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# Country Editor

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WINTER COMMAND

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## Engineer aids NYS solar goals, helps energy and agriculture coexist

Solar power will be a key to New York achieving its mandated climate goals of obtaining most of its electricity from renewable sources by 2030 and having carbon-free electricity by 2040. Fulfilling these goals could require large swaths of cleared farmland for immense, land-intensive solar projects.

Max Zhang, a Cornell professor in the Sibley School of Mechanical and Aerospace Engineering, has been awarded a 2.5-year, approximately \$200,000 grant from the NYS Energy Research and Development Authority (NYSERDA) for work aimed at determining effi-

cient solar farm array configurations to avoid land-use conflicts or spoiling precious agricultural space.

"By looking at history, we've seen energy transition before," he said. "A few centuries ago, we used wood, and then coal and later we used oil. Right now we're moving away from carbon energy at breakneck speed into green energy. Siting utility-scale solar energy projects throughout New York will become a major challenge that inevitably policymakers must face."

Zhang's team will monitor 10 representative solar farm sites throughout NY to examine microclimates,

solar radiation, temperature and soil moisture to see whether agriculture and energy development – so-called "agrivoltaics" – can coexist.

"We want to provide a scientific basis to guide future utility-scale solar development in New York State," Zhang said. He hopes to engage policymakers, solar developers, farmers, local officials and community organizers to effectively disseminate the research findings.

For additional information, see the Cornell Chronicle story at [tinyurl.com/y2qq7rpn](https://www.tinyurl.com/y2qq7rpn).

## Ciabatta

Try this flat Italian bread with any hearty soup or stew. We also like it with a simple green salad.

- 1 package active dry yeast
- 1 teaspoon sugar
- 5 cups all-purpose flour
- 1 tablespoon salt
- 2 tablespoons milk
- 2 tablespoons extra-virgin olive oil

1. In cup, combine yeast, sugar and 1/4 cup warm water (105 F to 115 F). Let stand until yeast mixture foams, about 5 minutes.

2. Into bowl of heavy-duty mixer, measure flour and salt. With wooden spoon, stir in milk, olive oil, yeast mixture and 2 cups warm water (105 F to 115 F) until blended. With dough hook, mix on medium speed 15 minutes or until dough becomes elastic. (Or, if you prefer to mix by hand, in very large bowl, combine ingredients as above and stir with wooden spoon 15 minutes or until dough becomes elastic.) This is a very sticky and moist dough; resist the urge to add more flour, and do not knead or stir for less than the

suggested time.

3. Scrape dough into greased large bowl; with greased hand, pat top of dough to coat. Cover bowl with plastic wrap, and let dough rise in warm place (80 F to 85 F) until doubled, 1 to 1 1/2 hours.



4. Flour large cookie sheet. With floured hand, punch down dough and divide in half. Turn pieces of dough onto cookie sheet, about 3 inches apart; cover and let rest 15 minutes for easier shaping.

5. With hands, pull 1 piece of dough into 14 by 4-inch oval. Repeat with remaining piece, still keeping loaves 3 inches apart. With floured fingers, make deep indentations all over each loaf, making sure to press all the way down to cookie sheet. Sprinkle loaves lightly with flour. Cover and let rise in warm place until doubled, about 30 minutes.

6. Heat oven to 425 F. Place 12 ice cubes in 13 by 9-inch metal baking pan. Place pan in bottom of oven. Bake loaves on middle rack 25 to 30 minutes until golden, using spray bottle to spritz loaves with water 3 times during first 10 minutes of baking. Cool loaves on wire rack.

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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## To your good health

by Keith Roach, M.D.

### Can they give gift to their doctor?

**Dear Dr. Roach:** We are very fond of our family doctor. I was in to see him the other day, and it came up in conversation that he was going to be getting married. We would like to acknowledge this event in his life with either a lovely card or a small gift. I know the old-school way of thinking is to never do things that are so personal when it comes to your physician. Do you think that still holds true today? — N.W.

**Answer:** Physicians are human beings, and a thoughtful card is always appreciated. Gifts can sometimes be OK, but the American Medical Association has some guidelines for physicians on accepting gifts. I agree with them and you might find them helpful:

— Be sensitive to the size of the gift: Inappropriately large gifts should not be accepted.

- Do not let a gift influence patient care.
- Decline a gift that would present an emotional or financial hardship to the patient's family.
- Consider suggesting a charitable contribution in lieu of a gift.

I would add that sometimes rejecting a gift can be hurtful, and if accepting a gift conforms to the guidelines, I generally accept it with thanks.

**Dear Dr. Roach:** Hi. I'm a very healthy, 68-year-old male. My only issue is almost nonexistent testosterone. What type of doctor should I see? It seems to be a problem for many senior men. — A.

**Answer:** Low testosterone is a concern for many men as they get older. In some cases, the concern is justified. Some men may have a problem making testosterone due to a condition in the brain (the hypothalamus and pituitary gland both need to be working properly for testosterone production) or in the testes, where testosterone is actually made. In these cases, testosterone replacement therapy is clearly indicated.

What is still controversial is whether to treat healthy older men who have a low testosterone level and no symptoms. It's not clear that treatment of low testosterone will prevent problems in the future. It's possible that's the case, but I am very cautious about prescribing a drug with potential harms for someone without

symptoms, when it has not been proven to be of benefit.

However, men with symptoms of low testosterone, such as low sex drive, depressed mood and loss of body hair, and who have clearly low testosterone levels may benefit from treatment, and a trial of testosterone treatment is appropriate. Men should learn about potential risk (prostate cancer remains a concern despite reassuring early studies) and have regular laboratory evaluation.

Low energy by itself is not clearly a symptom of low testosterone and may not improve with testosterone treatment.

**Dr. Roach writes:** A recent column on easy bruising in older adults prompted several readers to recommend specialized makeup products to cover the discolored areas. That is not something I had considered, and I appreciate the recommendation. Another reader recommended dry skin brushing, but I could not find good evidence that this helps with skin discoloration.

