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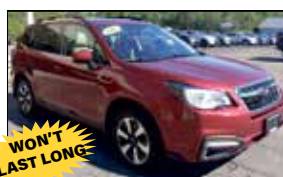
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How to support local agriculture this fall

The global pandemic that has upended daily life has exacted a toll on many industries. Businesses have been asked to close or temporarily scale back operations, while organizers of recreational gatherings have been tasked with reevaluating the practicality and safety of annual events.

Throughout the United States and Canada, au-

tumn fairs, exhibitions and activities provide revenue for many people. But due to the outbreak of the COVID-19 virus, many of these annual events have been postponed, adversely affecting local agricultural industries as a result. Governments in certain places have responded to the cancellations and offered assistance to local farmers and

agricultural industries. For example, the Province of Ontario is providing nearly \$1 million to assist organizations that had to cancel fall events due to the coronavirus pandemic. In addition to supporting such efforts, the general public can pitch in to help offset some of the financial losses accrued by local farms.

• **Check for virtual events.** Some fall fairs or livestock events have been moved to the digital realm. That means competitors who were entering livestock or even home crafts into competitions can still participate. Organizers may ask for videos or photos of entries and then a committee will vote on the winners. This is one way to keep entry fees and even cash prizes moving along.

• **Support local farms or orchards.** Fall is harvest season in many areas, making this a popular time of year to

visit nearby farms and to purchase fruits and vegetables directly from the source. Many farms have implemented safety protocols that align with COVID-19 health recommendations to safely welcome visitors. Things may look a little differently at orchards and farms, but smaller crowds and wearing masks should not compromise the fun of picking your own foods.

• **Explore farm-to-table.** Private individuals as well as restaurant owners can develop relationships with area agriculture producers to increase the availability of farm-to-table offerings. Restaurants can revamp menus to include a greater share of items sourced from nearby farms. Individuals also can rely on produce stands and farmers' markets to stock their pantries. Some farms may offer delivery and mail-order as well.

• **Offer financial ser-**



vices. Financial advisors can help farmers who are struggling with finances work through their options. Institutions may be able to extend the terms of loan repayments, refinance loans, restructure debt, or get credit extensions. Lower interest rates have created some new opportunities farmers may not be aware of.

Financial advisors can help farmers navigate an uncertain financial time.

Farmers and agricultural organizations are facing greater challenges as fall fairs and other events are being canceled. The public can support agriculture in different ways to offset the financial losses stemming from the pandemic.

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 Christmas 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:

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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 Funstuff for Families."

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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 or-

der 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.

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THOUGHT FOR THE WEEK: "Let's Attend Church This Sunday". You and your family are welcome at Grandview Baptist Church, corner of Lydius & Washington St., Ft. Plain, NY. Sunday School 10am. Morning Worship 11am.

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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

December 2 Christmas Tree Lighting. Village of Ames tree

lighting at 6 p.m. in front of the Village of Ames Museum.

Refreshments to follow at the fire station.





Church Directory

**To Place or Update
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Amazing Grace Baptist Church
131 Clark Rd., Fort Plain
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Pastor Frank Calabrese
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Sun. Eve. Service 6:30pm, Wed. Service 6:30pm,
Sat. Visitation 10am
www.amazinggracebc.org

**Ames - Sprout Brook
UMC**
613 Latimer Hill Rd.
Ames, NY 13317
518-673-3495
Pastor Jan Markle
Sunday Service 9:00am

Bethesda Fellowship
34 S. Division St.
St. Johnsville, NY 13452
518-568-2678
Summer Schedule
Sunday Worship 10:00am
Wed. Worship and Prayer 6:00pm

**Cherry Valley
Assembly of God**
37 Alden St., Cherry Valley,
607-264-3306
Pastor David Carpenter, Jr.
Sundays 9:30am

**Christian Church of
Charleston Four Corners**
1380 E. Lykers Rd., Sprakers
518-922-9088
Pastor Brett Popp
Sunday School (adult & children) 10am,
Worship 11am,
Sunday Eve. Prayer 6:30pm,
Thurs. Eve. of Encouragement 6:30pm
www.christianchurchcharlestonfourcorners.org

Church of Christ Uniting
PO Box 896
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315-858-1553
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Church School: Sunday 10:30am

Church of the Good Shepherd
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with Communion
Church Email: churchgoodshepherd26@gmail.com
Web Site: www.churchgoodshepherd.com

Church of the Nazarene
3316 State Route 29 W
Johnstown, NY 12095
Offices: 518-762-2982
Cell: 857-523-8417
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Sunday Morning Service 11:00am
Sunday School for All Ages 10:00am

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**Currytown
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Rev. Donald Hoaglander
Visiting Pastor Jane Hubschmitt
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Worship Service 10:00am

**Dolgeville
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315-429-9142
Dr. Marvin Isum, Pastor
Worship Sunday 10:30am
Midweek Fellowship Tuesday 7pm
www.dolgevillechristianfellowship.org

**Dolgeville United
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21 N. Helmer Ave., Dolgeville
Rev. Jack Ford
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Worship 11:00am
Sunday School @ 9:30am beginning
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Bible Study - Wednesdays @ 12:30pm

**Emmanuel
Episcopal Church**
588-594 Albany St., Little Falls, NY
315-823-1323
Sunday Mass 10am
Coffee Hour following Sunday Mass
Sunday School & Youth Group
Tuesday 10am Mass & Bible Study
Friday 10am-2pm Thrift Shop

**Ephratah
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140 Co. Hwy. 140, Ephratah, NY
To live and share Jesus Christ both locally and globally.
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Sunday School for all ages
10am September-June
Sunday Morning Worship 11am
Prayer & Praise Thursdays 7pm

