

The magic of Christmas brightens up the City of Johnstown

Mike Pazzaglia and Emily McCallum pose for a picture with Deadpool at Toying Around.On Friday night, Main Street in Johnstown was aglow with festive holiday lights and beautifully decorated storefronts. Residents thronged the streets, eagerly watching for a owned by Jessica Henry

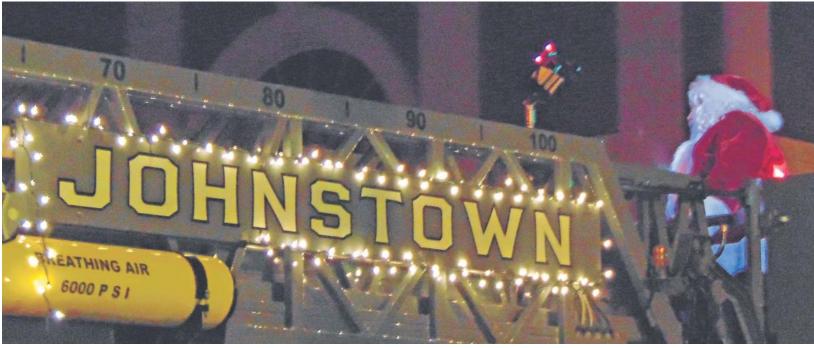
glimpse of the jolly Santa Claus while sipping their hot cocoa and munching on holiday treats. Shops lining the street offered unique and delightful conversation and gift ideas for everyone on the Christmas gift list. One such shop is

McClements, who set up a selfie booth within and offered delicious cookies to all who entered. Mc-Clements stated that the Downtown Johnstown Business and Professional Association had spearheaded the festive activities of the evening, which included a parade, meeting Santa Claus and many other exciting activities. "This event really showcases what kind of community we have between what the city provides, the participation of the many downtown businesses, churches and other organizations and the turnout of its cit-

izens." She then stated the convenience of the savvy gift shoppers. "No need to travel to shop. You have multiple places to buy toys and games, clothing, dog supplies, books, gifts, crafts and so much more. It's all right here."

Featured the in

THE LARGEST LOCAL SUPPLIER OF OUARTZ AND CERTIFIED FABRICATOR!



Santa Claus waving to all the young and the young at heart.

guitarist Gary Miller and organist/singer Alyssa Rizzo. Both performers hail from St. John's Episcopal Church and they serenaded folks with delightful renditions of classic Christmas songs. The Episcopal Church has hosted this event for the past three years, as well as offering hot chocolate and popcorn. Out on the lawn of the

evening's activities was

live music provided by

Episcopal Church was a beautiful live nativity performed by members of seven local churches. The New Covenant Community Church spearheaded the nativity. The performers sang several traditional Christmas hymns and told the story of the birth of Christ. According to John Murray, pastor of the New Covenant Community Church, "We're really happy that we continue to be part of what really is a great event for the community." He also expressed gratitude for

JOHNSTOWN 3



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Guitarist Gary Miller and organist/singer Alyssa Rizzo perform an upbeat rendition of "Feliz Navidad."

Photos by Rachael Takacs

JOHNSTOWN from 2 -

the Episcopal Church, stating "St. John's has almost always provided the power

for it. We produce it, but it's really a church community event."

The night's festivities also included the tree lighting in Sir William Johnson Park, hosted by Mayor Vern Jackson and the one and only Santa Claus. "I think it's wonderful!" exclaimed Jackson. "It gets people out and it's a beautiful set up. There's things to do for the kids. You can see them along the parade route. They are all excited. It's a very enthusiastic crowd. And I think our decorations really light up the city."

In addition to Santa Claus, kids could also meet Michelangelo, from the Teenage Mutant Ninja Turtles. Vincent McCallum has been portraying the "hero in a half shell" for quite some time for parties, charities, conventions, business events and much more. He is also the owner of Toying Around, a local comic and toy shop. He, his wife Emily and their son Anthony participated in this event for the first time this year. "We had a great time and by the looks of it, so did the kids," Mc-Callum said. "We had a great turnout in our store

for business, and we were glad to see other businesses that would normally be closed open and involved as well."