*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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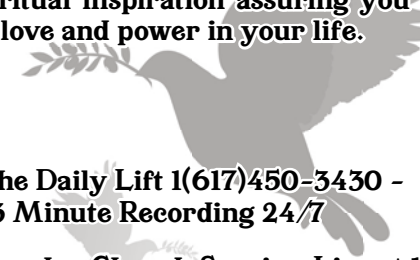
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## Get in the habit of saving more each month

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

• **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 employers' help.** Certain employers allow workers to direct deposit a paycheck into more than one bank account. It's easy to request the



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.

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.



# Church Directory

**To Place or Update  
Church Listings  
Call 518-673-0129  
or email  
jsnyder@leepub.com**

**Amazing Grace Baptist Church**  
131 Clark Rd., Fort Plain  
518-568-7606  
**Pastor Frank Calabrese**  
Sunday School 10am, Morning Service 11am,  
Sun. Eve. Service 6:30pm, Wed. Service 6:30pm,  
Sat. Visitation 10am  
[www.amazinggracebc.org](http://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](http://www.christianchurchcharlestonfourcorners.org)

**Church of Christ Uniting**  
PO Box 896  
Richfield Springs, NY 13439  
**Rev. Mark Ioset**  
315-858-1553  
Service: Sunday 9:15am  
Church School: Sunday 10:30am

**Church of the Good Shepherd**  
26 Moyer St., Canajoharie  
518-673-3440  
**The Rev. Virginia L. Ogden, Rector**  
Sunday Worship 9:30  
with Communion  
Church Email: [churchgoodshepherd@gmail.com](mailto:churchgoodshepherd@gmail.com)  
Web Site: [www.churchgoodshepherd.com](http://www.churchgoodshepherd.com)

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

**Community Bible Church**  
Corner of Cliff & Walnut Streets  
Canajoharie, NY 13317  
(518) 993-1016  
**Pastor Wally Braemer**  
Sunday - Adult Sunday School Class - 9:15am  
Worship Service - 10:30am  
**God is Good All the Time  
& All the Time God is Good**

**Cornerstone  
Baptist Church**  
7274 St. Hwy. 10, Ames  
518-673-3405  
Sunday School 10am, Adults & Children  
Morning Worship 11am, Youth Ministry  
5:45pm, Evening Worship 6pm,  
Wed. Bible Study & Prayer Meeting 6:30pm,  
Family Night Select Sundays

**Currytown  
Reformed Church**  
829 St. Hwy. 162, Sprakers  
518-922-8422  
**Rev. Donald Hoaglander**  
**Visiting Pastor Jane Hubschmitt**  
518-705-2201  
Sunday School 9:15am  
Worship Service 10:00am

**Dolgeville  
Christian Fellowship**  
3 Elm St., Dolgeville, NY 13329  
315-429-9142  
**Dr. Marvin Isum, Pastor**  
Worship Sunday 10:30am  
Midweek Fellowship Tuesday 7pm  
[www.dolgevillechristianfellowship.org](http://www.dolgevillechristianfellowship.org)

**Dolgeville United  
Methodist Church**  
21 N. Helmer Ave., Dolgeville  
**Rev. Jack Ford**  
315-429-7381  
Worship 11:00am  
Sunday School @ 9:30am beginning  
September 18th  
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  
Reformed Church**  
140 Co. Hwy. 140, Ephratah, NY  
To live and share Jesus Christ both locally and globally.  
Everyday. Everywhere. Everyone.  
**Pastor Jeff Hindlitter**  
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](mailto: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  
**Our Mission-To Actively Follow Christ  
and To Inspire Others To Accompany Us.**

**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](mailto: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  
"Old-Fashioned Bible Preaching"

**Marshville  
Evangelical Church**  
Route 10 South  
**Rev. David Bowley**  
Worship Sunday 9am

**National Kateri Tekakwitha  
Shrine and Indian Museum**  
3636 St. Hwy. 5, PO Box 627  
Fonda, NY 12068-0627  
518-853-3646  
Weekly Masses: Sat. 4:30pm, Sun. 10:30am  
[friars@katerishrine.com](mailto:friars@katerishrine.com)  
[www.katerishrine.com](http://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  
Worship 9:30 Sundays,  
Totally Awesome God-TAG time 6:30pm  
Wednesdays beginning in Oct., Sunday  
School 9:00am beginning September 18th

**Our Lady of Hope  
R.C. Church**  
115 Reid St., Fort Plain, NY 13339  
Parish Office 518-993-3822  
[ourladyofhope@frontier.com](mailto: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](mailto: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**  
Worship ~ 9AM  
**All Welcome!!!**

**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](http://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  
Visit us on Facebook

**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**  
Sunday Worship 6pm, Tues. Prayer 7pm,  
Bible Study 7pm (Wed., Thurs. & Fri.)  
We teach the fullness of God's Word,  
a life of holiness for the believer,  
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](mailto:stjm-canajoharie.org)  
[office@stjm-canajoharie.org](mailto: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)  
518-568-3007 Church  
518-568-2405 Parsonage  
**Rev. David Johnson**  
Sunday Worship 10:30am,  
Tues. Bible Bungee-Jumping 7pm,  
"Bible Study" that actually makes sense!  
A Vibrant, Welcoming Community of Faith & Vision

**St. Paul's  
Universalist Church**  
565 Albany St., Little Falls  
315-823-2284  
Service Sunday 10am  
Coffee hour following service.  
Our Church is a home to inquisitive,  
spiritual free thinkers with diverse  
religious beliefs. All are welcome.