**Episcopal Church of
the Good Shepherd**
26 Moyer St., Canajoharie
518-673-3440
Holy Communion Sundays at 9:30am
Fellowship Time to Follow
Call for Holy Day services
The Rev. Virginia L. Ogden, Rector
churchgood@frontier.com

**Everlasting Joy
Believers Fellowship**
14 Park Place
(in with Seekers Fellowship)
St. Johnsville, NY 13452
315-858-2112
Pastor Carolee Coye
Sunday Service 10am

**Faith, Hope and Love
Church**
Rev. David W. Bowley, Pastor
Saturdays, 5 pm
at the
United Methodist Church Lower Level
50 E. Main St., Canajoharie
call 518-673-5128 or see facebook "Faith,
Hope and Love Christian Church" and our
website <http://faithhopeandlovechurch.com>

First Baptist Church
Springfield Center, NY
Rev. - Gary Tyler
Sunday School 10:00am
Morning Worship 11:00am
Sunday night Worship 6:00pm
Wed. night Bible Study 7:00pm
Free meal & music every
2nd Sat. of the month 4-7pm

**Fonda Fultonville
United Methodist Church**
11 Montgomery St., Fultonville
Pastor Nancy Pullen • 853-3311
Sunday Morning Worship 9:15-10:15,
Sunday School 9:15-10:30, Coffee
Fellowship Following Service
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**Fort Plain United
Methodist Church**
39 Center St., Fort Plain
**Audie Miller,
Lay Supply Pastor**
Church Office 518-993-3863
Kitchen 518-993-3464
ALL WELCOME, Worship Service 11am

**Freysbush United
Methodist Church**
Freysbush Rd., Fort Plain
518-842-1357
Rev. Cindy Leonard, Officiating
Worship 9am,
Sunday School 10am ALL ARE WELCOME
coffee hour to follow service

**Fultonville
Reformed Church**
Corner of 5S & 30
Pastor Jane Hubschmitt
Sunday School 10AM
Family Worship 10:30AM

Glen Reformed Church
State Hwy 161 in the
Hamlet of Glen
4 miles South of Fultonville
glenreformed@nycap.rr.com
Sunday Worship at 9. Sunday School
immediately following Children's Message

Grace Christian Church
20 Center St.,
St. Johnsville, NY 13452
Pastor Martin Glynn
518-568-2122
Sunday School 9:30am
Worship 11:00am

Grace Episcopal Church
24 Montgomery St., Cherry Valley
315-585-4016
Fr. Kyle Grennen, Rector
Sunday School 11:00am
Holy Communion/sermon 11:00am
Active Youth Group - call for detail

Grandview Baptist Church
15 Washington St., Fort Plain
518-993-9929
Pastor Dan West
Sunday School 10am
Morning Service 11am
Bible Study & Prayer Meeting,
Wednesday 6:30pm

Holy Family Parish
Little Falls, NY
315-823-3410
Saturday 4pm
Sunday 10:30am

Joy Fellowship
296 Co. Hwy. 119
St. Johnsville, NY 13452
518-568-3217
William Hayes Pastor
Joyce Loughran Assistant Pastor
Sunday School 9am, Morning Worship 9:30am
Wednesday Evening Worship 6:30pm

**Lassellsville United
Methodist Church**
State Hwy. 29
Pastor Robert A. Lindsay
Worship: Sunday 9:30am
Sunday School to start soon

Lighthouse Baptist Church
1524 St. Rt. 29A, PO Box 114
Stratford, NY 13470-0114
315-429-8854
Pastor Martin Smith
Sunday Morning Worship 10:30am; Wed. Eve.
Prayer Meeting 6:00pm; 2nd & 4th Sunday
Dinner following Morning Service
with Afternoon Service following dinner
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**Marshville
Evangelical Church**
Route 10 South
Rev. David Bowley
Worship Sunday 9am

**National Kateri Tekakwitha
Shrine and Indian Museum**
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Fonda, NY 12068-0627
518-853-3646
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frs@katerishrine.com
www.katerishrine.com

**New Hope
Christian Fellowship**
32 Spencer St., Dolgeville, NY 13329
Pastor Pat Andreoli
315-429-3630
NewHopeChristianFellowship.net
Sunday School 9:30AM
Worship Service 10:30AM

**Oppenheim United
Methodist Church**
Route 29
Rev. Jack Ford
315-429-7381
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Totally Awesome God-TAG time 6:30pm
Wednesdays beginning in Oct., Sunday
School 9:00am beginning September 18th

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R.C. Church**
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Parish Office 518-993-3822
ourladyofhope@frontier.com
Mass Schedule: Saturday, 4pm;
Sunday, 8:30am & 11am;
Confessions: Sat. 3 & by appointment
Please call parish office for Holy Day schedule

**Paines Hollow United
Methodist Church**
Intersection of 167 & 168, Paines Hollow
Pastor Peg Donaghy
518-568-7604
Sunday Worship 9:30AM
Fellowship Hour to Follow

**Randall Christian
Community Church**
NY Rte. 5S
Sunday Service 10:30am
**Worship Leader
Darlene Spaulding**

**Reformed Church
of Canajoharie**
15-19 Front St., Canajoharie
518-673-2816
Rev. Matt Draffen
Sunday 9am Christian Education
9:20 Choir Practice
10am Worship Nursery provided
Fellowship hour follows worship

**Reformed Church
of Fort Plain**
165 Canal St., Fort Plain, NY 13339
518-993-4302 • fortplainrca@yahoo.com
Rev. Nancy E. Ryan
Worship 10:30am,
AA meetings Mon. & Tues. 7pm,
Second Thurs. Prayerspace 6am to 6pm

