-7381  
Sunday Church Service  
Oppenheim @ 9:30 AM  
Dolgeville @ 11 AM

**DOLGEVILLE CHRISTIAN FELLOWSHIP**  
Pastor Marvin Isum  
3 Elm St. Phone 429-8390  
Sunday Worship 10:30 AM  
Mid-week Service Tuesday 7 PM

**UNITED LUTHERAN**  
**PRESBYTERIAN PARISH**  
26 E. Faville Ave.  
Worship 11 AM

**ST. JOSEPH'S ROMAN**  
**CATHOLIC CHURCH**  
Father Brian Slezak, Pastor  
31 N. Helmer Ave.  
Phone 315-823-3410  
Mass 9 AM Sunday

**EAST SCHUYLER**  
**CHRISTIAN ASSEMBLY OF SCHUYLER**  
Pastor Mark Sowersby  
3659 Route 5, East Schuyler  
Sunday Worship 10:30 AM  
Wednesday Night 6:30 PM  
Phone 315-895-0926  
Christianassemblyofschuyler.com

**FRANKFORT**  
**OUR LADY QUEEN OF APOSTLES**  
414 Frankfort St., Frankfort, NY  
Pastor: Father Paul Catena  
Deacon: Micheal Carbone  
Mass Schedule: Saturday 5:30 PM;  
Sunday 9:00 AM; Tuesday & Thursday 9:00 AM

**HERKIMER**  
**SS PETER and PAUL ORTHODOX CHURCH**  
Fr Vasil Dubee & Fr Dn Demetrius Richards  
305 Main Rd., Herkimer  
Phone (315) 866-3272  
Saturday Vespers -  
5 PM (spring/summer months)  
4 PM (fall/winter months)  
Sunday Divine Liturgy 9:30 AM Sundays

**HERKIMER**  
**TEMPLE BETH JOSEPH**  
327 N. Prospect St.  
Phone 866-4270  
Friday 7 PM

**ST. FRANCIS de SALES CHURCH**  
Rev. Mark Cunningham, Pastor  
219 N. Bellinger St.  
Phone 866-4282  
Saturday Vigil Mass 4 PM  
Sunday Mass 8 & 10:30 AM

**CHURCH OF SAINTS**  
**ANTHONY and JOSEPH**  
229 S. Main St.  
Phone 866-6373  
Sunday Mass 10 AM  
No Saturday Vigil

**REDEEMER CHURCH**  
Pastor Michael Servello  
931 Herkimer Rd.  
Utica, NY 13503  
Phone 792-4748  
Saturday 6 PM • Sunday 9 & 11 AM

**OAK RIDGE FREE METHODIST CHURCH**  
Pastor Chris Schumske  
838 W. German St.  
Worship Service for adults & children  
8:30 AM & 10:30 AM  
with Ridgekids for the children (0-5th grade)  
Phone 866-0575

**UKRAINIAN ORTHODOX CHURCH OF**  
**ST. MARY'S PROTECTRESS**  
326 Moore Ave.  
Sunday Divine Liturgy 10 AM  
Holy Day Liturgy 9 AM  
Phone 866-1336

**NEW LIFE CHURCH**  
Pastor David Hayner  
337 Protection Ave.  
Phone 866-1164 • www.nlc-mc.org  
Worship 10 AM  
Wednesday Worship 6:30 PM

**TRINITY EVANGELICAL**  
**LUTHERAN CHURCH**  
Corner of West German & Henry Streets  
Phone (315) 866-6474  
Sunday Worship Services  
9 AM Spoken Service  
9 AM Faith Formation Sunday School  
10:30 AM Service with Music  
Bible Studies on Thursday Mornings at 10 AM

**THE SALVATION ARMY**  
Lieutenants John and Lori Wood  
429 N. Prospect St.  
Phone 866-1240  
www.thesalvationarmy.org  
Sunday School 10 AM  
Morning Worship 11 AM

**FIRST UNITED**  
**METHODIST CHURCH**  
**OF HERKIMER AND LITTLE FALLS**  
Pastor Joelle Faulks  
Prospect St & Park Ave.  
Sunday Worship and Sunday School  
9:00 AM

**HERKIMER**  
**CHURCH OF JESUS CHRIST**  
**OF LATTER-DAY SAINTS (MORMONS)**  
Branch President Blake Francisco  
Gros. Blvd., East Herkimer  
Phone 315-866-8095  
Priesthood/Relief Society 12:10 PM  
Sunday School 11:20 AM  
Sacrament Meeting 10 AM  
Family History Center hours by  
appointment; please leave a message at  
315-866-7189

**HERKIMER REFORMED CHURCH**  
102 Church St.  
Phone 866-1523  
Worship 9:30 AM  
Sunday School 11 AM  
Shepherd's Table:  
Tuesday 11-12:30 PM  
Thursday 11:30-12:30 PM  
Shepherd's Table Dinner:  
First & Third Tuesday 6 PM

**CHRIST EPISCOPAL CHURCH**  
300 N. Main St.  
Church Office (315) 866-0551  
Email: christchurchherkimer@mail.com  
www.christchurchherkimer.org  
Sunday Services: 10:30 AM  
Free Community Dinner: Last Saturday of the  
month, 5:00 PM on Mary Street Entrance

**ILION**  
**ILION COMMUNITY CHURCH**  
Pastor Dean Mabry  
44 Central Plaza  
Sunday Worship 10 AM  
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ilionchurch.com

**SAINT AUGUSTINE'S**  
**EPISCOPAL CHURCH**  
Bishop - Dan Herzog  
78 2nd Street  
Phone: (315) 894-3775  
Sunday School at 8:45 AM  
Adult Bible Study at 8:45 AM  
Holy Eucharist at 9:35 AM

**FIRST PRESBYTERIAN CHURCH**  
90 Morgan St., Ilion, NY, 13357  
Reverend Richard Riggle  
Bible Study 9:30 AM  
Church Service 10:30 AM  
315-894-2070

**FIRST BAPTIST CHURCH**  
8 Second Street  
Reverend John Partise  
Wednesday Mid Week Service 7 PM  
Sunday Morning 11 AM

**MORNING STAR UNITED**  
**METHODIST CHURCH**  
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Pastor Joelle Faulks  
Sunday Worship 10:30 AM  
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May 1 - November 1  
36 Second Street, Ilion

**ILION**  
**ANNUNCIATION CHURCH**  
109 West Street, Ilion, NY  
Pastor: Father Paul Catena  
Deacon: Micheal Carbone  
Mass Schedule: Saturday 4:00 PM; Sunday  
11:00 AM; Monday & Wednesday 9:00 AM

**LITTLE FALLS**  
**FIRST BAPTIST CHURCH**  
555 Albany St.  
315-823-3392  
Morning Worship 10:15 AM  
Rev. Chris J. Wintermute, Lead Pastor  
Rev William Whalen, Associate Pastor  
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Sunday School Classes 9:00 AM (nursery  
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Mark Bunce, Organist  
565 Albany St.  
Phone 823-2284  
Sunday Service & Religious Education 10 AM

**HOLY FAMILY PARISH OF THE ROMAN**  
**CATHOLIC COMMUNITY OF LITTLE FALLS**  
Father Brian Slezak, Pastor  
763 E. Main St.  
Phone 823-3410  
Saturday Vigil Mass 4 PM  
Sunday Mass 10:30 AM