The parade itself was full of the delighted cheers of the attending children as the brightly decorated floats and vehicles passed through. All children in attendance got their share of the sweet treats that parade participants tossed on the way through. The parade included many emergency vehicles from the surrounding areas, as well as a Wal-mart semi-truck. Also in attendance were Bellinger Towing and Recovery, Shults Insurance Agency, Johnstown Area Community Center, T&M Photography, Miss Fonda Fair and her court and many others. All the children



Mike Pazzaglia and Emily McCallum pose for a picture with Deadpool at Toying Around.

cheered as the last Johnstown fire truck made its way down the crowded street, for that was when their beloved Santa Claus had arrived.

"The event on the whole was lovely and a great time," McClements stated after the night had come to a close. "Everyone I spoke to really enjoyed the night!"









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1/2 cup fat-free milk

1 egg or equivalent in egg substitute

1 teaspoon dried parsley flakes



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1. Heat oven to 400°F. Spray an 8-by-8-inch baking 4g fiber; Diabetic Exchanges: 2 Meat, 1 Starch, 1 Vegdish with butter-flavored cooking spray.

2. In a large skillet sprayed with butter-flavored cooking spray, combine chicken soup, turkey and mixed vegetables. Cook over medium heat for 5 minutes. Spoon mixture into prepared baking dish.

3. In a small bowl, combine baking mix, milk, egg and parsley flakes. Carefully pour mixture over turkey mixture. Bake for 20 to 25 minutes. Place baking dish on a wire rack and let set for 5 minutes. Divide into 6 servings. HINT: If you don't have leftovers, purchase a chunk

of cooked turkey breast from your local deli. * Each serving equals: About 223 calories, 3g fat,

23g protein, 26g carbs, 393mg sodium, 77mg calcium,

etable; Carb Choices: 2.

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Services available at the Hamilton Fulton Montgomery (HFM) **Prevention Council in Johnstown**

According to the Substance Abuse and Mental Health Services Administration (SAMSHA), dependence on alcohol and drugs is our most serious national public health problem. Millions of Americans misuse or are dependent on alcohol or drugs. Most of them have families who suffer the consequences, often serious, of living with this illness. If there is alcohol or drug dependence in your

family, remember you are not alone. Drug or alcohol dependence disorders are medical conditions that can be effectively treated. Millions of Americans and their families are in healthy recovery from this disease.

HFM Prevention Council operates a Recovery Community and Outreach Center to help prevent relapse and sustain long-term recovery. The center facilitates recovery of individuals and their families by providing a meeting location, support groups, substance-free social functions, prevention and resource/referral center for services in the area. The center also has a Family Support Navigator. The navigator utilizes their own family addiction and recovery expertise to engage with families who have loved ones with a substance use disorder. The center

focuses on building the recovery community and providing a positive outlook for individuals seeking help with addiction and throughout the recovery process.

For more information about family services call 518.705.4626 or email davef@hfmpreventioncouncil.com

David Fitz Simons, CRPA

Family Support Navigator

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

Dec 16

Merry Christmas Concert - Helen M. Maksymicz, Organist. Holy Trinity Luthern Church, E. Gansevoort Street, Little Falls, NY. 2 p.m. Also on program are Bob Leskovar, Lynda Dudgeon, Donna Dillman, Debbie Marrone, Bill Bennett, Donna Hull. It will be a fun concert with refreshments to follow. There will be a free will offering to help pay for organ repairs.

Now-Dec 16

Festival of Trees: Now through Dec.16, 10 a.m. - 5 p.m. at the Schenectady County Historical Society and the YWCA NorthEastern NY. Adults \$6, under 12 free. The Schenectady County Historical Society has two locations: Mabee Farm Historic Site, 1100 Main Street, Rotterdam Junction, NY 12150. Call 518.887.5073. Museum & Library, 32 Washington Ave., Schenectady, NY 12305. Call 518.374.0263. The Mabee House is all decked out in forestal greens, and ready to welcome visitors on Dec. 15 and Dec. 22 at 2 p.m. for free Wintertide Tours and treats.