**Reformed Church
of Sprakers**
112 Sprakers Hill Rd
Rev. Nancy Ryan
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**Richfield Springs
Bible Church**
19 Church St
Richfield Springs, NY 13439
Rev. David Tosi
315-858-0564
Sunday School (all ages) 10am
Worship Service 11am & 7pm
Wednesday - Prayer & Praise
Call for info on various Youth Ministries
www.richfieldspringsbiblechurch.org

River of Jubilee Church
5057 State Highway 5 S
Sprakers, NY 12166
Pastor: Gail Adamoschek
Pastor: Steve Adamoschek
518-322-1427 / 518-224-4455
Sunday Service 10:00am
Children's Church Available
Other Learning Opportunities Available
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**Sacred Heart
Catholic Church**
111 3rd Ave., Tribes Hill
518-829-7301
Mass Saturday
4:00pm

Saint Cecilia Church
26 Broadway, Fonda
518-853-4195
Sunday Worship
9:00am

**Salisbury Center
United Methodist Church**
2545 St Rt 29, PO Box 104
Salisbury Center, NY 13454
315-429-9085
Rev. Lynn R. Lockwood

Seeker's Fellowship
14 Park Place
St. Johnsville, NY 13452
518-568-7700
Pastor Mike Yezierski
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Bible Study 7pm (Wed., Thurs. & Fri.)
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and salvation for all who trust
in Christ's sacrifice.

St. John's Lutheran Church
774 St. Hwy. 163, Fort Plain, NY
518-705-7552
Rev. David A. Johnson, Ph.D.
Sunday Worship 9:00am, Sunday School 10:00am,
Ladies Aid W.E.L.C.A. Handicapped Accessible

**St. John's
Reformed Church**
68 W. Main St., St. Johnsville
518-568-7396
Faithfully Following Jesus Christ
Sunday Worship 10:30am

**St. John's & St. Mark's
Lutheran Church**
143 Church St., Canajoharie
518-673-2224
Pastor A. Elisabeth Aurand
Sunday Worship 8:30am & 11am;
stjm-canajoharie.org
office@stjm-canajoharie.org

**St. Johnsville
Methodist Church**
7 East Main St.,
St. Johnsville, NY 13452
Pastor Corey Jones
518-568-7983 • 315-866-8626
Worship Sunday 3pm

**St. Joseph's
Roman Catholic
Church**
31 North Helmer Ave., Dolgeville
315-429-8338
Sunday Mass is 8:30am

**St. Mary's
Episcopal Church**
7690 Rt. 80, Springfield Center
315-858-4016
Fr. Kyle Grennen, Priest-in-Charge
Sunday Eucharist, 9:30am
Coffee - Fellowship follows service
Holy Days - as announced

St. Paul's Lutheran Church
36 Lydius St., Fort Plain, NY 13339
518-993-2040
Pastor Jonathan Litzner
405-250-8395
Church Service 11am

St. Paul's Lutheran Church
32 W. Main St.,
St. Johnsville, NY (next to NBT Bank)
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518-568-2405 Parsonage
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**St. Thomas the Apostle
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1 Church St., Cherry Valley
607-264-3779
Masses Saturday 4:30pm
Sunday 11am

**Stratford United
Methodist Church**
Route 29A
315-429-9085
Rev. Lynn R. Lockwood
Worship 9am

**The Christian Church
of Rural Grove**
170 Rural Grove Rd., Sprakers, NY 12166
518-922-7831
Pastor Joshua Fetterhoff
pastorjosh@ruralgrovechurch.org
Sunday School (all ages) 9:45am,
Morning Service 11am, Eve. Service 6pm,
Wed.-Family Night 7pm,
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**The Holy Spirit Polish
National Catholic Church**
618 E. Gansvoort St.
Little Falls, NY
315-823-0793
Father Rafal Dadello
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www.holyspiritpncc.org

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Cell 518-774-8558

**Trinity Evangelical
Lutheran Church
of Stone Arabia**
5430 St. Hwy. 10, Palatine Bridge, NY
Pastor A. Elisabeth Aurand
Sunday Worship 9am
518-673-2224

**United Methodist
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umc673@frontiernet.net
Communion Last Sunday of the Month

Valley Alliance Church
85 E. Main St., Nelliston
518-993-3458
Pastor Ken Gies
Sunday School (all ages) 9:15am,
Sunday Worship 10:30am,
Wed. Praise & Prayer 7pm,
Fri. Youth Group 7pm (7-12th grade)

**Victorious Life Church
RMI Fellowship**
104 Main St. & 431 St. Hwy. 80
Fort Plain, NY
518-993-3102
Sunday School 9am,
Morning Worship 10:30am,
Youth Group 5pm,
Evening Worship 7-8pm

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)

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. 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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Elves Night Out and Parade of Lights

Friday, December 4th
Festive Floats, Greet Santa and His Elves,
Shopping, and Lots of Holiday Spirit!



An all new addition to the Elves Night Out annual event will be the Parade of Lights. The parade is co-sponsored this year with the Canajoharie Volunteer Fire Department. The parade kicks off the night of Covid-compliant Christmas fun at 6pm. Vehicles of all kinds and floats will be driven along the parade route which will be Mohawk Street, east to Montgomery Street, then Moyer Street, down Maple Ave, back to Montgomery Street, right on Church Street, left on Erie Blvd back to the Fire Station. Santa will lead the pack in one of the Canajoharie Volunteer Fire Department's tankers and will arrive at the



Sanitizing will take place in between users at both locations.

Shopping will be available at participating businesses however Covid rules will be mandatory. Everyone MUST be in a mask, everyone must keep their families together and socially distance from other groups of people. All stores will have capacity restraints so it is possible you may have to wait to go in. We will have people in place to help with a smooth process. Participating shops will be open in most cases until 9pm. Keep your eyes on Facebook as updates and better information will be announced as we receive it.