**EMMANUEL EPISCOPAL CHURCH**  
588-594 Albany St.  
Sunday Schedule:  
High Mass, Rite II 10 AM  
Nursery & Sunday School 9:45 AM  
(Sept.-May)  
Fellowship Coffee Hour 11:15 AM  
Choir Rehearsal 11:30 AM  
Holy Day Masses as announced  
Confessions by appointment

**LITTLE FALLS**  
**FIRST ASSEMBLY OF GOD**  
Senior Pastor Timothy Parisi  
559 E. Jefferson St.  
Phone 823-4043 • firstaglf@gmail.com  
Sunday Morning All Worship 10 AM  
Thursday Bible Study 6:30 PM

**HOLY TRINITY LUTHERAN CHURCH**  
512 E. Gansevoort St.  
Sunday Worship 9:30 AM  
Sunday School 9:15 AM  
Wednesday Services 12:10 PM & 7 PM

**FIRST PRESBYTERIAN CHURCH**  
Pastor Tamara Razzano  
16 Jackson St.  
Phone: 315-823-3004  
Email Ifirstpres@gmail.com  
www.presbylf.org  
Sunday Worship 10 AM  
Sunday School 10 AM

**LITTLE FALLS**  
**INGHAMS MILLS BAPTIST CHURCH**  
Rev. Gary L. Busch, Pastor  
Sunday Worship Service 10 AM  
443 Inghams Mills Rd.  
Little Falls, NY 13365  
Pastor's Phone (315) 717-9936

**MIDDLEVILLE**  
**MIDDLEVILLE UNITED**  
**METHODIST CHURCH**  
24 Fairfield St.  
Church Services 8 AM - 9 AM

**MOHAWK**  
**GRACE EPISCOPAL CHURCH**  
7 E. Main St.  
Phone 315-866-4782  
or 315-520-4723  
Holy Eucharist 10 AM

**DENNISON CORNERS**  
**COMMUNITY CHURCH**  
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Sunday:  
Sunday School 9:45 AM  
Morning Worship 11 AM  
Evening Worship 6 PM  
Wednesday Prayer 7 PM

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Youth Sunday School (Pre-K - Sr. High) 9 AM  
Adult Sunday School (Men, Women  
& Couples) 9:30 AM  
September - June

**EMMANUEL BIBLE CHURCH**  
Pastor Gary Wilcox  
54 W. Main St. • Phone 717-3011  
Sunday School 9:45 AM  
Morning Worship 11 AM  
Fellowship Lunch 12:30 PM  
Afternoon Bible Study 1:30 PM  
Wednesday Prayer & Bible Study 6 PM

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Parish Life Director  
Rev. Mark Cunningham,  
Sacramental Minister  
71 E. Main St.  
Phone 866-1752  
Saturday Vigil Mass 5:30 PM  
Sunday Mass 9:30 AM

**CHRISTIAN BIBLE CHURCH**  
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Sunday School 9 AM  
Sunday Worship 10 AM  
Wednesday Bible Study  
& Prayer Meeting 7 PM

**MOHAWK**  
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Pastor Dan Annutto  
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Sunday Services at 10 AM  
Intercession - Tuesdays at 6 PM

**NEWPORT**  
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7497 Main Street  
Pastor's Phone 315-790-1877  
Sunday Worship at 9:45 AM

**UNITED METHODIST**  
Pastor Robbin Harris • Phone 845-8730  
Morning Service 11:15 AM

**KUYAHOORA COMMUNITY CHURCH**  
Pastor Dwayne Durand  
West Canada Valley  
High School Auditorium  
5447 St. Rt. 28  
Mailing Address PO Box 50  
Middleville, NY 13406  
Phone 315-292-1303  
www.kuyahorracc.org  
Weekly Service Sunday 10:08 AM

**ST. JOHN THE BAPTIST CATHOLIC CHURCH**  
St. John the Baptist Parish  
7516 N. Main St. • Phone 845-8017  
Saturday Vigil 4 PM  
Sunday Mass 8:30 AM

**PAINES HOLLOW**  
**PAINES HOLLOW UNITED METHODIST**  
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Rtes. 167 & 168 • 315-866-1128  
Worship 9-10AM

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2545 State Route 29  
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pastormark@aol.com  
Sunday Worship:10:30 AM  
Weekly Bible Studies

**STRATFORD**  
**STRATFORD UNITED METHODIST CHURCH**  
1511 State Route 29A  
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pastormark@aol.com  
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## Arc Herkimer Valley Commons family educators become Certified Child Passenger Safety Technicians



Michele Brewer (L) and Nicole Jennett (R) check a child's car seat.  
Photo courtesy of Arc Herkimer

Two of Arc Herkimer's Valley Commons employees, Senior Family Educator Michele Brewer and Family Educator Nicole Jennett, have become certified Child Passenger Safety (CPS) Technicians after an intensive three-day training in Mechanicville, NY.

The training consisted of classroom instruction, hands-on practice, assessments, and a community safety seat checkup event.

Brewer and Jennett will be able to use their new knowledge and skills to educate families in Arc Herkimer's parental education program, as well as families in the community, on proper car seat installation and use.

Plans are in the works for community car seat checkup events in 2021.



## Comfort foods made fast and healthy

by Healthy Exchanges

### Walnut peach pie

Looking for something different to serve for dessert at your Thanksgiving table? Here's a simple peach pie using canned peaches.

1 (4-serving) package Jell-O sugar-free vanilla cook-and-serve pudding mix

1 (4-serving) package Jello-O sug-

ar-free lemon gelatin

1 (16-ounce) can sliced peaches, packed in fruit juice, drained and 1/2 cup liquid reserved

1/2 cup water

1/4 cup peach spreadable fruit

1 (6-ounce) graham-cracker pie crust

2 tablespoons purchased graham-cracker crumbs or 2 (2 1/2-inch) graham-cracker squares, made into

crumbs

1/4 cup Splenda Granular

1/4 cup chopped walnuts

1. Heat oven to 350 F. In medium saucepan, combine dry pudding mix, dry gelatin, reserved peach liquid, water and spreadable fruit. Stir in peaches.

2. Cook over medium heat until mixture thickens and starts to boil, stirring often, being careful not to crush peach-

es. Spoon hot mixture into pie crust.

3. In a small bowl, combine graham cracker crumbs, Splenda and walnuts. Evenly sprinkle crumb mixture over filling. Lightly spray top with butter-flavored cooking spray. Bake for 15 minutes.

4. Place pie plate on a wire rack and let set for 30 minutes. Refrigerate at least 1 hour. Cut into 8 servings.



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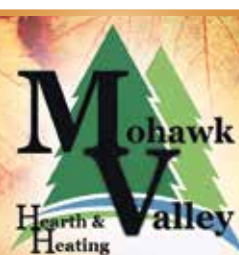
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## Salvation Army looking for volunteers

Herkimer County Clerk Sylvia M. Rowan would like to let the public know that Lt. Derrick Purvis from the Salvation Army is asking for help with the kettles this year. Lt. Purvis is new to Herkimer County and arrived here in August of this year.

He is looking for volunteers to ring the bells in two locations, one at Tractor

Supply (which is inside) and the other at Walmart on the grocery side (which is outside). This will start on Friday, Nov. 20.

If there is anyone who is willing to volunteer, contact Lt. Derrick Purvis at the Salvation Army on his cell phone 978.518.5960.

Thank you for all your generous assistance to the Salvation Army.

