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Donna's Day: creative family fun



If your child received a gift from someone who wasn't present, take a photo of your child enjoying it.

by Donna Erickson

Help kids say 'thanks' for holiday gifts

Gifts, meals, activities, memories. It's that time of the new year to share a big "thanks" to those who made the December holidays special for our families and kids. By doing so, we model to the youngest generation the habit of expressing appreciation to others. Hopefully they'll grow into the "saying thanks" habit without our prodding.

According to Amy Jaworsky, editor for the Hearst Corporation and mom of two school-age girls, 13 and 8: "Acknowledging someone's generosity is a reminder to ourselves of all we have to be grateful for. The more we realize how lucky we are, the more apt we are to want to deserve it by being better people." Good words for all, not just for kids.

Teaching her daughters to express thanks to others started on a practical level when her oldest, Presley, turned 4. "I was standing in the background at gift-opening time at her birthday party when the eager guests circled the birthday girl. It felt like a feeding frenzy," she says. "They closed in, and it moved fast. With all the excitement, Presley tore through the wrappings, so it was hard to get a complete list of who gave what."

That's when Amy came up with an idea the follow-

ing year to ask gift-givers to stand with her daughter while she opened their present, so she could snap a photo of them as they posed with the gift. Through the years, she has seen how both the giver and receiver feel special when they capture the moment together.

When it comes time to say "thanks," she has no worries making sure the right card is with the right gift. "I have the evidence in my camera," she says. "I print out the photos and we mount them to simple cards with envelopes. As my daughters grow older, they can express a more detailed 'thanks,'" she adds.

Here are more saying "thank you" ideas:

- If your child received a holiday gift from someone who wasn't present, take a photo of your child enjoying building with the new blocks, dressing a new doll or shooting a puck with the new hockey stick. Print it, and mount it on a card with a personally written thank you.

- Email or text a short video of your child saying "thanks" and using the gift.

- Encourage your children to draw a picture of the gift. If they aren't writing yet, let them dictate as you write their "thanks."

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Country Preacher

by **Pastor Dan West**

I don't know if Mark Twain (Samuel Clemens) was a believer in the Holy Scriptures or not but some of his pithy sayings agree with what the Scriptures say. Take for example the saying at-

tributed to him that says something like "It is better for a man to keep his mouth shut and let people think he is dumb than for him to open his mouth and remove all doubt."

Proverbs 17:27 penned

by Solomon, the wisest man who ever lived (outside the Lord Himself) says, "He who has knowledge spares his words" (NKJV) or, "A truly wise person uses few words." (NLT) It is often true in a group discussion

that people who know the least about the subject do the most talking.

Solomon goes on to say in **verse 28** "Even a fool, when he holds his peace, is counted wise;" which Mark Twain intoned many centuries later.

Solomon continues to say, "with their mouths shut, they seem intelligent" (NLT).

There is another saying of questionable origin on this topic; "The reason 'talk is cheap' is a simple economic principle — the

supply always exceeds the demand." **Proverbs 18:21** says "The tongue can bring forth death or life; those who love to talk will reap the consequences." When you make your words count, they have power.

Welcome to VRS' Open House on Jan. 22

Carefree senior living in Herkimer County

HERKIMER, NY — Valley Residential Services, the first Enriched Housing and Assisted Living facility in Herkimer County, is welcoming new residents to the enriched housing facility located at 160 Valley Drive, Herkimer.

There will be an opportunity for the public to

tour the affordable independent living apartments and meet with staff during an Open House on Monday, Jan. 22, from 2 to 4 p.m. Lisa M. Betrus, President, Valley Health Services, says the vision for VRS remains to champion quality of life for all seniors ensuring a comfortable life-enriching at-

mosphere and assistance with daily needs while promoting dignity, privacy and independence.

Valley Residential Services is undergoing an expansion project, which will add 14 one-bedroom apartments, all large enough for couples, and also a fully staffed wellness and fitness center

for use by all residents of VRS. Those interested in learning more or becoming a resident are invited to attend the Open House on Jan. 22. Refreshments will be provided. For more information, contact Christine Shepardson, Director of Community Life, at 315.219.5700 extension 3239.