Dec 18

Canajoharie High School Company

of Song to perform with Mr. Anker. Arkell Center, 2 Lower Maple Ave., Canajoharie, NY. Call 518.673.4408 or email Joancimino77@gmail.com.

Dec 19

Local History Round Table. 6:30 -8:30 p.m. Fort Plain Free Library, 19 Willett St., Fort Plain, The local history forum is a free, drop-in discussion group facilitated by town and village historians on the third Wednesday of each month. Please call 518,993,4646 for more information.

St Johnsville Senior Saints Meeting. 12 noon luncheon. 12:30 p.m. business meeting. Community House, 16 Washington St., St. Johnsville.

Jan 2-Feb 27

Save your spot for Discovering Your Family History with Judith Herbert, Certified Genealogist®. This 8-week course will focus on locating, collecting, analyzing and assessing the value and accuracy of vital genealogical records. Each week we'll explore the finer details of research, often missed by even practiced genealogists. Wednesdays, Jan. 2 to Feb. 27 at 6:30 p.m. Info: schenectadyhistorical.org/ workshops

Jan 5-Feb 16

Continue down your path to genealogical enlightenment with Genealogy 201: Military & Court Records. These records are among the most underutilized yet valuable genealogical sources available. Intermediate genealogists should join us for this 6-week course, focused on using these records to solve difficult questions of relationship (parentage, spouse, children) and add biographical detail to the lives of ancestors. Saturdays, Jan. 5 to Feb. 16 at 10 a.m. Info: schenectadyhistorical.org/workshops

Jan 12

SCHS is taking a Bus Trip to the Metropolitan Museum of Art to enjoy a day of art and antiquities! Join us on Jan. 12 as we experience the best of human creativity from across the globe. Tickets are \$80 and include round trip bus and admission to the Met, plus access to their newest exhibition, "In Praise of Painting: Dutch Masterpieces at the Met." The exhibition provides a fresh perspective on the canon and parameters of the Dutch Golden Age by bringing together some of the Met's greatest paintings to present this remarkable chapter of art history in a new light. Info at www. schenectadyhistorical.org/bustrip

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Merging finances after tying the knot



Speaking about finances in advance of the wedding and working together to form a financial strategy can set a steady course for a couple's financial security.

Happy couples experience various changes after tying the knot. One of those changes concerns couples' finances.

According to an analysis of data from the National Survey of Families and Households, arguments about money are a frequent concern with married couples. Furthermore, there is a higher correlation between the risk of divorce and the prevalence of financial disagreements. While fights about money do not necessarily cause divorce, they can create rifts in relationships.

Even couples who have plenty of money may have disagreements about their finances. Arguments may stem from couples not understanding how their partner views money or the disparities in spending habits among partners. Couples who make early efforts to get on the same page concerning finances may have smoother waters ahead than those

who delay such discus-

• Establish goals together. Couples should define their financial goals together. Is it a goal to save for early retirement? Is a house in the immediate future? Is frequent travel a desire? Are we planning to contribute much to future children's educations? These questions and more need to be addressed early on. By creating a financial plan together, couples can more clearly map out their financial futures.Combining accounts

may be easier. Some couples want to maintain their full financial independence. But combining accounts can help couples avoid arguments about secrecy and concerns about partner spending. Combining accounts also affords couples a clearer picture of their spending and saving habits.

• Assess debts as a team. One person may be bringing more debt to the

marriage than another. It's important for all cards to be on the table and to work together to eradicate debt. If a person will be coming to the marriage with poor credit, it may be worth it to keep things separate until a spouse works on remedying his or her finances, according to Credit.com.

• Decide how to split expenses. One partner may make more money than the other, and one may spend more time handling household needs or future childcare responsibilities. Couples need to agree whether one person pays for certain bills exclusively, whether they spend from one salary and save the other or combine finances completely and spend equally, offers NerdWallet.