## Strategies to recession-proof your finances

"Financial planning" is an umbrella term that can be applied to various aspects of money management. Many people associate financial planning with retirement. However, effective financial planning can help people confront today's challenges just as much as it can help them prepare for their golden years.

The pandemic that spread across the globe throughout 2020 posed numerous challenges, including a recession sparked by widespread job loss and declines in economic activity. The U.S. Bureau of Labor Statistics noted that the unemployment rate in the United States exceeded 10 percent in July 2020, while Statistics Canada reported the Canadian unemployment rate was just under 11 percent in that same month. While each country has since witnessed declines in their respective unemployment rates, tens of millions of workers in both nations remain out of work.

The sudden rise in unemployment and decline in global economic

activity underscores the need to plan for recessions, even during those times when economies are thriving. Taking steps to recession-proof your finances is an important component of financial planning that can help people overcome the stress of living during a downturn.

• **Build up your savings.** A recent poll from the Kaiser Family Foundation found that 45 percent of adults said their mental health had been negatively affected due to stress related to the virus. That poll was conducted in March, shortly after lockdown measures were instituted and the term "social distancing" entered the North American lexicon. As the pandemic wore on through the summer, fall and into the winter, stress remained a big concern for many people. Much of that stress stemmed from the economy, but one way to ease that stress is to have a substantial amount of money in savings. Each person's financial needs are different, but many planners recommend clients have at least six



months' worth of expenses in their savings as a cushion to help them get through job loss.

• **Pay down debt.** Debt, particularly high-interest debt, can compromise your ability to save. A

2019 survey from Bankrate.com found that 13 percent of Americans admitted that debt was preventing them from saving more money. Pay down debt like credit cards and only make credit card

purchases if you have the money to pay the bill in full when it's due.

• **Avoid overspending.** Many financial planners recommend a 50-30-20 approach to money management. Such an approach advises people to devote 50 percent of their earnings to needs, 30 percent to their wants

and 20 percent to savings. Spending more than 30 percent on wants can make it difficult to build up a savings account to levels that can protect you in the event of a recession.

• **Expect the unexpected.** The American economy was doing historically well as recently as January, only to have the bottom fall out during the pandemic. If you want to recession-proof your finances, do not take your foot off the gas in regard to insulating yourself from the next recession. No matter how strongly the economy is performing, continue to expect the unexpected and prioritize saving so you have a soft landing awaiting you should the economy again take a sudden turn for the worse.

The timing of recessions is unpredictable, but they are inevitable. Effective financial planning can help anyone overcome the challenges posed by economic downturns.

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## Ayres Memorial Animal Shelter support

The membership letters have just gone out. If we missed you, consider sending support anyway. We have just lost three major fundraisers, and the Christ-

mas event is likely to be lost as well.

The address is 133 Hilltop Rd., Sprakers, NY 12166. Thank you for any help you can give us. Stay safe:

- Wear your mask
- Wash your hands
- Maintain a six-foot space apart

## Now here's a tip

by JoAnn Derson

• This is a wonderful tip received via e-mail: If you have a panic button for your car alarm, keep your keys by the bedside. If you experience a problem during the night, trip the panic alarm. Let your trusted neighbors know about your intention, and they will be able to assist you.

• "Great gravy is only a plastic bag away! This is my tip for separating the

fat from pan drippings to make gravy. I take a quart-size plastic bag and set it in a glass measuring cup. Pour the pan drippings through a strainer, right into the bag. Let it sit for 15-20 minutes, and the fat will separate to the top. Seal the bag, and snip a small hole in a bottom corner, drain the liquid into a saucepan to make gravy. It's that easy." — T.C. in Idaho

• Whenever I am bak-

ing and the recipe calls for, say, 1 cup of honey (or some other sticky substance), I used to pour the honey into the measuring cup but then have a hard time getting all the honey back out of the cup and into the mixing bowl. Now I rinse the measuring cup with water right before measuring, or spray with nonstick cooking spray. It slides right out.

• To create a self-watering area for potted plants

while you are on vacation, set plants in the bathtub or in a kiddie pool and use a length of cotton rope to wick water from the bathtub to the plant's roots. You can either stick it up the holes in the bottom of the pot or dig it down a few inches into the soil. This should get you by for a week or so.

• If you have a table that's wobbly because of an uneven leg, and you are a wine drinker, you're

in luck. Take a wine cork, cut it in small slices and glue the slices to the uneven leg until the table no longer wobbles. Easy!

Send your tips to Now Here's a Tip, 628 Virginia Drive, Orlando, FL 32803.

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## The Kitchen Diva

by Angela Shelf Medearis  
**A Happy (and healthy)  
Thanksgiving**

Most people eat more at Thanksgiving dinner than they consume in a normal day, and then continue overeating at year-end. So it helps to have a plan in place to avoid any holiday gobbling that you might pay for later.

Turkey, yams, mashed potatoes, green beans and cranberry sauce are all nutritious, so long as lots of salt, sugar and butter haven't been added to them, says Kathleen Duran-Thal, director of nutrition at Cooper Healthy Living at the Cooper Clinic in Dallas.

An earlier study by researchers at the National Institute of Child Health and Human Development

and the National Institute of Diabetes and Digestive and Kidney Diseases found that Americans usually gain only one pound during the winter holidays, but the weight put on then isn't shed in the new year.

Those findings contradict many people's views that they gain five to 10 pounds between Thanksgiving and New Year's Day. Researchers said the effects of weight gain at year-end, however, are worth worrying about because they contribute to increased weight over time.

Keeping weight stable in the fall and winter may help prevent age-related weight gain and associated diseases, says Dr. Riva Rahl, medical director at

Cooper Wellness. In addition to not looking or feeling top-notch, adults with excess weight are at greater risk of heart disease, high blood pressure, diabetes and certain cancers, she says.

Cooper Wellness experts say to go ahead and enjoy your favorite Thanksgiving foods, but consider making healthy choices at your turkey dinner. They offer some tips for keeping you from fiddling with your belt at the end of the meal.

1. First of all, don't arrive at a Thanksgiving dinner hungry. Eat a good breakfast, and maybe even lunch that day.

2. Fill half your plate with vegetables, one quarter of it with lean meat, and one quarter with

starches like mashed potatoes and turkey dressing.

3. Choose white-meat turkey and avoid eating the skin.

4. Avoid gravy. Turkey doesn't need to be smothered in gravy to taste good. If you want gravy, just drip a little on your meat and potatoes.

5. Limit yourself to small helpings of heavily sweetened yams and cranberry sauces.

6. Use restraint when dinner rolls are passed around. Buttered rolls may melt in your mouth, but they're full of calories, so eat only one.

7. Try sampling in moderation the many foods that you have looked forward to. And consider bringing something healthy to the dinner, like a side dish that's low in fat, sugar and salt.

8. Eat slowly. By eating Thanksgiving dinner slowly, your body has time to register when it is full so that you don't consume too much.

9. At dessert time, try to choose the lightest options. Pick pumpkin over pecan pie, for example, and avoid 200 calories in the process. Or just eat half a piece of pie, and pass on whipped toppings and ice cream. As dinner winds down over coffee, avoid any plates of additional sweets that may be sitting on the table.

10. After Thanksgiving dinner, take a walk with



your friends or family. Fifteen minutes of walking will get your blood circulating and can burn off 100 calories, says Susie Kania, exercise physiologist and director at Cooper Wellness. The fresh air will invigorate you after a long stay at the table.