**St. Thomas the Apostle  
Catholic Community**  
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](mailto:pastorjosh@ruralgrovechurch.org)  
Sunday School (all ages) 9:45am,  
Morning Service 11am, Eve. Service 6pm,  
Wed.-Family Night 7pm,  
"Where Bible Teaching is Fundamental"

**The Holy Spirit Polish  
National Catholic Church**  
618 E. Gansvoort St.  
Little Falls, NY  
315-823-0793  
**Father Rafal Dadello**  
Mass at 11am on Sunday  
[www.holyspiritpncc.org](http://www.holyspiritpncc.org)

**The House of Zion, Inc.**  
580 Dillenbeck Road,  
Palatine Bridge  
518-577-3069  
**Pastors Richard & Denise Allen**  
Saturday Morning  
Worship Service 11:30am  
Listen to UMT on live radio 97.5FM  
the 1st Sunday of every month 3pm-4pm

**The Time for  
Truth Ministries**  
PO Box 351  
Amsterdam, NY 12010  
Phone 518-843-2121  
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  
Church of Canajoharie**  
50 E. Main St.  
518-673-2717  
Jesus says - "Come Unto Me" Join us-  
Special Music Ministry, Beautiful  
Surroundings, Friendly People  
Sunday Service 10:30am - Email:  
[umc673@frontiernet.net](mailto: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

## 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 vis-

it 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 bankruptcies 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.

## Support a small business through volunteerism

The novel coronavirus COVID-19 that began sweeping across the globe in late 2019 has had a major impact on all components of daily life. From school closures to virtually shared holidays to lost revenue, the pandemic has made 2020 a challenging year.

The pandemic has forced many business owners to rethink their longstanding business practices. Verizon Business released findings from its Small Business Recovery Survey in September 2020 that revealed the impact small business owners and decision makers feel the pandemic has had on their businesses. Fifty-five percent of small businesses surveyed have concerns about staying afloat financially with regulations that limit business capacity. In addition, 67 percent of small businesses feel their financial security has been negatively affected, but 72 percent are optimistic they will be able to stay open at least six months or more.

One way small businesses may be able to survive and thrive is with the help of volunteers. The following are ways volunteers can help small businesses in an uncertain time.

• **Volunteer as a mentor.** Business coaches lend their time and expertise to help businesses establish and achieve their goals. Coaches can work with small business owners to discuss the challenges they face and give specialized guidance to help grow their businesses. Coaches typically work for a fee, but volunteers can offer assistance at no charge to help businesses get back on solid footing.

• **Strengthen a web presence.** A strong internet presence is essential for small businesses. BrightLocal, a marketing firm that connects with local businesses, says 90 percent of consumers used the internet to find a local business in the last year. Those knowledgeable in search engine optimization, website building, online marketing, or even social media maintenance can volunteer their services with a local business to help garner online attention that can bring in customers.

• **Use networking connections.** It won't take much effort to speak kindly about a small business to others and use networking connections to spread the word about a particular local firm. Spend a few hours each month sharing positive feedback about a company and



getting their name out to others.

• **Support the vulnerable and those in need.** Even while small businesses have been floundering, many are still engaging in community efforts. Restaurants have donated meals to the elderly or less fortunate. Shuttered fitness centers have repurposed space to provide chaperoned virtual learning centers for students whose parents work and cannot stay home during the school day. Volunteers can work with small businesses to facilitate services such as these, including delivering food or products, checking on those who are self-isolating,

monitoring students, or helping to set up connections between businesses and those in need.

• **Fill in as a temporary employee.** As coronavirus affects employees, they may need to stay home to care for relatives or children, or they may need to self-quarantine after exposure to the virus. Being without one or two employees can tax a small business. Having volunteers ready to fill in at a moment's notice can help businesses overcome this obstacle.

Volunteers can provide the extra support that small businesses need during these challenging times.

## 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)

**December 11**

**Irish Cultural Center Mohawk Valley hosting 'Live**

**from Ireland' virtual event with bestselling Irish Author Ruairi McKiernan 7-8 p.m.** Free through Zoom. More information on registration can be

found at [www.hitchingforhope.com](http://www.hitchingforhope.com) Free registration available at [tinyurl.com/y3ur9u5g](http://tinyurl.com/y3ur9u5g)



## Irish Cultural Center Mohawk Valley to host 'Live from Ireland' virtual event with bestselling Irish Author

On Friday, Dec. 11 from 7-8 p.m., the Irish Cultural Center of the Mohawk Valley will host a free online event featuring Irish Times bestselling Irish author Ruairi McKiernan. The event is being hosted in partnership with Chelsea Green Publishing and promises to be an entertaining, enlightening and uplifting event for all.

McKiernan will be coming live from his home near the Cliffs of Moher on the wild west coast of Ireland ensuring all who tune in are promised a warm and authentic Irish welcome from one of Ireland's most inspiring voices. The author will read from his new book Hitching for Hope – a Journey into the Heart and Soul of Ireland, which is described as "part personal travel pilgrimage, and part political quest that captures the power of human resilience." The book is a reflection on a hitchhiking listening tour McKiernan

undertook around Ireland during the country's previous recession, while he was contemplating the prospect of emigration. The book is also a memoir reflecting on his 20 years' work as a trailblazing social leader, including the seven years he spent as one of the President of Ireland's appointees to the Council of State, the Irish president's advisory body.

Hitching for Hope is very much a timely celebration of the values of community spirit, kindness, and collective action in today's world. It landed a number one spot in the Irish Times bestseller charts and has received widespread praise from readers and reviewers alike. American folk legend Peggy Seeger has described it as "Irish to its core and international in its search for optimism and communal involvement" and says it's "an easy and uplifting read." Other well-known figures have praised the book in-

cluding musician Amanda Palmer, folk singer Christy Moore, authors Patricia Scanlan and Chuck Collins, and environmentalists Bill McKibben and Joanna Macy.

McKiernan was previously named by the Ashoka global foundation as one of the top 10 change makers in Ireland. He is

the founder of the pioneering SpunOut national youth organization, a Fulbright Fellow, a regular contributor to the Irish media, and host of the chart-topping Love and Courage podcast. He is also a passionate and sought after public speaker and has worked with youth and community

organizations throughout Europe, the US, Canada and Australia.

McKiernan had been due to undertake a US book tour this summer but was forced to cancel due to COVID-19 travel restrictions. However, thanks to the wonders of technology, he will be able to connect with peo-

ple live and direct from the comfort of their own homes for what is sure to be an uplifting and inspiring evening where he will share his insights into how we can all cultivate community, connection and a more hopeful future at this time of great change.