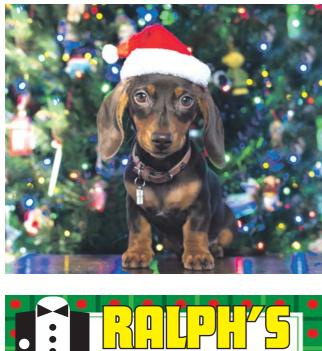
Engaged couples who develop a post-wedding financial plan may find their transition to being married much easier than those who delay such discussions.



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Tips for finding a home services provider

Homeowners who are good with their hands can tackle many minor home improvements on their own. However, more complicated projects often require the services of professional contractors to ensure the renovations are done right, completed on time and within budget.

Choosing a home services provider requires careful consideration on the part of homeowners. The wrong contractor can cost homeowners time and money, so homeowners must exercise due diligence when vetting contractors before going forward with a home improvement project.

Types of contractors

The Federal Trade Commission notes that the scope of a project may necessitate hiring various types of contractors. The more complex a project is, the more likely it is that homeowners will need to hire contractors who specialize in certain areas. Understanding the differences between contractors can help homeowners make informed decisions.

• General contractor: General contractors manage home improvement projects. This includes hiring subcontractors and supervising their work. General contractors also secure building permits and schedule inspections.

• Specialty contractors: Specialty contractors focus on specific areas of a project. For example, homeowners who are remodeling their kitchens may need new cabinets installed by a contractor who specializes in cabinets and cabinet installation. That contractor is a specialty contractor.

• Designer or design/build contractor: The FTC notes that these contractors both design and build projects.

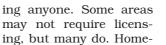
• Architects: Architects design homes as well as any additions or major renovations to homes. Architects are often necessary when projects involve structural changes to existing homes. Hiring a home

services provider Once homeowners determine which type of contractor they need, they can they begin researching local profes-

sionals. • Speak with neighbors, family and friends. Neighbors, family members and friends who have worked with contractors in the past are great resources. Seek recommendations from people you trust, even asking to see completed projects if possible.

• Utilize the internet. Websites such as Home-Advisor and Angie's List are free of charge and can be great resources when homeowners are looking for contractors. Each site includes reviews of contractors from past customers and contact information for local contractors.

• Confirm qualifications. The FTC advises homeowners to confirm contractors' licensing and qualifications before hir-



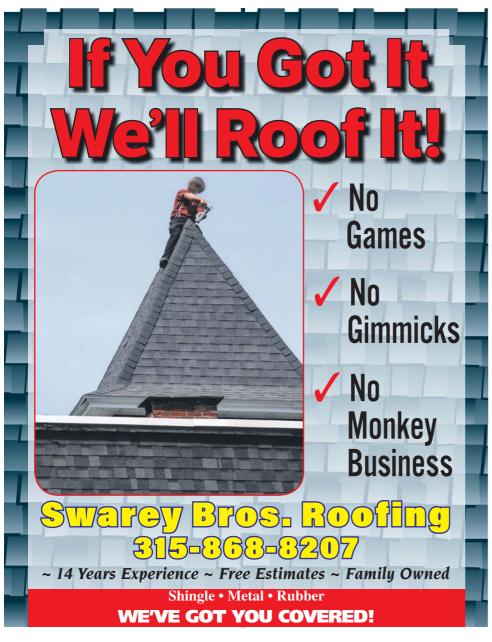
owners can contact their
local building department
or consumer protection

ntact their agency to determine the lepartment licensing requirements protection for their area.



Hiring a home services provider is a complicated process that can be made easier by homeowners who do their research and take the decision seriously.





How to save up for your first home

Home ownership is a dream for people across the globe. Many people save for years before buying their first homes, squirreling away every dollar they can with the hopes they can one day become homeowners.

But thanks to factors beyond their control, even the most devoted savers can sometimes feel like their dream of home ownership may never come true. According to the Pew Research Center, American workers' paychecks are larger than they were 40 years ago, but their purchasing power is essentially the same.

Various challenges can make it difficult to buy a home. However, some simple strategies can help prospective homebuyers build their savings as they move closer to the day when they can call themselves "homeowners."