(Information courtesy of Cooper Wellness, [www.cooperwellness.com](http://www.cooperwellness.com))

### Light sweet potato pudding

Agave syrup is a natural sweetener that doesn't raise your blood glucose levels. This is a great dessert for everyone, but is particular good for diabetics.

1 1/3 cups mashed, cooked sweet potato

1/2 cup agave syrup

2 teaspoons ground cinnamon

2 teaspoons grated orange zest

1 teaspoon salt

1 teaspoon ground ginger

1/2 teaspoon ground cloves

1/3 cup egg substitute  
16 ounces evaporated skim milk

1/2 cup light whipped topping, optional

1/2 cup chopped, toasted walnuts, optional  
Cooking spray

1. Heat oven to 375 F.

2. In a large bowl, combine sweet potato, syrup, cinnamon, orange zest, salt, ginger, cloves

and egg substitute. Beat at medium speed with a mixer until smooth. Add milk; mix well.

3. Pour mixture into a 2-quart casserole coated with cooking spray. Bake at 375 F for 1 hour or until a knife inserted near the center comes out clean. (For individual servings, pour 2/3 cup potato mixture into each of 4 custard cups. Bake at 375 F for 40 minutes or until a knife inserted near the center comes out clean.)

4. Let pudding cool. Cover and chill for 2 hours. Serve with a tablespoon of whipped topping and sprinkle with walnuts, if desired. Makes 4 servings (2/3 cup per serving, 88 calories).

\*\*\*

Angela Shelf Medearis is an award-winning children's author, culinary historian and the author of seven cookbooks. Her latest cookbook is "The Kitchen Diva's Diabetic Cookbook." Her website is [www.divapro.com](http://www.divapro.com). To see how-to videos, recipes and much, much more, Like Angela Shelf Medearis, The Kitchen Diva! on Facebook. Recipes may not be reprinted without permission from Angela Shelf Medearis.

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# Ready, Set, Give!

## Holiday Gift Guide

### Find the time to shop for holiday gifts

The holiday season is a busy time of year. So many activities are packed into a relatively short period of time, and it is easy to become a tad overwhelmed by it all. Once Black Friday arrives on Nov. 27 (or Thanksgiving evening for those who can't wait until Friday), holiday shoppers have less than a month to get all of their shopping done.

Planning, decorating, entertaining, and socializing takes time away from shopping. To find the time to get everything done — especially shopping — consider these time management tips and tricks.

• **Shop during off-peak hours.** The busiest times of the day for holiday shopping will be lunch hour during a business day and right before or after supper time. Wading through crowds can be time-consuming. Try to shop when the stores are more sparsely populated so you can get in and out faster.

• **Shop local.** Think about patronizing small, independent retailers. Not only will you enjoy customized, exemplary customer service, but the stores probably will not be able to fit as many customers as large



chains. That means you can browse more readily and shop faster and more safely.

• **Schedule online shopping blocks.** Pepper your calendar with blocks of time devoted to online shopping. This way you can handle it without distraction and easily check people off of your list.

• **Delegate some tasks.** Pool your resources with friends or family members and divide up your shopping lists. Each person can be in charge of a different category of shopping. For example, if you are in charge of gaming gifts, buy all of these and then distribute them to whoever needed them. Delegating saves time and lets

shoppers avoid rushing from store to store.

• **Take a day off.** While it may not be ideal to use vacation time for holiday shopping, sometimes it can be an effective way to check off a good portion of your list. Start in the early morning when the children are at school and visit as many stores as possible. Stow away those gifts until you have the opportunity to wrap them. Make the day off a little more special by treating yourself to a solo lunch or a midday meal with a friend.

The holiday season is one of the busiest times of the year. Finding the time to finish shopping and complete other tasks is challenging, but possible.

### Great gifts for hunters

Millions of people across the globe have a passion for hunting. When the time comes to find gifts for the avid hunters in your life, indulging their passion for the great outdoors can make for the perfect present.

Hunters come in all shapes and sizes and from all walks of life. When shopping for gifts for hunters, it can be advantageous, particularly for consumers who don't hunt, to think of the ages and experience levels of their loved ones and then go from there.

#### Young and/or inexperienced hunters

Many areas have minimum age requirements for hunters, and nearly every region requires hunters to take courses on hunting safety before they can apply for hunting licenses. Financing such educations can be an ideal gift for young hunters, ensuring they will have a strong foundation in firearm safety and other important aspects of hunting before they come of age and go on their first hunting trip.

A two-way radio makes another great gift for young hunters, especially who don't yet have their own phones. Even those that who have phones may find it more fun to speak with their fellow hunters over their special radios than on the phones they use every day.

Gear, which can include everything from attire to knives to compound bows and more, also can make for a great

gift for young hunters or those just learning the ropes. However, consumers buying for youngsters who aren't their own children should first consult the child's parents to determine their readiness for certain gear.

#### Established hunters

Established hunters who have strong passions for the sport may already have everything they need. And even those that don't may prefer certain manufacturers. It can be difficult to learn of such preferences without speaking directly to a loved one, which can spoil the surprise. In such instances, consider gifting a hunting experience. Finance a trip to a hunting ground a loved one wants to visit but never has. Go along for the trip and you

might just develop your own passion for hunting.

Some additional gifts that can be great for established hunters include a rifle case; ammo cans; a bore guide, which hunters use to clean their rifles; camping gear; headlamps; and other items hunters routinely use that could be in need of an upgrade.

Of course, one of the best reasons to choose a hunting-related gift for the family outdoorsman is it might compel them to share their bounty when they return home from a successful trip. A cookbook that offers tips on butchering in addition to recipes can make for the perfect gift, and one that the whole family will ultimately enjoy at the dinner table.



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## How to prioritize your bills during the pandemic

As recently as February, few people might have expected 2020 to unfold the way it has. A thriving economy and low unemployment numbers helped 2020 start off on a prosperous foot. But by mid-March, uncertainty set in.

The World Health Organization declared a COVID-19 pandemic in March, and the ripple effects of that were profound. Since the novel coronavirus began spreading across the globe, millions of people have lost their lives, millions more have survived the virus after lengthy hospital stays and hundreds of millions more lost their jobs. Estimates from the International Labour Organization in June 2020 suggested as many as 400 million full-time jobs were lost due to the COVID-19 outbreak.

Such wide-scale job loss left millions of people wondering how they were going to pay their bills while out of work. Though there's no magical formula to help people make it through a recession unscathed, learning to prioritize bills can help people stay on the right financial track even after losing their jobs.

• **Make sure the necessities come first.** The credit-reporting agency Experian notes that health and safety should always be a person's top priority in a tough financial situation. Food and shelter should take precedence, so always pay for food and housing costs first. Change your eating habits to dine out less and make grocery lists before visiting the store so you're less likely to make potentially costly impulse buys while shopping. A 2018 survey from Slickdeals.net found that 70 percent of consumers' impulse buys are spent on food, so creating a grocery list can help people save substantial amounts of money. In regard to housing, if you're accustomed to paying additional principle on your mortgage each month, continue to do so only if you can still afford it.

• **Don't cut costs in regard to medical care.** Make sure you keep your medications up-to-date and continue to visit your health care provider. Medical debt is a substantial problem in the United States. A 2019 study published in the American Journal of Public Health found that roughly two-thirds of all bankrupt-

cies in the United States were tied to medical issues. Unemployed professionals should keep in mind that medical issues may prevent them from reentering the workforce when the economy recovers from COVID-19, so it's imperative that medical care and maintenance continue to remain a priority even in difficult financial times.