Due to Covid mass gathering rules we will not have a sing around the Christmas Tree on the Village Green. Please do not stand to watch parade with other families, spread your family groups apart. We have designed the parade route to be long enough so that there should be no need for large groups anywhere. If you are a family of four, keep your group of four at least six feet away from the next group watching the Parade of Lights. Shops must comply with the rules so please, if you are visiting them, please be ready to comply as well. Masks are a must. Limited numbers will be allowed inside



businesses and you may be directed once inside about how you can shop. Please be mindful that although we know this is not our typical Elves Night, it is still an opportunity to show some Christmas cheer and support your community's small businesses.



The grand finale of the evening will take place behind the Fire House where Santa will wave his goodbyes to the children from one of the Fire Truck buckets and be lifted into the air which will extend a Christmas tree! Keep your groups apart from one another, and wave good bye to Santa at 8pm!

If you would like to enter a vehicle or a float or should have any questions regarding Elves Night, please call Janet Stanley at 518-673-0292.



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~ and ~

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Friday, December 4th

4:30-8PM

~FAIR TRADE SALE~

~TAKE OUT ONLY~

St. John's - St. Mark's Lutheran Church
143 Church St., Canajoharie

Ready, Set, Give!

Holiday Gift Guide

How to support small businesses this holiday season

The holiday season is an important one for small businesses every year, and it figures to take on heightened importance in 2020. The outbreak of the novel coronavirus COVID-19 in late 2019 and early 2020 hit small businesses especially hard, with many being forced to close their facilities to customers in an effort to prevent the virus from spreading.

Estimates regarding the effects of the COVID-19 outbreak on small businesses varied, but many small business owners were forced to let go employees as they confronted steep declines in revenue. A ZenBusiness survey of more than 1,000 small business founders, senior managers and decision makers found that 37 percent of small businesses that employ between 11 and 25 people were considering laying off more than one-fifth of their workforce.

As small businesses face difficult challenges, it's no surprise that many consumers want to support locally owned small businesses this holiday season. Such support not only can help small businesses, but also can help to revitalize local communities.



support not only can help small businesses, but also can help to revitalize local communities.

• **Shop online.** Online shopping has traditionally

been dominated by big box retailers. However, many small businesses increased their e-commerce capabilities to generate revenue. Shoppers concerned about shopping in person this holiday season should explore the delivery and curbside pickup options available at locally owned small businesses. Even businesses that have not traditionally been allowed to deliver, such as breweries and wineries, have been able to do so during the outbreak, giving consumers unlimited online shopping options.

• **Purchase gift cards.** Gift cards take the guesswork out of holiday shopping, and such cards are easily shipped or even emailed to loved ones. That's a significant benefit during the 2020 holiday season, when delivery times are expected to be lengthy. Gift cards to local businesses simplify holiday shopping, support small businesses and help shoppers avoid potential delivery delays.

• **Share your experience.** Word-of-mouth is vital to small businesses at any time, and can be especially valuable as these companies try to overcome the challenges posed by the COVID-19 outbreak. Holiday shoppers can share their experiences with local businesses via social media. Share information about the lengths local small businesses have gone to in regard to safety measures, order fulfillment and their delivery and pickup efforts. Such sharing may compel neighbors and friends to follow your lead and provide vital support to local businesses in need this holiday season.

Small businesses are the backbone of many communities, and the holiday season provides a great opportunity to support such firms as they look to recover from a difficult year.

Tips for successfully gifting teens

Giving gifts during the holiday season may be rewarding, but certain people on your shopping list may leave you scratching your head wondering what to buy.

Teenagers often fall into that confusing category. As trends and interests

personal health and body image. To foster positive experiences, gift givers can encourage healthy physical activity. A gym membership or personal fitness equipment can help teens get on track with a weekly regimen.

Luggage/travel gear

A thirst for exploration may inspire teens to travel the country or the world. A high-quality piece of luggage can be a building block for teens' travel gear. Other travel items to consider are RFID blocker ID and credit card holders, money toward a passport or an overnight toiletries bag.

Gaming

Many teens immerse themselves in gameplay, whether solo or online multiplayer. Games can be enjoyed while using various consoles, computers and even

smartphones. Find out which platform teens are using and then purchase gift cards, points or e-codes so that they can get new games or enjoy in-app purchases and upgrades.

School funding

Some gifts can focus on the future, including teens' education. Consider donating to or opening up an account to help fund college costs. Different plans have different annual contribution limits and tax deferments, so it's a good idea to speak with a financial professional to figure out which avenue is right for you and your gift recipient.

Retailer gift cards

Teenagers always enjoy some extra purchasing power, so gift cards to their favorite retailers are likely to be a hit. If you're not sure where the teen on your list shops, consider a gift card good for any store in a local mall.

Shopping for gifts for teens can be a little easier if shoppers get a nudge in the right direction.



change at a moment's notice, adults may not know what to get the teenagers on their list. These suggestions can set you on the right course.

Gadgets

Teens like staying abreast of the latest technology, and what better way to do so than with hot-off-the-assembly-line products? Modern teens use multiple mobile devices — from tablets to smartphones to notebook computers — so an outlet multiplier with surge protection could be the way to go. A charging caddy that keeps all of their devices organized and within reach while replenishing the batteries can make for another go-to gift.

While shopping for gadgets, think about investing in Bluetooth-enabled earbuds or over-the-ear headphones. This way teens can enjoy their favorite streaming music stations or binge Netflix series without disturbing others.

Gym equipment

Adolescents are conscious of their

Holiday gifts to spark home improvement ideas

People have spent more time at home in 2020 than they likely have in years past. This has provided homeowners with plenty of time to ponder potential upgrades to their homes. After taking inventory of their lifestyles, surroundings and furnishings, people have embarked on construction projects or home interior design renovations in record numbers.

Holiday gifts that cater to projects around the house are likely to be highly valued this holiday season. Here are some ideas for home improvement-related gifts.