• Determine where your money is going. If you're finding it hard to grow

your savings, audit your monthly expenses to determine where your money is going. Using exclusively debit or credit cards can simplify this process, as all you need to do is log into your accounts and see how your money was

spent over a given period. If you routinely use cash to pay for items, even just to buy coffee on the way to work, keep a notepad handy so you can jot down each expense. Do this for a month and then examine how you spent your money. Chances are you will see various ways to save, and you can then redirect that money into your savings account.

• Become a more savvy grocery shopper. Another great way to save more money is to alter something you already do each month: grocery shopping. If you haven't already, sign up for discount clubs at your local grocer. This is a largely effortless way for shoppers, especially those buying food for Agriculture says that families, to save considerable amounts of money.

Shopping sales at competing grocery stores also can save money.

• Dine in more often. The U.S. Department of Americans spend, on average, 6 percent of their

household budgets on food. However, the USDA also notes that Americans spend 5 percent of their disposable income on dining out. If these figures mirror your spending habits, you can nearly cut your food spending in half by dining out less frequently. That might be a sacrifice for foodies, but it can get you that much closer to buying your own home.



Saving enough money to purchase your first home is a worthy effort that can be made easier by employing a few budget-friendlv strategies.





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Save time and money with material alternatives

Home renovations are big business. The home renovation resource Home Advisor states that the national average cost of remodeling multiple rooms in a home was \$41,784 in 2018.

While homeowners can- es down. Many products not change the size of on the market today are

rooms to save money, they can manipulate the materials used to keep expenses down. Many products on the market today are

ROOM

designed to replicate the look of more costly materials without the higher price tags. User-friendly DIY products also can help corral costs by cutting down on labor expenses.

Resilient flooring

Resilient flooring is manufacturered to mimic the look of hardwood, tile, stone, and other materials. According to Armstrong Flooring, specialized manufacturing processes and coatings create a product that resists stains, dents, moisture, and scratches. Most resilient products are made up of several layers to create stability and absorb sound. These products tend to be less expensive than the materials they replicate.

Laminate countertops Much like resilient flooring, laminate countertops are inexpensive, low-maintenance and durable alternatives to stone and solidsurface countertops. They come in many different styles that can look like granite or marble. Homeowners also can consider solid surface materials, tile, concrete, and wood

e block when looking for - cost-efficient countertop r materials.

Shower kits

Bathroom renovations can increase the overall value of a home. But some homeowners do not have the time or money to do a complete bathroom remodel. Replacing an old vanity with a newer one and replacing an outdated tub/shower combination can improve the functionality of a space without breaking the bank. Shower kits and stalls enable homeowners to renovate bathrooms with less hassle than creating a tile- or stone-based shower enclosure. Kit pieces drop in place and may only require

minor plumbing work. Certain kits can be installed directly over dated showers for a quick remodel turnaround.

Cabinet refacing

Homeowners who want to keep the layout of a kitchen intact but simply update its look can turn to cabinet refacing. The Kitchen Magic renovation company says refacing or resurfacing uses quality wood or laminate veneer to change the color and appearance of the exterior of cabinets without having to remove the existing cabinet frames. New doors, drawers and hardware will complete the transformation at a fraction of the cost of a new cabinet build.





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and Den. New vinyl plank floors in the Kitchen and updated Bath New Pex water lines. Newly sided in 2017. The Kitchen is spacious with a snack counter and room for a table. Laundry off kitchen and plenty of room to put a 2nd Bath. Rear enclosed porch. The back yard w/ privacy fence. paver brick patio and vinyl shed. This home is move in ready. **\$109,000**

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How to recognize potential brake problems

Maintaining a vehicle is more than just a way to protect one's financial investment. Vehicle maintenance can protect against accidents and make the road safer for drivers and their passengers as well as their fellow motorists.