The free event takes place Friday, Dec. 11, from 7-8 p.m. through Zoom where registrants will have the opportunity to engage in conversation with the author. All are welcome and organizers are encouraging those involved with schools, colleges, non-profits, libraries, and bookstores in particular to join the event which will be available as a live stream on the Irish Cultural Center of the Mohawk Valley's Facebook page. More information on registration can be found at [www.hitchingforhope.com](http://www.hitchingforhope.com)

Free registration is available at [tinyurl.com/y3ur9u5g](http://tinyurl.com/y3ur9u5g)



A virtual gathering of inspiration and conversation live from the west coast of Ireland with bestselling Irish author Ruairi McKiernan is planned in December by the Irish Cultural Center of the Mohawk Valley.

Photo courtesy of Irish Cultural Center of the Mohawk Valley

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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.



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# Elves Night Out and Parade of Lights

## Friday, December 4th

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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 fire house approximately 6:30 to start greeting children. Due to Covid, Santa's lap will unfortunately be off limits this year but the Elves will be masked and greeting the children and helping Santa with his goodies for the children. We will set up a great photo opportunity for families to take advantage of. Bathrooms will be available in two spots downtown, the Firehouse and at Lee's Shops. 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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# Ready, Set, Give!

## Holiday Gift Guide

### 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 founda-

tion 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 pas-

sions 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.

### Holiday gifts for four-legged family members

Holiday shoppers who are busy making lists and checking them twice should make sure they don't overlook the family

pet trends as they browse wares and services. The Balance, a business, career and industry information site, says pet industry

er services is substantial. In addition, personalized training, behavioral consulting, portrait photography, dog sitting, and up



pet. Christmas has gone to the cats and dogs, as a greater number of people include their companion animals when selecting gifts each year.

A study by OnePoll conducted by Rover.com, the nation's largest network of dog sitters and walkers, found that 95 percent of pet owners have bought holiday gifts for their pets. Gifts can range from everyday needs, like food and treats, to more lavish extravaganzas like spa treatments.

Pet owners who plan to get their pets gifts this year may want to consider some of the emerging

trends point toward these segments seeing growth.

#### Natural pet products

Just as people are interested in protecting the health of the planet and their own personal health, so, too, are they extending this concern to companion animals. Natural pet products, which can include natural flea and tick remedies, holistic foods, organic items, and all-natural grooming products, can make great gifts.

#### Specialty pet services

The American Pet Products Association says the demand for high-end pet grooming and oth-

scale spa treatments like pet Reiki and massage are booming.

#### Mobile pet grooming

Mobile pet grooming has become the norm in many areas. Mobile pet grooming can reduce the potential stress on animals, and tends to be very convenient for customers particularly seniors and others who have mobility issues.

Beyond these growing trends, pet owners have a bevy of other ideas from which to choose. Here are just a few different suggestions:

- tests to detect pets DNA and trace breed and ancestry,
- interactive puzzles to keep pets engaged and banish boredom,
- stylish storage basket for pet toys,
- hidden cat litter or dog crate items that camouflage commonly used pet items,
- heated pet bed for cozy nights and mornings and
- signature vests, coats and sweaters to look good and remain comfortable.

Pet gifts are popular this time of year, ensuring all members of the family have a treat to open.

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## The various ways to pay off student loan debt

Students and families invest heavily in higher education. Many students rely on student loans to finance their educations. In fact, students amassed \$1.56 trillion in student loan debt by 2020.

According to Forbes, American student loan debt is now the second highest consumer debt category, exceeded only by mortgage debt. The Institute for College Access and Success says the average student loan debt is \$32,731, while the median student loan monthly payment is \$222.

Some students feel like paying off student loan debt is impossible. Many loan repayment schedules kick in shortly after graduation, and certain borrowers may not yet be making enough money to afford even the minimum payments on their student loans. Thankfully, there are ways to get out from under student loan pressure.

- **Investigate income-driven repayment.** IDR will lower student loan payments based on your income, and some plans even promise to forgive any remaining balance once the repayment period is up. That period can take between 20 and 25 years.
- **Make a move.** The

Rural Opportunity Zone program encourages Americans to move to rural Kansas to help discourage population decline and to give others the benefits of a lower cost of living. Seventy-seven Kansas counties have been autho-

aware that they can refinance their student loans at a lower rate or choose new loan terms, including variable or fixed rates. Maturity dates can even be renegotiated in certain instances. It's possible to save thousands of dollars

the interest could pile up as well. By paying more than the minimum payments, you can pay down the principal more quickly. Designate tax refunds and salary increases to pay down student loan debt.

• **Ask for help.** Speak



rized to offer student loan payment incentives.

• **Work in public service.** A Public Service Loan Forgiveness program, or PLSF, enables student loan forgiveness in exchange for working for a nonprofit or working in government.

• **Refinance the loans.** Graduates may not be

in interest by refinancing, particularly if borrowers have a credit score of at least 650.

• **Make more than the minimum payment.** Financial advisor Dave Ramsey says making the minimum payments on student loans will not get them paid off fast, and

with your boss about whether he or she can help pay off student loans. Some employers offer conditional student loan repayment to employees.

These are some of the ways that student loan debts can be repaid quickly, efficiently and creatively.



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## Kovels: Antiques and collecting

by Terry and Kim Kovel

### Clever table

A table has four legs and a flat top — except when it is designed by a clever cabinetmaker. Freeman's Auction in Philadelphia sold an unusual rosewood table with two partial shelves built below the 20-inch square tabletop. It is decorated with carved dragons on the brackets and a spider and fly inlay of mixed metal and mother-of-pearl. The Anglo-Japanese inlaid rosewood table was made by A. and H. Lejambre of Philadelphia around 1880; the company produced work from 1865 to 1907. Similar tables are in several museums. The table sold at auction for \$13,000.

**Q:** My parents bought a home in Florida and purchased the contents, including an interesting table used as a lamp table. The top flips to one side, doubling its surface, and can be raised for storage. Open, it measures 17 inches high by 34 inches square. A label reads "Williams-Kimp Furniture Co., Grand Rapids, Mich." Could you tell me more about this table and its value?