• Home improvement retailer gift card:

Home improvement centers are one-stop shopping for do-it-yourselfers. To help offset the cost of supplies, gift-givers can give a gift card to a neighborhood hardware store.

• Magazine subscription:

There are plenty of ideas on the internet, but a subscription to a home remodeling or interior design magazine puts inspiration right in homeowners' hands. Pages can be marked or cut out and used on idea boards.

• Tools and supplies:

Homeowners just starting out may benefit from the basics. Stores often sell starter tool kits that can be used in home improvement-themed

baskets. Experienced DIYers may have a special tool in mind that is outside their budget right now, like a chop saw or cordless power drill. Purchasing one of these items can help projects move along more smoothly.

• **Expert consultation:** Who can't use a little help with their home remodeling efforts? Give the gift of a consultation from an interior designer or professional contractor to help complete plans that may be a little out of reach for the average DIYer.

• **Big-ticket item:** Some friends and family members may want to pool their resources and offer loved ones an over-the-top gift. This can include a backyard playset for children, a storage shed, a pool installation, or even a new appliance package. Gift ideas are endless and only limited by budget.

• **Room re-do:** All it may take is some new linens or accents to transform a room. From throw pillows to curtains to wall art, give the gift of an easy room makeover.

Riding the momentum of increased home improvement projects from the past several months, holiday shoppers can choose home-related gift ideas to keep the projects and ideas flowing.

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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/.

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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 sugar-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 peaches. 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.

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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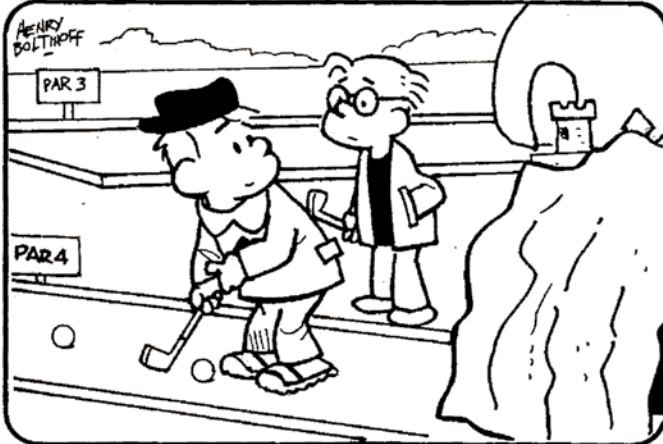
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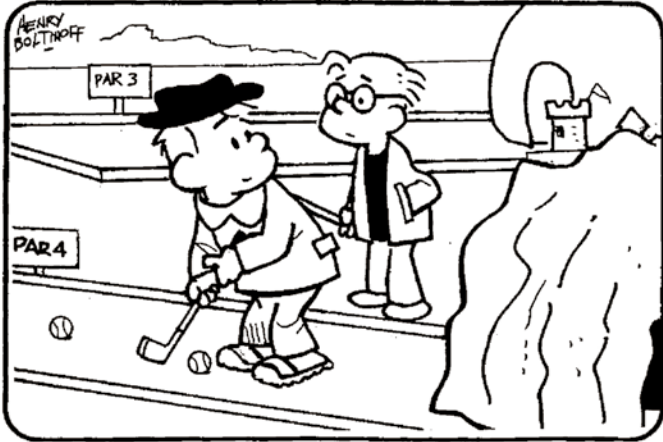

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BY
HENRY BOLTHOFF



Find at least six differences in details between panels.



Differences: 1. Boy's hat is different. 2. Castle has a flag. 3. Par 3 sign has moved. 4. Golf balls have become baseballs. 5. Golf club is longer. 6. Some distant trees are missing.

Weekly SUDOKU

by Linda Thistle

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

Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

DIFFICULTY THIS WEEK: ♦♦♦

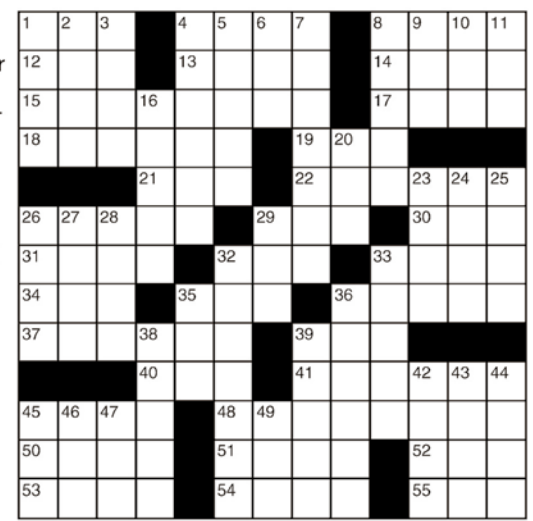
♦ Moderate ♦♦ Challenging
♦♦♦ HOO BOY!

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King Crossword

ACROSS

- 1 Witticism
- 4 Out of danger
- 8 "Price Is Right" guesses
- 12 Exist
- 13 Vacation
- 14 Traditional tales
- 15 Scout festival
- 17 Black gem
- 18 Woolly beast
- 19 Kanga's kid
- 21 Firmament
- 22 Cavort
- 26 Wander off
- 29 Potent stick
- 30 Inventor Whitney
- 31 Implement
- 32 "Gosh!"
- 33 Small combo
- 34 In times past
- 35 Support system?
- 36 Dud on wheels
- 37 Panda's lunch
- 39 Neely of hockey fame
- 40 Debtor's letters
- 41 Current measure
- 45 Goad on
- 48 Angkor Wat locale
- 50 Roster
- 51 Hastened