• **Eliminate high-interest debt if possible.** High-interest debt such as credit cards can snowball if consumers miss payments or are only capable of making minimum monthly payments. If you have been laid off or are working on reduced wages but have a sizable amount of money in savings, consider eliminating your high-interest debt. Doing so can reduce the stress stemming from the pandemic-related financial uncertainty and it also greatly reduces the amount of interest you'll pay on bills you can afford to pay off.

Many people have been forced to prioritize their bills as they confront the economic fallout of COVID-19. Prioritizing necessities and personal health can help people overcome the financial challenges of the pandemic.

## Strange but True

by Lucie Winborne

• Deceased scientists and researchers who have contributed to the study of Mars will, in a sense, live forever on the red planet: Craters larger than 37 miles are named in their honor.

• Hans Steininger, who is said to have had the longest beard in the world, died in 1567 from

tripping over that beard while running from a fire.

• The blue whale is earth's largest living creature, surpassing even most dinosaurs. Not only can it reach over 100 feet in length and weigh more than 100 tons, but its heart can tip the scale at 1,300 pounds and is the size of a small car, while its arteries are big

enough for a full-grown human to swim through — not that we recommend you go for a swim and attempt it.

• In 2007, Iran claimed 14 squirrels found near the nation's borders were actually spies.

• New York City's Flatiron building used to cause enough downdrafts to lift the skirts of wom-

en passing by, giving a then-daring view of their legs and ankles. The phenomenon resulted in groups of young men regularly gathering on 23rd Street to watch.

• People with autism are less likely to catch yawns.

• The record for most times being hit by a baseball pitch — a whopping


287 — belongs to Hughie Jennings, who finally got smart and retired in 1918.

• A bizarre form of Victorian-era entertainment was the "Fasting Girl." Young women appeared in public exhibits and dazzled spectators with claims that they ate nothing at all. Obviously they munched in secret

and most were eventually caught at it, though, tragically, some starved to death in a bid for authenticity.

*Thought for the Day: "What you leave behind is not what is engraved in stone monuments, but what is woven into the lives of others."* — Pericles

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## Healthy resolutions that are easy to keep

The dawn of a new year is a great time to take stock of the year that just passed and set goals for the next 12 months. Resolutions focused on improving personal health are especially popular, and for good reason. Improving one's overall health can have positive implications for years to come.

Even with the best intentions, resolutions have historically proven hard to keep. Simplifying health-based resolutions can lead to a higher success rate and a healthier you.

- **Walk more.** It is easy to get preoccupied with the "10,000 steps per day" mantra that many people follow and that certain fitness trackers promote. Walking 10,000 steps daily, which equates to roughly five miles per day, is a healthy goal, but it may not be realistic for everyone. Take stock of how many steps you currently take each day, and then resolve to walk 2,000 more. As your body acclimates to walking more, add another 2,000 steps, continuing to do so until you reach 10,000 steps.

- **Learn something new about being healthy.** Informed health decisions

require gaining a greater understanding of your body. Rely on a reputable source such as the Centers for Disease Control and Prevention to learn more about how to be healthy.

- **Spend less time on social media.** Staring at your phone or tablet for multiple hours browsing tweets or checking messages might not be the best thing for your physical and mental health. Browsing the internet may take up time that could be better spent engaging in physical activity. According to Dr. Elia Abi-Jaoude, a staff psychiatrist at the Hospital for Sick Children and Toronto Western Hospital, various studies have shown how excessive social media usage can adversely affect relationships, sense of self, sleep, academic performance, and emotional well-being.

- **Eat more whole foods.** Whole foods, including vegetables, fruits, nuts, seeds, whole grains, and fish, contain various nutrients the body needs to function at peak capacity. These foods may help reduce the risk of many diseases and help people maintain healthy body weights. Start slowly by introducing a new whole food to your diet each day. A gradual approach is more

manageable than going on a drastic diet.

- **Avoid sweetened beverages.** You are what you eat, but also what you drink. A report published in 2006 in the American Journal of Clinical Nutrition found consumption of sugar-sweetened beverages, particularly carbonated soft drinks, may be a key contributor in the epidemic of overweight and obesity. Skip sweetened beverages (even fruit juices can be unhealthy if consumed in excess) and opt for more water or unsweetened teas.

- **Find a physical activity you like.** Rather than resolving to join the gym or signing up for a 5K because it's what everyone is doing, find a physical activity you truly enjoy and aim to do it a few times a week. Maybe it's a sport like tennis or recreational cycling with the family. But if the idea of a gym membership excites you, then by all means sign up.

Avoid restrictive health and wellness resolutions that can be unsustainable. By downsizing expectations and taking small steps en route to your goals, you may be more motivated to stay the course and realize your resolutions.



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### NOTICE OF PUBLIC HEARING EAST HERKIMER FIRE DISTRICT

Please take notice that a special meeting of the Board of Commissioners of the East Herkimer Fire District will take place at 7:00 PM on the evening of Tuesday, October 20, 2020 at the East Herkimer Fire Station, 193 Main Road, East Herkimer, The purpose of the meeting, pursuant to Town Law Section 105, is to present the preliminary 2021 budget to all interested residents and to receive and act on any comments offered regarding said budget. All concerned citizens of the East Herkimer Fire District (which includes all of the Town of Herkimer outside of the Village of Herkimer) are invited to attend this meeting.

*Face masks will be required to be worn and social distancing rules will be followed for this meeting.*

BY ORDER OF THE BOARD OF FIRE COMMISSIONERS OF THE EAST HERKIMER FIRE DISTRICT, HERKIMER, NY,

Michael Macrina, Chairman  
Michael Zucker  
Cindy Cirillo  
Dan Wellington  
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## Kovels: Antiques and collecting

by Terry and Kim Kovel

### Victorian cabinet

The furniture you select for your first house is usually furniture that is as old as the house. A new modern house probably has lots of windows, high ceilings, kitchens and bathrooms made with marble. Most rooms are painted with either a mixture of very bright colors or a monotone shade of white or beige. Furniture looks like the first modern designs — simple shapes, little carving or decoration, chairs made of bent wood and metal rods, and plain rectangular storage pieces and tables. Victorian furniture with dark wood, carved and gilt trims, and metal plaques, just doesn't fit in.

When this 1870 American Renaissance-era cabinet was offered at auction (est. \$8,000 to \$12,000), there were few bidders. Moore, York, & Howell of Philadelphia, who exhibited at the 1876 Centennial Exposition, made it. A great example of American Renaissance furniture, over 5 feet high and just short of 5 feet wide, it is a good size for a Victorian room with an 8-foot-high ceiling and lots of wall space. So, while prices for early modern furniture have gone up, this cabinet, bought at a 2007 auction for \$18,000, was featured in a well-advertised, well-run auction this year and didn't sell.

**Q:** My mom had some paintings from her childhood and before I dispose of them, I'm trying to determine if they have any value. Where can I go to see if they are worth anything? These would be from

the 1930s or '40s.

**A:** If the paintings are signed, search the artist's name on the internet to see if other paintings by that artist have sold. You can also contact dealers who sell paintings to see if they have heard of the artist. Prices for paintings by artists that aren't well-known depend on the desirability of the subject and the skill of the artist. That said, some people buy paintings just because they like the colors and need something that size to fill space on a wall. If they are paintings, not copies (prints), they would have to be seen by a knowledgeable person to be appraised.