**A:** Game tables were popular during the 18th and 19th centuries — first in England, and then in the United States. Cabinetmakers designed clever tables suitable for writing letters and for pastimes like playing cards, chess or backgammon. The tables looked like regular tables when not in use. Some had a hinged top that folded, swiveled or slid open to reveal a playing surface. Others had a game board inlaid on top. The Williams-Kimp Furniture Co. started in Grand Rapids in 1923. It was purchased by Baker Furniture in 1951. The

company made reproductions of American Federal furniture including dining sets, secretaries, desks, chairs and pieces like your game table. Your table is worth about \$175 to \$225.

**Q:** I have 11 Imperial Glass Whirling Star Marigold Iridescent punch cups and have no idea how to price them. Can you help?

**A:** Imperial's Whirling Star pattern in Marigold was only made in punch sets. The complete set, including the punch bowl, base and 12 cups, sells for about \$300-\$450. A set with the punch bowl and six cups was offered for sale for \$95. Whirling Star punch cups in other colors sell for about \$5 or \$6. The set has been reproduced.

### Current prices

Windsor chair: maple, pine, triple comb, continuous arm, ring-turned legs, 40 x 25 inches, \$1,080.

Secretary desk: shaped crown, 2 doors, 3 drawers, ribbons, birds, cream ground, 84 x 35 inches, \$1,680.

Farm table: dining, chip carved oak, overhang top, drawer, tapered block legs and square feet, c. 1810, 29 x 70 inches, \$4,000.

Tub chair: mahogany, carved, rounded back, scrolled arms, leafy uprights, flared legs, brass cuffs, casters, 36 x 24 inches, \$7,040.

**TIP:** Store drinking glasses and vases right side up to protect the rims.

"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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This unusual table is an example of Anglo-Japanese style. It has a look that was not favored by many cabinetmakers. The table with wooden tiers and carved dragons sold at auction for \$13,000.

## Now here's a tip

by JoAnn Derson

• Five ways to keep yourself from turning up the thermostat this winter: Put on a sweater; have a nice bowl of soup or stew; wear slippers or thick nonskid socks, grab a comfy blanket; snuggle up with someone special.

• "If you bathe in a tub, try rubbing on bath oil before getting in the tub. You will get greater coverage and more moisturizing power from your bath oil. And at this time of year, who doesn't need that?" — M.E. in Washington

• "Here's a great way to use Christmas cards from last year: Trace a child's hand on the back of the pictures. Cut them out and use them to make a wreath for the front door. Or, make small jigsaw puzzles for young children to play with. Any good, detailed artwork on a card front will do. Make squiggly lines in the fashion of a jigsaw puzzle, then cut out. It helps if the cardstock is good and thick." — M.M. in Utah

• "To keep light bulbs from sticking in the socket, apply petroleum jelly to the base of the bulb before screwing it into the fixture." — B.D. in Virginia

• Here's an oldie but a goodie: Add a few drops of water to votive cups before adding a candle. The wax will float on the water, and when the candle burns down, it won't get stuck in the votive glass.

• "Burned rice? No problem. While it's still hot, carefully remove to a new pot any rice not browned or blackened. Then top it with a single slice of white bread. Allow it to sit for several minutes under a tightly fitted lid. The burned smell is absorbed by the bread, and the rice is fit to eat." — M.U. in Michigan

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

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## Strange but True

by Lucie Winborne

• Tigers, jaguars and leopards love the smell of Calvin Klein's "Obsession For Men"! Photographers who used the fragrance to lure the big cats to their cameras in the wild said the cats "would start drooling, their eyes would half-close, almost like they were going into a trance."

• The human body gives off enough heat in 30 minutes to bring a gallon of water to a boil.

• Between 1970 and 1973, four Israeli fighter pilots held as POWs in an Egyptian prison passed their time by translating J.R.R. Tolkien's "The Hobbit" from English into Hebrew. The book was sent to them by their family members via the Red Cross. The pilots' version was published commercially in 1977 and is still considered by many to be one of the best Hebrew translations available.

• Until 1953, New York City had a pneumatic tube mail network that spanned 27 miles and connected 23 post offices. At its peak, the system moved 95,000 letters a day at speeds of

30-35 mph.

• Halloween is more Irish than St. Patrick's Day.

• Ever wonder how the dice game Yahtzee got its curious moniker? A wealthy Canadian couple invented the game as a way of entertaining friends on board their yacht. After it proved a hit, the couple consulted a toy maker who loved it, bought the rights, and changed the original name from the generic "Yacht game" to "Yahtzee."

• Homer Simpson's famous "D'oh!" is a real word in the Oxford English Dictionary, though in "The Simpsons" scripts, it's rendered merely as an "annoyed grunt."

• Barbie has been outfitted by over 70 well-known designers, including Yves Saint Laurent and Christian Dior.

*Thought for the Day:* "Kindness in words creates confidence. Kindness in thinking creates profoundness. Kindness in giving creates love." Lao Tzu

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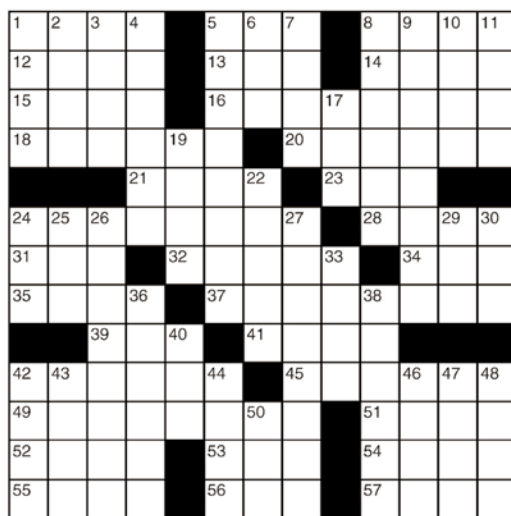
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## King Crossword