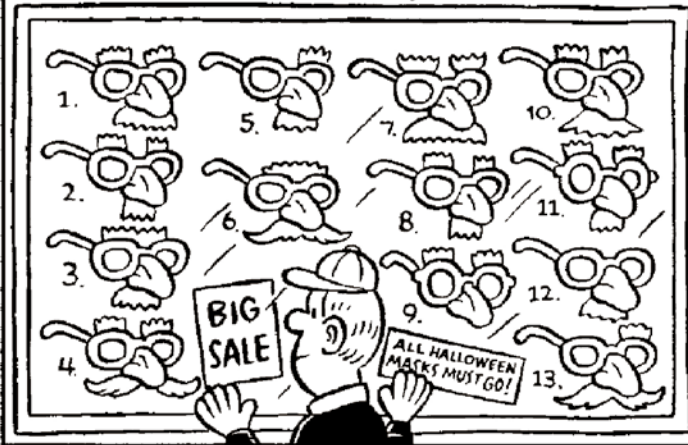
- 52 Egos' counterparts
- 53 "Why not?"
- 54 — podrida
- 55 Ball-bearing item
- 8 terpiece
- 8 Become a flower
- 9 Tiny bit
- 10 Parch
- 11 Gender
- 16 — metabo-
- 20 Feedbag morsel
- 23 Highway shoulder
- 24 Hodgepodge
- 25 MGM mascot
- 26 Impale
- 27 Frat party garb
- 28 Leeway
- 29 Afternoon
- 32 Julius Marx
- 33 Beat
- 35 Halloween cry
- 36 11th Greek letter
- 38 Product of one's labor?
- 39 Ship of the desert
- 42 Rewrite
- 43 Carousel, e.g.
- 44 Relaxation
- 45 Crafty
- 46 Chart format
- 47 Dos Passos trilogy
- 49 Have a bug

DOWN

- 1 Naked Goya subject
- 2 Exam format
- 3 Sub for a vacationer
- 4 Thickset
- 5 Impressive grouping
- 6 "A pox on thee!"
- 7 Ornate cen-

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NOVELTY STORE

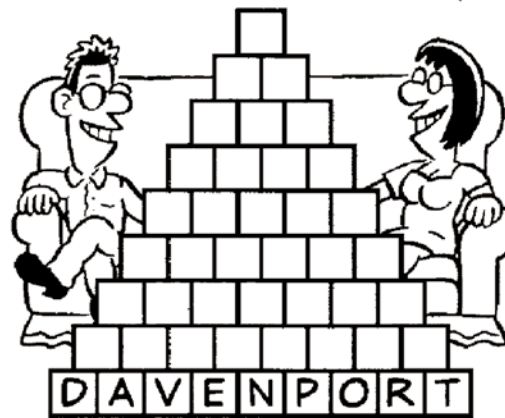


THE POST HALLOWEEN SALE! The local novelty store has masks left over from last week. Can you spot two that are exactly alike?

Answer: Masks 2 and 8.

Junior Whirl

by Charles Barry Townsend

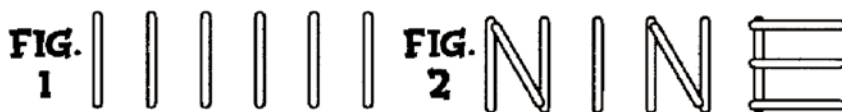


THE PYRAMID OF WORD POWER!

Starting with the word DAVENPORT at the bottom of our word pyramid, try dropping one letter at a time as you work your way up, so that the remaining letters at each level spell out a new word. To make the challenge harder, the following helpful hints are NOT in ascending order:

1. Used to propel.
2. To release from penalty.
3. A horse coloring.
4. Turned hand palm down.
5. A vowel.
6. Old name for a sofa.
7. To decorate.
8. Indicates an alternative.
9. Dressed for cooking.

A NEAT BET! Here's how you can prove that "six plus five equals nine." Lay out six ice cream sticks as shown in Fig. 1. Now add five more sticks to the layout so that they spell out the number "nine" (see Fig. 2). Another win for the math genius!



FIND THE SEVEN WORDS PUZZLE! In the Word Square at the right, we've removed six of the letters to spell out the word "TANDEM." See if you can replace these letters in the square so that you will have four 3-letter words across and three 4-letter words down.

| | | | |
|---|---|---|---|
| T | | E | |
| A | O | | E |
| N | | G | E |
| D | T | | |
| E | | | |

Answers: (Across) Met, ode, age, ten. (Down) Moat, edge, teen.

Answers: (from the bottom up): Davenport, pronated, aproned, pardon, roan, oar, or, o.

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



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.

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 for a special offer.

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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 drafts to lift the skirts of women 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 Jen-

nings, 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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Expert advice for healthy cooking inspiration

(BPT) – While everyone is cooking more at home now, ambitious home chefs are seeking to boost their skills, taking their culinary creations to the next level. If you're one of them, a new video series featuring Mark Bittman, author of "How to Cook Everything," provides an exciting new resource.

Over the next few months, the "Cooking in Your True to Food Kitchen" series will explore a range of cooking modalities and doable gourmet recipes, offering today's "technicurean" home chefs inspiration for ele-

vating everyday fare.

Bittman partners with executive chef Nick Ritchie from Signature Kitchen Suite's Experience & Design Center in culinary-centric Napa Valley, CA, to showcase delicious, healthy recipes that bring restaurant-quality meals right into your home.

Pro cooking tips

Here are some of Bittman's tips to consider when cooking:

- Practice! I always tell people that if you want to be a better cook, you've got to keep at it. The more you do it, the more reci-

pes you try, the more you explore, the better you will become. Every time you cook, you'll learn something new – plain and simple.

- Keep a stocked pantry: My advice is to think about the cuisines you really love and start building those flavor profiles so they are at the ready when it's time to get cooking.