### Current prices

Vaseline glass pickle castor: silver plate frame, fans, C-scrolls, finial, marked Bersh, 11 inches, \$180.

Game box: rosewood, S-scrolls, flip-top compartments, escutcheon, hinges, 7 x 17 inches, \$240.

Sign: Maserati logo, round, red, white, blue, porcelain, 12 inches, \$345.

Tiffany & Co. cup: silver, marching children's band, flute, tambourine, hand cart, trees, 3 1/2 x 4 inches, \$510.

**TIP:** Never stop a music box in the middle of a tune. If the box is later moved, there is more likely to be damage to the spikes on the cylinder if it is not at the end of a song. "Kovels' Antiques & Collectibles Price Guide" — the all new 2021 edition — is now available in bookstores and online, or visit [www.Kovels.com](http://www.Kovels.com) for a special offer.

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*Trends in clothing change quickly. Skirts are long and then short, business attire for men now includes sports shirts and no neckties. Large, Victorian furniture is out of style and hard to sell. This top-quality cabinet didn't sell even though it was estimated at less than half the price it cost 12 years ago.*



### Herkimer County Office for the Aging



**NY Connects**  
Your Link to Long Term  
Services and Supports



**Come join us for a Virtual Public Hearing. You can participate by Zoom or by phone. The presentation will provide information on Office for the Aging/NY Connects services as well as ways to protect yourself during the COVID-19 pandemic.**

**Please share your thoughts on the services that Office for the Aging/NY Connects provides as well as any services that may be needed.**

**Date: Friday, December 11, 2020**

**Time: 10:00 AM & 3:00pm**

**You can participate by using Zoom or calling in.**

(If you need any special accommodations such as translation services or documents with larger print please let us know 3 business days prior to the meeting)



**Please call (315) 867-1121 to register. RSVP by Thursday, December 10th. This information brought to you by NY Connects, Your Link to Long Term Services and Supports; [www.herkimercounty.org](http://www.herkimercounty.org), then departments, then Office for the Aging; phone 867-1121.**

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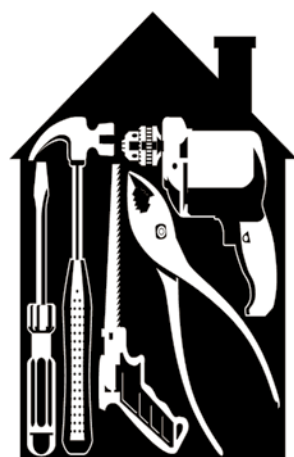
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## How to find help with financial planning

Financial advisors can be invaluable resources for people who need help managing their money. There's an existing misconception that financial advisors are only for the rich, but anyone can benefit from some guidance in regard to their finances. The key is finding a planner who understands your needs and is willing to work with you, no matter how big or small your financial dreams may be.

According to U.S. News and World Report, some financial advisors are no longer interested in working with people without substantial portfolios. Certain firms have stopped paying commissions to brokers for accounts that are considered small, including customers with assets worth between \$100,000 and \$500,000. While that can make it difficult to find financial help, there are ways to receive assistance.

• **Ask friends for recommendations.** If a financial advisor has worked with a colleague, friend or family member, he or she may also be able to provide services to you. To find professionals with reputable credentials, look for someone who has a Certified Financial Planner or Personal Financial Specialist designation. Those who are relying on investment advisors should work with one who has a Chartered Financial Analyst certificate. These credentials are indicative of proficiency in financial planning.

• **Look around online.** Various online resources, including U.S. News & World Report, offer searchable databases. The Garrett Planning Network at garrettplanningnetwork.com offers a map of the United States where users can find financial advisors in their areas who cater to the middle class.

• **Contact a professional association.** The National Association of Personal Financial Advisors can provide resources for finding local financial advisors. Visit www.napfa.org for a listing. Middle-income individuals can look at the Accredited Financial Counselor website at www.afcpe.org to find professionals. Accredited financial counselors often focus on helping low- and middle-income people at affordable prices with relevant financial assistance.

• **Research compensation.** Financial advisors may receive compensation in one of two ways: fee-only and non-fee-only. A fee-only advisor typically charges an hourly fee or flat rate for services. A non-fee-only advisor may be compensated at a percentage of assets earned or may receive incentives and commissions from their companies based on preestablished sales goals or objectives. There are no right and wrong answers to fee schedules, but find a situation that works for you.

Some people need help navigating the ropes of financial planning. Financial planners can help people from all backgrounds establish and achieve their financial goals.

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# Country Editor

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## Safety tips when giving kids electric toys

Youngsters' eyes light up each holiday season at the sight of toys. Gift-giving during the holiday season is practiced by people of various faiths and backgrounds, and the joy of giving is only increased when witnessing the excited children unwrap gifts.

Though no gift giver wants to imagine children being hurt while playing with their toys, it's important that adults recognize the dangers posed by certain toys. Regulations mandating the safe production of electric toys have been in place for decades, but the risk of injury remains. The Consumer Product Safety Commission recognizes that threat and offers the following tips to consumers who intend to give children electric toys this holiday season.

- **Heed the age recommendations.** The CPSC notes that children should never be given toys, including electric toys, that are made for older kids. The idea that kids "will grow into it" may entice some consumers to ignore age recommendations, but that only puts youngsters at risk. Age recommendations are the minimum age children should be before they play with a toy.

- **Consider kids' maturity levels.** Children mature at different paces, so even kids who meet or exceed the minimum age listed on the package may not necessarily be capable of safely playing with the electric toy. To determine if a child is mature enough for a given toy, consumers can consult with the child's parents or, if buying for their own children, pay particular attention to how the child plays with age-appropriate toys he or she already has. If the child tends to gravitate toward toys designed for younger children, he or she might not yet be ready for electric toys designed for his or her age.

- **Carefully and clearly explain the toy to children.** Before allowing a child to play with a new electric toy, parents should carefully read the instructions and then read them aloud to their children. Play with the child when he or she uses the toy until you are confident the youngster understands the toy and how to operate it safely. The CPSC recommends parents always supervise children when they're using electric toys and make sure that toys that must be plugged into the wall fit snugly into the outlets. Prevent electrical shock by ensuring prongs are never exposed.

- **Store toys safely.** Safe storage also is vital to prevent electric toy-related injuries. Store electric toys

in dry areas that are not accessible to children.

- **Inspect toys regularly.** Routine inspections of electric toys can alert parents to broken parts, frayed cords and/or damage to enclosures of wiring and other protected components. If parts like batteries or bulbs need to be replaced, make sure children know that only adults are allowed to replace them.

Electric toys can be hazardous to children. But parents and gift givers can take various steps to ensure kids stay safe when playing with electric toys.



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## To your good health

by Keith Roach, M.D.

### False positives plague lung cancer screening

**Dear Dr. Roach:** I'm a 74-year-old female who smoked a pack a day for 40-plus years, having quit smoking about 18 years ago. As a precaution, I asked my primary doctor to order a screening CT scan, knowing that I'm a candidate for lung cancer. The results showed a 3-mm nodule in one lung, and I was advised not to worry and that my doctor would order another CT scan in six months. I can't help but wonder if this is cancer and if an oncologist, after six months, will ask me why I waited so long to see him. -- T.W.