Fully functioning brakes are an important component of automotive safety. In its 2015 Crash Stats report, the National Highway Traffic Safety Administration said that brake-related problems accounted for 22 percent of crashes where vehicular failure was cited as the cause of the collision. Bad brakes are particularly notorious for rearend collisions. Faulty,

worn brake lines, antilock brake system malfunctions and worn brake pads and discs are some potential brake problems. It is important that motorists learn to recognize the first symptoms of brake trouble so they can address issues before they put drivers, their passengers and other motorists at risk of accident or injury.

• Unusual noises: Screeching, grinding, rubbing and high-pitched sounds are common indicators that brake pads, rotors and other parts of the braking system need attention. Worn pads can cause damage to other vehicle parts, resulting in more expensive repairs if they're not addressed promptly.

• Pulling: If the car pulls to one side when applying the brakes, this may indicate brake pad linings are wearing down unevenly. A brake adjustment may be necessary. Pulling also may be indicative of an object or debris caught in the brake fluid.

• Less responsive: If when pressing on the brake pedal the brakes just do not seem to be as effective as they once were, or it is necessary to press the pedal harder for the brakes to engage, there may be a brake fluid leak or an air leak.



Drivers must address symptoms of a faulty braking system early on to reduce their risk of accidents.



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• Pungent odors: Firestone Tire Company says a burning smell may be indicative of worn out brake pads and friction on the tires. Each of these issues require immediate attention.

• Vibrations: Certain vibrations may indicate brake issues. Rotors can

become warped from metal-on-metal rubbing, potentially leading to a failure of the vehicle to brake properly. Vibrations also may indicate tires are misaligned. These problems can be properly assessed by a trained mechanic.

Keeping brakes in good working order helps drivers stop more readily and avoid collisions.





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Utility vehicles: What's the difference?

The terms "sport utility vehicle (SUV)" and "crossover" (also dubbed a compact sport utility vehicle or CUV) are heard quite frequently and sometimes used interchangeably. It can be easy to blur the terms because of the subtle differences between these types of vehicles. But upon careful interpretation of these ultra-popular vehicles, the variations between them become more apparent.

The frames of these vehicles can help people distinguish between them. Many car experts refer to SUVs as those vehicles that are equipped with the chassis of a truck, while crossovers are based on a car's platform.

SUVs rely on a "body on frame," which means the body is built separately from the frame of the vehicle and then assembled later on. Crossovers use "unibody" architecture, which means the body and frame are one piece.

SUVs are classified as a light truck and have the towing and performance capabilities of a pickup truck. As a result, the wheelbase, floorplan, suspension, powertrain and other SUV arrangements are similar to those of a pickup. Conversely, crossovers use the platform of a sedan and handle much more like traditional passenger cars, offering smooth rides and responsive handling.

Crossovers are often smaller than SUVs and may not have the off-roading or towing capacities of SUVs. Another difference is the driveline. Most SUVs employ four-wheel drive systems, while crossovers have twowheel drive systems.

Topics to cover when interviewing financial advisors

Investors put a lot of faith in their financial advisors. Many professionals work hard to save up enough money to invest so they can secure their financial futures. Handing that hard-earned money to a financial advisor can be nerve-wracking. But prospective investors can calm their nerves by discussing certain topics with planners before deciding to work with them.

Fiduciary status

People new to investing will no doubt find some financial jargon confusing. Fiduciary is one term that novice investors may be unfamiliar with. A fiduciary is a financial professional who must place clients' interests ahead of his or her own. Fiduciaries also must disclose any existing or potential conflicts of interest that might affect clients' willingness to work with them. That includes how they earn their money. Non-fiduciaries have no such responsibility, so they can sell clients a particular investment without having to tell clients how their own compensation is affected by that sale.

Some fiduciaries work for specific funds that only allow them to sell those particular funds' proprietary products. That's the case even if they believe there are other investments that are better for given clients. Such arrangements must be shared with clients for advisors to maintain their fiduciary status. The Certified Financial Planner Board of Standards' "Rules of Conduct" can be found at www.cfp.net.

Fees

Fees should be discussed before signing an agreement with a financial advisor. Ask each advisor you interview how they earn their money. Some might charge clients a percentage of the assets they're managing while others may earn money by selling you specific products. Investors have a right, and an obligation to

themselves, to understand how financial advisors they work with will earn money. That's smart investing and can help investors sleep easy knowing their advisors have put clients' interests first.