- When you saute or simmer something moist – like vegetables, beans or sauces – lay a protein on top (fish, chicken or

Expert 17



While everyone is cooking more at home now, ambitious home chefs are seeking to boost their skills, taking their culinary creations to the next level.



To make recipes shine, it is advised at-home chefs upgrade the tools and equipment – especially appliances and other must-haves they use every day.

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 ser-

vices 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.

Expert from 16

eggs), cover with a lid and let the steam naturally cook that upper layer. For instance, for a fast Eggs Florentine, steam eggs on top of the spinach rather than poaching separately.

• Be efficient with your prep time: Put all the produce together in a colander and rinse under cold water. If you have a large amount, wash in batches, putting what's done on towels. During downtime while cooking, wash vegetables used toward the end of a recipe. Rinse foods like carrots and cabbage after they've been trimmed or peeled.

• It's okay to take shortcuts: For example, only brown meat on one side. If you're making a stew or braise that requires browning meat, just brown it really well on one side (rather than turning it to brown every surface). The point is to develop flavor, and one nicely caramelized side is usually sufficient.

• Approach veggies differently: Instead of roasting winter veggies, eat them raw. Squash, beets, parsnips and celery root make great salads and slaws. Since root vegetables are sturdy, grate them. If they're still too crispy for comfort, marinate them for a half hour or longer in a vinaigrette.

Restaurant-quality recipes

Next, try out one of Bittman's signature recipes, featured in the first video of the series.

Herb Seasoned Fish

Ingredients:

- 4 tbsp extra virgin olive oil or butter
- 1 tbsp minced onion (or garlic, ginger, shallots, scallions or lemongrass)
- 2 tbsp freshly squeezed lemon juice or balsamic vinegar
- Salt
- Freshly ground black pepper
- ½ - 1 cup chopped mixed fresh herbs (like parsley, basil, tarragon, rosemary, chives, marjoram or sage – use smaller amount for stronger herbs)
- 2 tbsp extra virgin olive oil
- About 1½ lbs large fish fillets (monkfish, halibut or tuna)
- 1 cup chicken, fish or vegetable stock (more if needed)

Directions:

Heat oven to 450° F.

Mix herbs with salt and pepper.

Heat large ovenproof skillet over medium-high heat about 2 minutes; add olive oil.

When it's good and hot, dredge fish in the herb mixture. Brown for couple minutes on both sides.

Add liquid to pan and put uncovered in oven.

Roast until fish is tender, 20-30 minutes, turning once or twice (1-inch thick steaks of most fish will take 5-10 minutes less).

Regardless of thickness, fillet will still be firm and juicy when done but will be opaque inside; a thin-bladed knife will pass through fairly easily.

To make "five-minute drizzle sauce," put oil or butter in saucepan over medium heat.

When oil is warm or butter is melted, add onion and cook, stirring occasionally, until softened (turn heat down if it starts to color), 1-2 minutes.

Stir in 2 tablespoons water and lemon juice and sprinkle with salt and pepper; maintain heat so it bubbles gently for 1-2 minutes.

Taste and adjust seasoning.

Transfer fish to warm platter. If pan juices are thin, reduce a bit; if they're too thick, add a little more stock and cook over medium heat for a minute or two. Serve fish with drizzle sauce spooned over it.

Upgrade your kitchen to boost your results

To make recipes shine, Bittman advises at-home chefs to upgrade the tools and equipment – especially appliances and other must-haves they use every day. He recommends today's ultra-versatile appliances, like those from Signature Kitchen Suite, which feature multiple modalities, from steam and gas to induction and even industry-first sous vide built right into the cooktop, to deliver elevated creations and make your cooking experience easier and more successful, night after night. The investment in pro-quality equipment leads to better results, wherever you are in your culinary journey, according to Bittman.



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King Crossword

Answers

Solution time: 27 mins.

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Weekly SUDOKU

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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

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, Walk-

ing 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 person-ality 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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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 nega-

tively 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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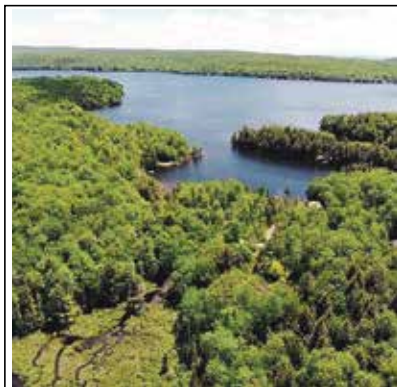
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201936206: 1.2 Acres with spectacular views of the Adirondacks to build your Adirondack home on with lake access from Pecks Lakes Sunrise Bay. This land has a few improvements - the driveway is in place and the building site has been leveled. There are certified engineer plans for both the building site and septic system. Pecks Lake is located in the southern Adirondack with the Adirondack park in your back yard **\$109,900**



202032735: Come for the view view view! Over 11 acres of land with a 2 bedroom 1 bath home, has wood stove in the kitchen. House needs TLC make it your own or could be used for a hunting camp. House is year round. Land across the street is also for sale 55.-1-49 02 22.9 acres can be sold together. ** CASH BUYERS ONLY ** **\$45,000**



201926143: This lovely home located in the Village of Canajoharie has so much character and potential. Remove the carpet downstairs to reveal the original hardwood floors. A large pantry, enclosed porch and a lot of nooks and crannies. Exterior of home is vinyl siding, makes for low maintenance. A spacious home sits on a corner lot and is ready for you to move in and make it your own. **\$115,000**



202020887: This unique home use to be the original Firehouse of Ames! Now it is a roomy 4 bedroom house. Eat-in kitchen, living room with a propane fireplace, laundry area and large attached garage. Wrap around deck with a view of the creek. 12x18 shed. **\$79,000**



202024965: An 1850 farm house w/2,800 Sq ft with plenty of room to entertain! Old fashion stairway could easily be reopened. Home is situated on a corner lot with 3.5 acres. With a little TLC it could become that prestige home that it use to be. It has great bones, a beautiful country setting with a pond to relax next to in the evenings. Large Kitchen with a great built-in ceiling to floor pantry with natural woodwork. **\$179,000**



202030729: Well taken care of home. Structurally sound. Great neighborhood and 15 minutes from Johnstown. Has 2 stall garage, large rooms and three bedrooms upstairs with a woodshed off the back and an upstairs craft room or man cave! Great price for a family living in the country but yet minutes to the city! **\$125,000**



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Reduced \$119,900
21 Trinity Place, Amsterdam



Move-In-Condition 3 BDRM, 1.5 Bath home with off street parking, fenced in back yard/patio/above-ground pool and deck entertainment area out-back. Roof 8 years old and taxes with NO exemptions \$3,549 annually.