**Answer:** Medical professionals have been attempting to screen for lung cancer for decades. Chest X-rays proved insensitive: By the time cancer could be seen on X-ray, it was usually too late to do anything about

it. CT scans are much more sensitive (maybe too sensitive; see below), and studies have shown that some lives will be saved with a screening program. However, the number of people who would benefit is relatively small; 256 moderate-to-heavy smokers would need yearly screening for three years in order to prevent one lung cancer death.

There are two other significant concerns about lung cancer screening. The first is the issue you have now: an abnormal result and what to do about it. It's extremely common. Almost 25% of scans will be abnormal, and 96% of the abnormal results will be false positives. But it will require multiple scans and sometimes an invasive procedure to prove it. This means a great deal of anxiety among people who get the type of result you did.

The small size of your nodule means your risk that this nodule is cancer is much lower than 1%. A follow-up scan is the usual recommendation, and if the nodule is the same size or smaller, the chance of it being cancer is very close to zero. You should have had a careful explanation of the likelihood of false positive results before getting the scan. You should also have been warned of the possible need for a biopsy and the possible financial costs associated with follow-up testing.

The second concern is that current smokers who consider screening should receive intensive advice and

help in quitting smoking. A negative CT scan is not a "clean bill of health" for a smoker and quitting remains the single most important thing most smokers can do for their overall health.

**Dear Dr. Roach:** How often does a healthy person with perfect vision and no eye concerns need to see an eye doctor? -- D.S.

**Answer:** A periodic eye exam in someone with no symptoms involves a screening test for vision changes related to aging and other eye diseases, including glaucoma, age-related macular degeneration and cataracts. There are several commonsense reasons for screening, but there has not been good evidence to support its use. The U.S. Preventive Services Task Force does not make a recommendation for or against screening. The Canadian Task Force recommends against it.

By contrast, the American Academy of Ophthalmologists recommends a baseline exam at age 40; visits every two to four years from age 40-54; every year to three years from age 55-64; and annual exams for people 65 and over.

*Dr. Roach regrets that he is unable to answer individual questions, but will incorporate them in the column whenever possible. Readers may email questions to [ToYourGoodHealth@med.cornell.edu](mailto:ToYourGoodHealth@med.cornell.edu).*

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by The Associated Press

Is it safe to stay in hotels during the pandemic?  
In a recent travel up-

## Is it safe to stay in hotels during the pandemic?

date, the U.S. Centers for Disease Control and Prevention makes it clear: Staying home is the best way to protect yourself against the coronavirus.

If you do travel, the CDC says, sharing a rental home with people from your own household is safer than staying with friends or family who aren't from your household or staying at a ho-

tel where you would encounter more people. The riskiest option, it says, is a hostel or other dorm-like lodging with shared sleeping areas.

Try to find a rental that guarantees a 72-hour buffer between guests, says Dr. Natascha Tuznik, an infectious disease expert at the University of California, Davis. Airbnb will require hosts to com-

mit to enhanced cleaning by Nov. 20. That includes scrubbing floors and other surfaces with soap and water; washing linens on high heat; disinfecting high-touch items like door knobs; and ventilating rooms.

Rentals might also have more access to fresh air than hotel rooms, Tuznik said. But she said there have been very few reported coronavirus outbreaks connected to hotels.

If you stay at a hotel, check to see what safety steps it's taking. Many hotels have adopted enhanced cleaning procedures, for example, and are encouraging social distancing in common areas.

You can also use disinfectant wipes to clean the surfaces that are most touched, like light switches and faucets, Tuznik said. And consider omitting housekeeping services to ensure fewer people enter the room.

Outside the room, experts suggest avoiding common areas and taking the stairs instead of the elevator if you can.

## King Crossword

Answers

Solution time: 27 mins.

M	O	T		S	A	F	E		B	I	D	S
A	R	E		T	R	I	P		L	O	R	E
J	A	M	B	O	R	E	E		O	N	Y	X
A	L	P	A	C	A		R	O				
			S	K	Y		G	A	M	B	O	L
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B	A	M	B	O	O		C	A	M			
			I	O	U		A	M	P	E	R	E
S	P	U	R		C	A	M	B	O	D	I	A
L	I	S	T		H	I	E	D		I	D	S
Y	E	A	H		O	L	L	A		T	E	E

## Weekly SUDOKU

Answer

3	4	5	9	2	8	7	1	6
1	6	8	4	5	7	2	3	9
7	9	2	1	3	6	5	8	4
6	8	3	5	9	4	1	2	7
5	1	9	6	7	2	8	4	3
4	2	7	8	1	3	9	6	5
9	5	6	2	4	1	3	7	8
2	7	4	3	8	9	6	5	1
8	3	1	7	6	5	4	9	2

## Just Like Cats & Dogs

by Dave T. Phipps



## This Week's Holidays

Nov. 20 – Absurdity Day

Nov. 21 – National

Adoption Day

Nov. 22 – Go For

A Ride Day

Nov. 23 – Eat A

Cranberry Day

Nov. 24 – Evolution Day

Nov. 25 – National

Parfait Day

Nov. 26 – Thanksgiving

Nov. 27 – You're

Welcome Day

Pins & Needles Day

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**Mon. Nov. 9th** – Sold 256 head Cull ave. \$.45 top cow \$.57, cull beef cow ave. \$.46 top cow \$.52, Organic Cull dairy Ave. \$.62 top cow \$.76, bull calves top calf \$1.25, top beef calf \$1.50, heifer calf top \$.45, Feeder Dairy \$.26 – \$.67, Feeder bull \$.86 – \$1.00, Feeder Heifer \$.64 – \$1.16, Feeder Steer \$.96 – \$1.12.

**Mon. Nov. 23rd** – Normal Monday sale & Monthly Organic Day. Special: Certified Organic Dairy 30 Milking Age in all stages of lactation and 30 heifers all ages from 3 months to 4-5 mths preg. Also a group of 55 heifers and 10 bulls Certified Organic. 7 spring bulls & 3 breeding bulls; 3 bred heifers, 14 open and balance younger.

**Mon. Nov. 30th** – Normal Monday Sale

**Mon. Dec. 7th** – Normal Monday sale & Monthly Fat Cow & Feeder Sale

**Sat. Dec. 12th** – 11:30 Holiday All Breed Special – due to the overflow of the All Breed sale we having another sale. Early consignments From Morrill Dairy sends a load, Davis Farm, Sparling Farm, Cobyrock, Rach-Len, Peacefull Valley Farm, Sunny Acres, Slade Bros, plus more great consignments that have been coming in. We will be cutting this off at 125 head so if your interested call today.

**Mon. Dec. 14th** – Normal Monday sale & Monthly Heifer Sale

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## How expenses can change during retirement

Work is a major component of daily life, so much so that Andrew Naber, an industrial and organizational psychologist and an associate behavioral scientist at RAND Corp., determined that the average person spends 90,000 hours at work over the course of his or her lifetime. According to a 2014 Gallup poll, the average American retires at age 62, but roughly 64 percent of professionals bid farewell to the workplace between ages 55 and 65.