## ACROSS

- 1 Secondhand  
5 Sphere  
8 Halt  
12 DVR alterna-  
tive  
13 Greek X  
14 Authentic  
15 Sheltered, at  
sea  
16 Hare's  
defeater  
18 Japan's main  
island  
20 Comic Phyllis  
21 California  
wine valley  
23 Zero  
24 Enchilada  
holder  
28 Plate  
31 — jiffy  
32 Fix a stub-  
born shoe-  
lace  
34 Rowing need  
35 Sulk  
37 Harasses  
39 Male cat  
41 Tater  
42 Wall plaster  
45 Warren  
Commission  
subject  
49 Bullring VIP  
51 Lotion addi-  
tive  
52 Yemeni city  
53 Scrap  
54 Anger

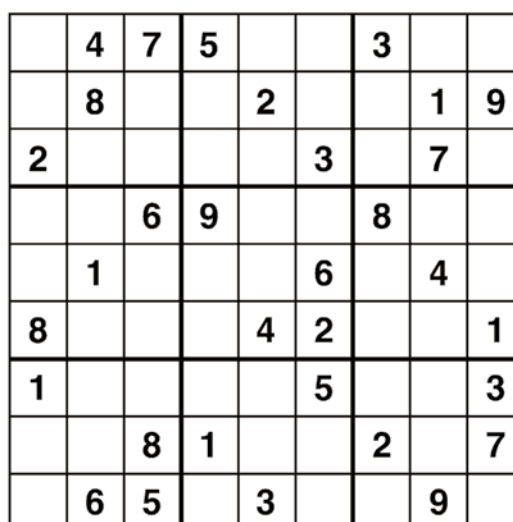


- 55 Got up  
56 They're  
between dos  
and mis  
57 Let fall  
10 English river  
11 Equal  
17 Can metal  
locks  
22 Chorus mem-  
bers  
24 Quarterback  
Tebow  
25 Yoko of music  
26 States of  
ecstasy  
27 LaGuardia  
and Logan,  
e.g.  
29 Perched  
30 Day fractions  
(Abbr.)  
33 Ostriches' kin  
36 Dawn-of-  
mammals  
epoch  
38 Name of  
many English  
kings  
40 Longtime  
record label  
42 Celebrity  
43 Big fuss  
44 Smell  
46 Winged  
47 Corporate  
symbol  
48 Profound  
50 Raw rock

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## Weekly SUDOKU

by Linda Thistle



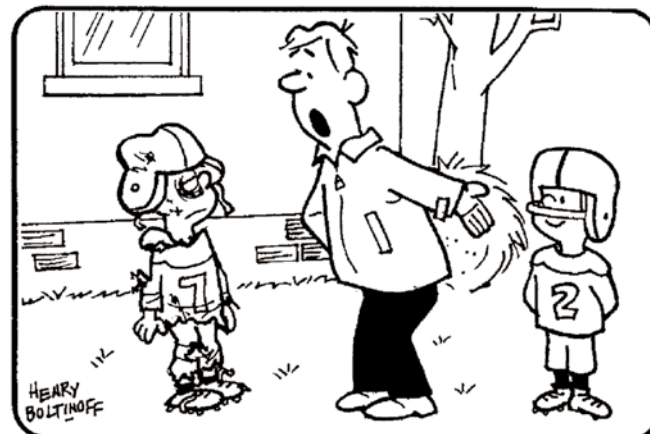
Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

DIFFICULTY THIS WEEK: ♦♦

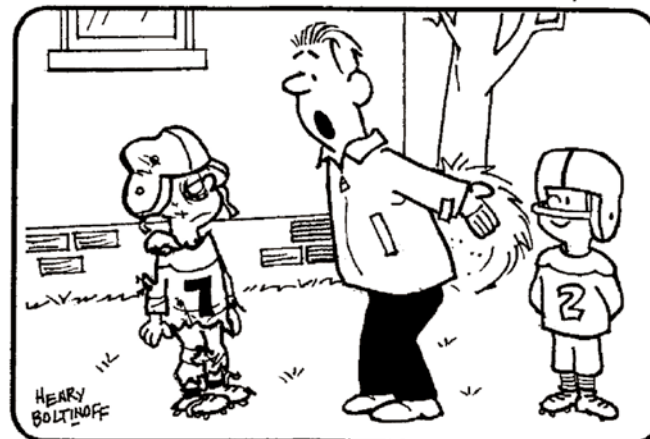
♦ Moderate ♦♦ Challenging  
♦♦♦ HOO BOY!

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## HOCUS-FOCUS

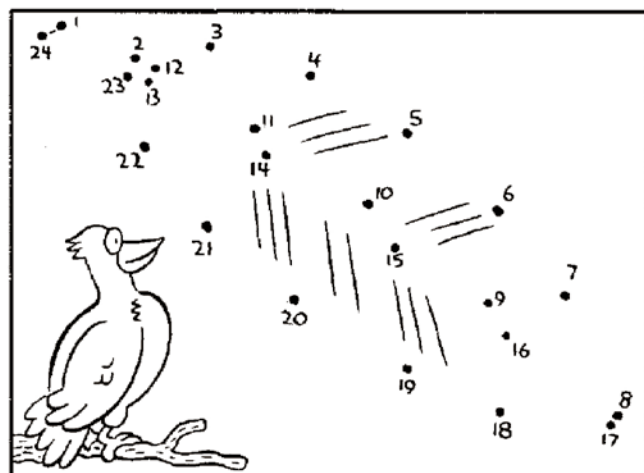
BY  
HENRY BOLTINOFF

Find at least six differences in details between panels.



Differences: 1. Man's hair is different. 2. No. 7 on jersey is now black. 3. Window is shorter. 4. Man's right arm is hidden. 5. Socks are striped. 6. More bricks on house.

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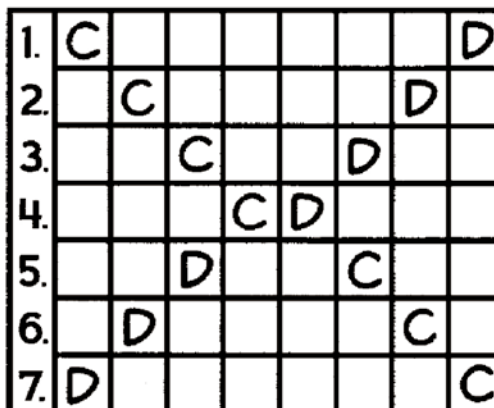
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"WHAT ALWAYS REMAINS DOWN, even when it flies up in the air?" Connect the dots and find out.