New Listing \$89,900
568 West Ames Rd, Canajoharie



4 BDRM, 2.5 Bath Farmhouse with spacious 2 car garage situated on 1.7 +/- acres in the Village of Ames. Home does have a new 40 yrs standing seam roof. Annual taxes only \$2,945.

New Listing \$325,000
705 S. William St, Johnstown



To View call our **Katie-Anne Isabella, NYS Licensed RE salesperson on her cell at (518) 866-1089.** 4 BDRMS, 3.5 Baths, STUNNING KITCHEN w/granite countertops, SS Appliances, In-Ground Pool, 2 Car Garage, over 3,200 sq. ft. of living space & 0.70 +/- Acres to enjoy.

Reduced \$79,900
8 Dean St, Gloversville



CUTE, MOVE-IN-CONDITION 3 BDRM, 1 full bath 2 story home with low annual taxes \$2,845. Large kitchen, dining & living room on 1st floor, full basement & full walk up attic for great storage space

Listed at \$39,900
111 Quackenbush St, Ft. Hunter



This is a super space for a large storage building or workshop which it is currently used for both. Annual taxes are \$1,072. *Note that there is no well or septic on premises so a buyer would have to have a septic installed and well drilled or dug if they needed water and plumbing.

New Listing \$39,900
9 Upper Prospect St, Fonda



Calling all Handy men & women, Investors/Flippers. Rehab this spacious 3 BDRM, 2 Full Bath home situated on a nice lot and includes a large old barn on the premises that you could use or sell the old wood & beams from.

If you are looking to buy or sell, give us a call! Because Your Move Matters...

Reduced \$165,000
227 West Main St, Johnstown



This is a beautiful home that offers 6 BDRMS, 4.5 Baths total for living space for you and in-law style apartment or a 2 family home. Rents currently are \$1,200 & \$800. Main house is 4 BDRMS & 3.5 Baths and Apartment area is 2 BDRMS & 1 Bath. **Call Katie-Anne Isabella NYS Licensed RE Salesperson on her cell at (518) 866-1089 to view.**

NEW SACANDAGA LAKE LISTING
115 Cranberry Creek Rd, Mayfield



52.5+/- Feet of Direct Waterfront on The Great Sacandaga Lake with a massive 3,000+ sq. ft. 3 Story Stunning Exquisite Adirondack Style home that will come furnished. Large 2 car garage, Full Deck on 2nd level that looks over the lake and a nice screened in porch off the 1st level. A MUST SEE! If you want to live the extraordinary lake life, give us a call today!

New Listing \$194,900
14 Saratoga Ave, Broadalbin



Stunning spacious 4 BDRM, 1.5 Bath Home in the Village of Broadalbin with a nice back yard, paved driveway and annual taxes that are only \$3,323 and is ready to move into. There is formal dining room, large living room with Pellet Stove Insert and a bonus family room/office/den/play room. Public water & Sewer.

Reduced \$215,000
302 S. William St, Johnstown



EXQUISITE Victorian Home offers 4 BDRMS, 2 Full Baths that has been completely remodeled and has annual taxes of \$3,354 that is just waiting for you to move on into. *Listing agent is related to the seller. **Call Katie-Anne Isabella NYS Licensed RE Salesperson on her cell at (518) 866-1089 to view.**

Reduced \$134,900
9 Bergerette St, Gloversville



Great 3 BDRM, 1 Full Bath home situated on a Dead End RD just as you head out of the City Limits. 1 Car Garage, Full Basement that has a bar/recreation room started that could add to your desired living space, back deck to sit out and enjoy, wood stove and ductless wall A/C Unit.

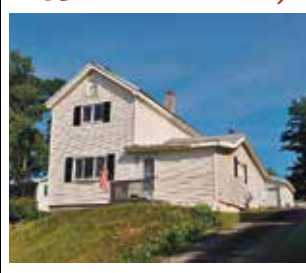
Only \$99,900
122 E. Clinton St, Johnstown



Sellers are MOTIVATED ~ so come make us an offer today.

Great Home offering a nice amount of space, great bones, large fireplace, 3 BDRMS, 1.5 Baths, 1st Floor Laundry & Nice Back Yard.

Reduced \$79,900
358 Main Street, Ft. Plain



2 BDRMS on the 2nd floor. Annual taxes with No exemptions are only \$2,579. Sellers are motivated so come take a look and make us an offer!

Nice Move-In-Condition 3 BDRM home with 1 full bath, patio area, garage and carport. Home features 1st floor full bath and 1 large BDRM off the 1st floor with

Reduced \$144,900
153 Riceville Rd, Mayfield



Cute 3 BDRM, 1 full bath home with a large 2 car garage, full basement that could be turned into a beautiful family room and nice size yard and deck off the back to enjoy. Hardwood flooring, roof is 8 to 10 years old, paved driveway and close to Sacandaga Lake to enjoy lake life or snowmobile season. Annual taxes are \$3,289 with No exemptions.

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