Services

Financial advisors offer different services. Some might only suggest investments, while others may help clients come up with comprehensive financial plans that focus on short- and long-term goals. Some investors may only want suggestions, while others may need more from their advisors. Determine which type of investor you are

and then find the right

those without much experience, might be comfortable knowing they can contact their financial advisors as often as they'd like. Some advisors are more accessible than others, so discuss access with advisors before signing any agreements and determine if you're comfortable meeting just once a year to go over things or if you want more routine check-ins.

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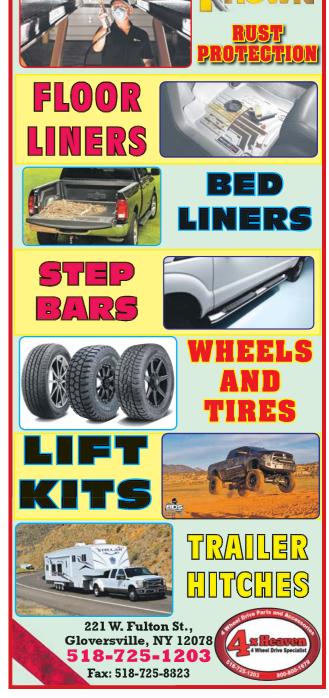
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Shopping facts and figures

Saturday was not far be-

hind, with 55 million con-

• Data from Prosper In-

sights & Analytics says

people planned to spend

an average of \$967.13 in

sumers.

The holidays are here, and that means millions of people will spend time decorating, making shopping lists, purchasing presents and stocking up on entertaining essentials. Various groups and consumer watchdogs track trends in holiday spending and giving, and many facts and figures may surprise holiday enthusiasts.

• Economists with the National Retail Federation say online and retail sales in 2017 increased by 10.5 percent over the previous year. The combination of job and wage gains, modest inflation and elevated consumer confidence has led to higher holiday spending.

• Between Thanksgiving Day and Cyber Monday 2017, more than 174 million Americans shopped in stores and online, offers the NRF. Black Friday still reigns supreme, with 77 million consumers. However, Small Business



Various groups and consumer watchdogs track trends in holiday spending and giving, and many facts and figures may surprise holiday enthusiasts.

2017 on the holiday season. That was up 3.4 percent from the year prior.

• Tracking of spending on video games by The NPD Group reflects a growth of 15 percent when compared to a year ago. All categories have shown gains, including software, hardware, accessories and game cards. Fortnite has been a significant software sales driver for 2018, ratcheting up legions of fans seemingly overnight.

• Many people pride themselves on shopping early for gifts, but there are eleventh-hour consumers as well. NRF says around 15 percent of lastminute shoppers plan to buy gifts at supermarkets or grocery stores.

• Charitable giving

tends to skyrocket at the end of the year, when the spirit of giving synonymous with the season inspires individuals to give back. According to PricewaterhouseCoopers, the average total cash contribution to charity by individuals is roughly \$245.

• The NRF notes that, in 2017, only about 12 percent of consumers finished their holiday shopping by the second week of December.

• Research from Forbes found that gift cards will continue to reign supreme. Gift cards are convenient for gift-givers, and PWC found that 42 percent of people prefer to receive gift cards for the holidays.

• Sales are strong for both online and brick-

and-mortar retailers. Accenture's 10th Annual Accenture Holiday Shopping Survey discovered 84 percent of consumers plan to go online, particularly to Amazon.com, to research and price-check gifts before looking or buying elsewhere.

• The Accenture survey also found that at least three-quarters of shoppers are enticed by coupons and other promotions to shop at stores they have not visited before.

• Don't let the holiday buying season fool you. Shopping continues even after Santa has slid down the chimney. The NRF states 48 percent of shoppers will take advantage of after-Christmas sales in stores.

According to a survey of more than 2,000 adults in the United States conducted in September 2017 by the International Council of Shopping Centers, holiday shoppers still prefer to shop at physical retailers for their gifting needs.