Retirees must make a number of adjustments once they call it a career. No such adjustment is as significant as the financial one. Most people find their post-retirement income is considerably less than when they were working full-time. That is why financial planners often recommend saving

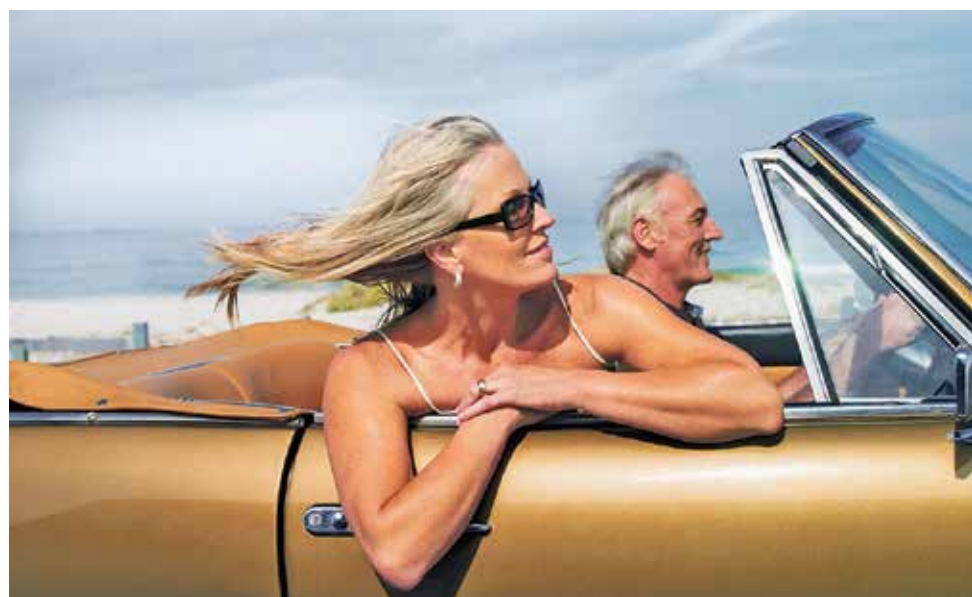
and investing enough during working years to be able to replace 80 percent of preretirement income. Certain expenses get lower after retirement, but some will rise. Here's a look at what to expect when the bills come due during retirement.

• **Food costs:** Food costs may go down in retirement because shopping and preparing meals for one or two people is much less costly than feeding a family of four or more. However, dining out may increase as you have more free time to visit local eateries.

• **Automotive costs:** According to data from the U.S. Department of Transportation, the average commuter spends 25.8 minutes behind the wheel twice a day, and the average driver puts in 13,474 miles behind

the wheel each year — with people between the ages of 35 and 54 clocking close to 15,000 miles. Less time spent in the car means fewer gasoline fill-ups and longer durations between oil changes and other services. In addition, based on the Internal Revenue Service reimbursement rate of 58 cents per mile, a typical commute of 20 to 30 miles a day costs \$11 to \$16 a day or \$55 to \$80 a week. In a year, you could easily be spending \$2,000 to \$4,000 commuting if you live within 15 miles of your job. Without commuting, that cash stays in your pocket.

• **Taxes:** Many people can expect to be done paying federal income taxes when they are retired and no longer earning an income. If the majority of retirement savings were



in Roth IRA accounts, contributions are available for withdrawal tax- and penalty-free at any age.

• **Housing:** Your mortgage may be paid off before or soon after retire-

ment. That eliminates the single largest expense in many people's budgets. If your home will not be paid off, it's possible to downsize to reduce monthly payments.

• **Travel:** While many other expenses can go down, travel is one expense that can shoot up during retirement. But many people are happy to bear this cost. With more time for travel, retirees may allocate more funds toward vacations and

other great escapes.

• **Health care:** Seniors often see their health care needs and costs go up after retirement. It's important to understand what is covered by health plans, and it's equally important to set money aside for unforeseen medical expenses.

Many costs of living decrease after retirement. However, it is wise to take in the whole picture to understand how to budget for retirement.

## Bible Trivia

by Wilson Casey

1. Is the book of 1 Thessalonians in the Old or New Testament or neither?

2. To keep Adam and Eve away after the Fall, what did God place around the tree of life? Smoking pits, Deep moat, Cherubims with a flaming sword, Walking vipers

3. Who is the only daughter of Jacob specifically named in the

Bible (KJV)? Dinah, Junias, Noadiah, Orpah

4. From 2 Samuel 12, what personality did God name Jedidiah? David, Amos, Solomon, Joab

5. What type water did Jesus offer the Samaritan woman at the well? Fresh, Cool, Living, Clean

6. From John 10, to what type of animals are Christians compared? Camels, Sheep, Lions, Serpents

**ANSWERS:** 1) New; 2) Cherubims with a flaming sword; 3) Dinah; 4) Solomon; 5) Living; 6) Sheep

"Test Your Bible Knowledge," a book with 1,206 multiple-choice questions by columnist Wilson Casey, is available in stores and online.

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## Spanish chorizo stew

### Spicy stew makes the perfect warming fall meal.

4 ounces Spanish chorizo  
2 large carrots, chopped  
1 medium onion, finely chopped  
1 tablespoons extra-virgin olive oil  
1 can (15 ounces) lower-sodium chickpeas, undrained

2 cup lower-sodium chicken broth  
1 can (28 ounces) crushed tomatoes  
12 ounces spinach, torn  
Crusty bread

1. In an 8-quart saucepan on medium, cook chorizo, thinly sliced into half-moons, carrots and onion in olive oil for 5 minutes or until onion begins

to soften.

2. Add chickpeas and chicken broth. Heat to simmering on high; simmer 10 minutes, stirring occasionally. Stir in crushed tomatoes and spinach. Simmer for 5 minutes, stirring. Serve with crusty bread. Makes 4 servings.

• Each serving: 375 calories, 18g to-

tal fat (5g saturated), 21 g protein, 40g carbohydrate, 11g dietary fiber, 940g sodium.

For thousands of triple-tested recipes, visit our website at [www.goodhousekeeping.com/food-recipes/](http://www.goodhousekeeping.com/food-recipes/).

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## Get in the habit of saving more each month

Saving is a vital component of financial planning. However, more than half of Americans are saving too little and do not have an accurate grasp of their spending habits.

A recent survey from Intuit Mint Life found that, in 2019, 59 percent of Americans were living paycheck to paycheck and 65 percent didn't know how much they were spending on a monthly basis. The situation is similar in Canada, where the annual BDO Canada Affordability Index indicates 53 percent of Canadians are living paycheck to paycheck and 25 percent say their debt load is overwhelming.

While there's no magic formula to save money, and the amount of money one should save each month depends on how he or she wants to live now and in the future, a handful of strategies can help people save



more money each year.

• **Follow the 50/30/20 rule.** The popular 50/30/20 rule advocates for allocating 50 percent of your budget to essentials like rent, food and housing, 30 percent for discretionary spending and 20 percent for savings. Many people

cannot save 20 percent of their income. In such instances, people can make a concerted effort to save 10 percent of their take-home pay.

• **Build an emergency fund.** The credit reporting agency Experian recommends consumers keep between three and six

months' worth of expenses in an emergency fund. The fund should cover expenses on the absolute necessities paid each month, like utilities rent/mortgage and groceries.

• **Set goals.** Savings goals can help a person stay on track and provide motivation to put money away. Establish separate savings accounts for each goal to reduce the temptation to spend. For example, if the goal is to save more for vacations, then a person can open an account where funds are used exclusively for vacations.

• **Automate with your em-**

**ployers' help.** Certain employers allow workers to direct deposit a paycheck into more than one bank account. It's easy to request the payroll manager put 10 percent or 20 percent of a paycheck into a savings account while the remainder is deposited into a checking account. Automated deposits can help individuals get accustomed to living on less.

Saving money isn't always easy, but with goals and certain strategies in mind, it's possible for individuals to grow their savings and secure their financial futures.



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