Answer: A feather (look up the word "down").

## Junior Whirl

by Charles Barry Townsend



Illustrated by David Coulson

## TODAY'S TOP SEVEN CD'S... WORDS, THAT IS!

Using the definitions and anagrams below, you must find the seven eight-letter words that fit into the framework pictured on the left. For each definition, the letters in the two anagram words must be unscrambled and used to form the word asked for.

## DEFINITIONS:

1. What Michelangelo did.
2. Expression of approval.
3. Kept apart from.
4. Short, amusing story.
5. Used to secure doors.
6. Enough to meet needs.
7. A household servant.

## ANAGRAM:

- lice + shed  
aced + cola  
sled + cued  
coda + teen  
sold + pack  
quay + aced  
cost + dime

**AN ODD CHALLENGE!** Problem: You must place 6 coins into 3 cups so that each cup contains an odd number of coins. Solution: The cup containing 1 coin is placed inside the cup with 2 coins. Each cup will now contain an odd number of coins.

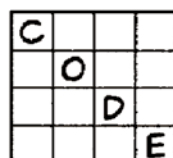


**KNOW YOUR AREA CODE!** Pictured below are two puzzle grids for you to fill in. Hints are given for each word. The words in Grid B contain the same letters as the words in Grid A.

1. A unit of area.
2. The big dance.
3. A college student.
4. A flat-topped hill.



GRID A



GRID B

1. To be concerned.
2. To frolic boisterously.
3. Secret writing.
4. Conforming in every detail.

Answers: 1. Acre-care. 2. Prom-tomp. 3. Coed-code. 4. Mesa-same.

Answers: 1. Chiseled. 2. Accolade. 3. Secluded. 4. Anecdote. 5. Padlocks. 6. Adequacy. 7. Domestic.

# How small businesses can prepare for a unique holiday season

When the famous ball dropped in Times Square on New Year's Eve and 2020 officially began, few people might have anticipated what awaited the world in the months ahead. By the end of March, a global pandemic had changed the way people across the globe lived their lives as governments scrambled to prevent a potentially deadly virus from spreading.

No aspect of life has been left untouched by the COVID-19 outbreak, including how people shop. Stay-at-home measures and government-mandated closures proved a formidable challenge for small business owners. Another challenge awaits such businesses this holiday season, when consumers are expected to do much of their shopping online.

Many small businesses thrive on welcoming customers into their facilities. While no one can predict how long social distancing measures will remain in place, it's reasonable to assume that consumers may be hesitant to visit stores en masse this holiday season. But the spirit of the holiday season will return, and that spirit will still compel consumers to look for gifts for their loved ones. Small business owners looking to capitalize on the holiday shopping season can try these strategies as they prepare for what promises to be a unique final month of 2020.

- **Start early.** Holiday promotions typically feature discounted items, and small business owners can hit the ground running by announcing

sales well in advance of the holiday season. Consumers have adapted to lengthy delivery times during the outbreak, and retail analysts predict many will begin shopping earlier than ever before to account for potential delivery problems. By discounting items early, small business owners can put themselves in position to capitalize on early bird shoppers.

- **Keep sales going.** The Bureau of Economic Analysis noted that economic growth in the United States declined by 5 percent in the first quarter of 2020, and in June the Congressional Budget Office predicted that growth would ultimately decline by 38 percent. Such figures suggest that money will be tight this holiday season, and small business owners can expect to compete for every dollar. By starting sales early and keeping those sales going throughout the holiday season, small business owners can put themselves in the best position possible to capitalize on consumer spending, however limited that spending may be.
- **Apply past experiences.** Small businesses have had more than a few litmus tests to gauge consumer behavior during the outbreak. Easter marked the first major holiday to occur while stay-at-home restrictions were in place, and since then retail holidays like Mother's Day and Father's Day have come and gone. Small business owners can examine consumer behavior during past retail holidays to inform their approaches to the

coming holiday season. If consumers expressed a desire for gift packages that reduced their need to make multiple shopping trips, small business owners can design and promote gift baskets filled with an assortment of products available in their stores. Creativity figures to be a necessity

to attract customers this holiday season, and past retail holidays can inspire a new approach.

Small businesses can confront the challenge of the coming holiday season by embracing a handful of strategies to attract consumers during what promises to be a season unlike any other in recent memory.



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- Share important research, extension, and other resources with our readers

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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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King Crossword

Weekly SUDOKU

Solution time: 21 mins.

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T	I	V	O		C	H	I		T	R	U	E
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H	O	N	S	H	U		D	I	L	L	E	R
				N	A	P	A		N	I	L	
T	O	R	T	I	L	L	A		D	I	S	H
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A	D	E	N		O	R	T		R	A	G	E
R	O	S	E		R	E	S		D	R	O	P

Answer

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

LAFF - A - DAY



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He's an Eskimo dog.

This Week's Holidays

Dec. 5 – Bathtub Party Day

Dec. 6 – Mitten Tree Day

Dec. 7 – Letter Writing Day

Dec. 8 – National Brownie Day

Dec. 9 – Christmas Card Day

Dec. 10 – Human Rights Day

Dec. 11 – International Mountain Day



## Return to the gym safely

Gyms have begun to reopen in parts of the United States and Canada after being shuttered to prevent the spread of COVID-19. It may have been several months since members have stepped foot in these facilities. That means not only will fitness enthusiasts need to be smart about COVID-19 precautions, they also will need to reacclimate their bodies to routine exercise.

Fitness resolutions may come earlier this year as people are eager to regain fitness levels achieved prior to shut-downs. Going about a return to the gym in a smart way can prevent injuries and illness.

### Ease into workouts

There will be a transition period as you get back to your gym routine. Start with flexibility workouts like yoga or pilates that can help reacclimate your body to physical activity. These will help increase blood flow, joint mobility and range of motion.