The survey found that nearly all shoppers (96 per-

Did you know?

cent) planned to make a purchase from a retailer who has both a physical and online presence. Furthermore, 91 percent of holiday shoppers said they were planning to buy some of the items they researched online at physical locations. Even though online sales are booming, this data reinforces the fact that holiday shoppers still rely on brick-and-mortar stores. Retailers who understand how to seamlessly offer both online resources as well as a strong physical retail presence may enjoy an especially profitable holiday season.



The benefits of LED holiday lights

Many people put significant effort into their holiday lights. When a bulb goes out, all that effort can seem like it was for naught. Replacing a single bulb or multiple bulbs can be a lot of work. Fortunately, LED holiday lights provide a more user- and eco-friendly alternative to traditional incandescent bulbs. According to the Office of Energy Efficiency & Renewable Energy (OEERE), the following are

some of the attributes that make LED holiday lights a superior alternative to traditional incandescent bulbs.

• **Safety**: LED lights burn a lot cooler than traditional incandescent lights, reducing the risk of combustion. And because they burn cool, they also reduce the risk of burnt fingers, which may make them more appealing to parents of curious youngsters and people who will be hosting family and friends during the holiday season.

• **Sturdiness**: Because they're made with epoxy lenses and not glass like traditional incandescent bulbs, LED holiday lights are less likely to break. That can be especially beneficial to people with pets who might bump into the family Christmas tree. • **Longevity**: LED lights are initially more expensive than more traditional lights. However, the OEERE notes that lights bought today may still be in use 40 holiday seasons from now. That longevity makes them well worth the higher initial investment.

• Ease of installation: LED lights are easily installed, and the OEERE

says as many as 25 strings of LEDs can be connected end-to-end without overloading a wall socket. That can ease the nerves of homeowners concerned about the potential hazards of elaborate holiday lighting displays.

• **Energy savings**: LED lights consume considerably less energy than incandescent lights, saving homeowners money on their energy bills, which can skyrocket in December thanks to interior and exterior holiday lighting displays using incandescent lights. In fact, the OEERE estimates that by 2027, widespread use of LED lights could save consumers more than \$30 billion at today's electricity prices.

Christmas Morning Italian Strata

Prepare this strata the night before and then bake it while everyone opens presents on Christmas morning. By the time the last gift is unwrapped, breakfast is ready and waiting! Serves 12.

- 1 1/2 pounds pork-sausage meat
- 1 12-ounce loaf French bread
- 2 4-ounce cans mushrooms
- 6 large eggs
- 1 quart milk
- 2 teaspoons Italian seasoning
- 1/2 teaspoon garlic powder (optional)
- 1/4 teaspoon pepper

1 8-ounce package shredded mozzarella cheese (2 cups)

1 4-ounce package shredded Cheddar cheese (1 cup) Chopped parsley for garnish

Night before serving:

1. Grease 13-by-9-inch glass baking dish. In 10-inch skillet over medium heat, cook pork-sausage meat, stirring frequently to break up sausage, until thoroughly cooked and no longer pink. Using slotted spoon, remove sausage to paper towels to drain.

2. Cut French bread into 1/2-inch cubes. Drain and chop mushrooms. In baking dish, combine sausage, bread cubes and mushrooms. In large bowl, whisk together eggs, milk, Italian seasoning, garlic powder and pepper. Pour egg mixture over sausage mixture. Cover with plastic wrap and refrigerate overnight.

About $1 \frac{3}{4}$ hours before serving:

3. Heat oven to 350 F. Bake strata, uncovered, 1 hour. Remove from oven and sprinkle evenly with mozzarella and Cheddar cheeses. Bake 15 minutes longer or until knife inserted in center comes out clean. Remove strata from oven; let stand 10 minutes for easier serving. Garnish with chopped parsley.

• Each serving: About 390 calories, 24 g fat, 170 mg cholesterol, 855 mg sodium.

Find more triple-tested holiday recipes at www.good-housekeeping.com/recipes/.

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