Expect that your stamina will have taken a hit from a prolonged absence at the gym. So if you once were a cardio master, it may take some time to build up to the speed and distance of a treadmill run or you may need to enroll in low-impact classes as your body adjusts.

The last thing you want to do is injure yourself, so the mantra "slow is pro" is key. Aim for exercising two or three times a week to begin with, and stick to shorter workouts of 30 minutes or less. Gradually increase the duration

and frequency of workouts as you notice your endurance improving.

Stretching is essential after any workout, but especially helpful for those



who are easing back into the gym. Stretches help avoid muscle tightening and spasms that can come with being unaccustomed to working out.

### Pandemic precautions

Returning to the gym also means sharing space with fellow members. Official guidance on how gyms are to operate now vary by state. However, certain safety tips can help you stay safer if you're ready to work out indoors. Try working out at off-peak hours when the gym is likely to be less crowded, even with capacity restrictions in place.

"Based on recent research, aerosolized droplets can remain airborne for up to three hours, making the potential for spread in crowded and confined spaces such as fitness studios prob-

lematic," said Dr. Robert Glatter, an emergency physician at Lenox Hill Hospital in NYC.

Maintaining distance and avoiding crowds is

virus may be higher in hot and crowded facilities without adequate circulation. Turn on fans or work close to open doors when possible.

Many gyms require that masks be worn while working out. This may mean members must

take more breaks if the masks impede respiration during strenuous activity. While gyms may be spraying down equipment and high-touch areas, keep hand sanitizer or disinfectant wipes in your gym bag so you can do your own cleaning and

keep your hands as clean as possible. Wash your hands after using any equipment if it's feasible to do so.

Now that gyms are open again, members must take additional precautions as they get back into the swing of things.

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**Merry Christmas!**



## 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.



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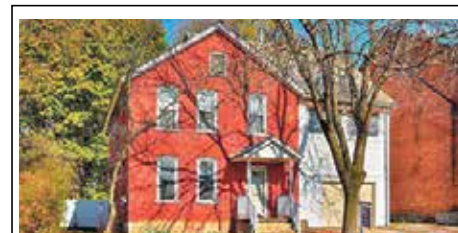
202020887: This unique home used to be the original Firehouse of Ames! Now it is a roomy 4 bedroom house. Eat-in kitchen, living room with a propane fireplace, laundry area and large attached garage. Wrap around deck with a view of the creek. 12x18 shed. **\$79,000**



202013905: Motivated seller!! This is the home you have been looking for; a spacious four bedroom, 1 1/2 bath home that even has a beautiful handicap accessible in-law apartment. Open floor plan makes for perfect entertaining and a gas fireplace makes it cozy as well. In the summertime relax on your deck and cool off in the in-ground pool. Hidden in your private backyard is a beautiful 6-stall horse barn. Adjoining land next door for sale for possible gentleman's farm. Let's not forget about this awesome location too! Only 10 minutes from the NYS Thruway and only a mile and a half from shops and restaurants. Make an appointment today to tour this amazing property! Possible owner financing available. **\$275,000**



202031600: Enjoy this home situated on over 2.2 acres. Large side deck, detached garage and shed. 3 bedrooms and 2 full baths. Beautiful yard and location. Wood stove and refrigerator excluded. **\$75,900**



202031726: A brick 2-family home located walking distance to school, stores and the park. 1st floor apartment offers an open kitchen, dining area and spacious living room with built in shelves. 1st floor doorways are wider for easy movability and for wheelchair access. Laundry area for downstairs apartment. 2nd floor is 2 bedrooms, den with lots of windows. Large living room with built in shelves. Attached garage. **\$79,800**



202033338: MOVE IN READY! This three bedroom, one-and-a-half bath home is a MUST SEE. The entire downstairs has the beautiful (original) woodwork, updated flooring and windows. The first floor includes a cozy living room, formal dining room, and an eat-in kitchen. Upstairs you will find a large bathroom and three good size bedrooms. Large, detached, two-stall garage with all new clapboards updated. All appliances included. **\$78,900**



202022329: One of the nicest homes in the village of St. Johnsville has hit the market! This large, three bedroom house is immaculate and move in ready! On the floor you will find a large kitchen with a cozy, breakfast nook as well as a bar area that overlooks the dining room. Also on the first floor: a half bath, a laundry room with a large walk in shower, a den with exterior access to a small porch, an office, a formal dining room, living room and family room. All three bedrooms are on the second floor, along with a full bathroom. You will find plenty of storage space in the basement, as well as a workshop and walkout access to the exterior. Every window has been updated and the roof has architectural, asphalt shingles. A large, detached, two-stall garage (approx. 26x26) with storage above. **\$129,900**



202024706: Two-story home, located just outside the village of St. Johnsville. This home is MOVE IN READY! On the first floor you will find a spacious eat-in kitchen, formal dining room, living room, and small room with a bar - just perfect for entertaining. The second floor has three good size bedrooms, a full bath, and walk-up access to the full attic. Also on the property is a large (40x30), detached, three stall garage and a 28 ft above ground pool with a deck surrounding. The septic system was replaced 4 years ago. New forced hot water system and a brand new oil tank. **\$125,999**



20208927: Great opportunity for a first time home buyer! This well maintained, single family home offers three bedrooms and one large, full bath. You will find new, contractor installed, hardwood flooring through the kitchen and dining room, as well as one of the bedrooms and many rooms have been freshly painted. Perfectly priced and move in ready! Don't wait - schedule a showing TODAY! **\$69,900**



**Junell Pasquarelli**  
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**Virginia M. Mackey, NYS Licensed Associate Broker,**  
**Call/Text (518) 221-4340, Email Vmackeyrealtor@yahoo.com**



**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**



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 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!

**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.

**NYS Licensed Real Estate Salespeople**

**GRETCHEN SALVIONE** Cell: (518) 848-1843 Email: Gretchenmovesyou@gmail.com | **KATIE-ANNE ISABELLA** Cell: (518) 866-1089 Email: Realestatekate518@gmail.com

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