Dolly Parton's 50-year career subject of a talk

Dolly Parton's 50-Year Career: From Appalachia to Nashville & Back, will be the subject of a talk by Lydia Hamessley, professor of Music, Hamilton College, at Hamilton College at The Other Side, on

Wednesday, Jan. 17, at 7:30 p.m.

Dolly Parton's musical heritage is Appalachian and many of Parton's songs reveal the influence of traditional Appalachian music. In this talk, Profes-

sor Hamessley will demonstrate this mountain influence in her songs across all phases of her career and will discuss the ways that Dolly presents her mountain girl image in order to be viewed

as "authentically" Appalachian even as she presents herself as a hyper-sexualized superstar. Talk is free to the public. For information contact Kim at 315 735-4825 or kodomenico@verizon.net .

Good Housekeeping

Salmon with Peppers

There's no excuse to order takeout when you can throw together this tasty, healthy dinner for four in the time it takes to wait for the deliveryman.

- 1 cup quick-cooking brown rice
- 1 1/2 teaspoon canola oil
- 4 skinless center-cut salmon fillets
- 2 limes
- 3 small peppers (red, orange and yellow)
- 1 medium onion
- 1/2 cup packed fresh basil leaves
- 6 ounces baby spinach

1. Prepare rice as label directs.
2. In 12-inch nonstick skillet, heat 1/2 teaspoon oil on medium 1 minute. Sprinkle 1/4 teaspoon salt and 1/8 teaspoon pepper on salmon. Add to skillet; cook 8 to 10 minutes or until opaque throughout, turning once. Transfer to serving plates. Grate peel of whole lime over fish.

3. While salmon cooks, slice peppers very thinly. Finely chop onion.

4. Drain fat from skillet. Heat 1 teaspoon oil in skillet on medium 1 minute. Add peppers, onion, 3 tablespoons water and 1/8 teaspoon salt. Cover; cook 5 minutes. Uncover; cook 3 to 5 minutes longer or until tender, stirring

occasionally. Stir in basil and cook until wilted. From lime, squeeze 1 tablespoon juice into mixture.

5. Meanwhile, in large bowl, combine spinach and pinch salt. Cover with vented plastic wrap; microwave on High 3 minutes or until wilted. Spoon next to salmon, along with rice and pepper mixture. Serve with lime wedges. Serves 4.

For thousands of triple-tested recipes, visit our website at www.goodhousekeeping.com/recipefinder/.

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Herkimer County Fair continues winning streak

The Herkimer County Fair Association wins again at the International Association of Agricultural Fairs and Expos Convention in Las Vegas. The fair won five first places in the categories of Agriculture Promotion, Competitive exhibits and Communications, as well as 11 seconds and thirds in the same areas as well. The fair also received second and a third-place award for the sponsorship categories that can be shared with Whites Farm Supply and American Homes.

The Herkimer County Fair dates for 2018 are Aug. 14-19, with the theme of "Enjoy Oceans of Fun".

Pictured holding the plaques is Pauline Bunce, Director and Gerry Elthorp, Treasurer/Manager of the Herkimer County Fair.

Picture provided by Holly Hilts-Clayville



To Your Good Health

by Keith Roach, M.D.

Psyllium allergy rare but possible

Dear Dr. Roach: I would like to know if you have ever heard of a person being allergic to psyllium fiber? My doctor suggested I take Metamucil for constipation, as opposed to stool softeners. However, when I took it, my face and eyes began to itch, I began to wheeze and I coughed until I vomited it up. My doctor stated he had never heard of anyone being allergic to it. As a side note, my husband has used Metamucil for years, and I have had a couple of episodes of wheezing and shortness of breath that could be attributed to inhaling some of the powder when he mixed it. — P.G.

Answer: I haven't seen any cases either, but it can happen, rarely — most often to people who have allergies to grasses or dust. It is possible that inhaling some of the powder started the allergy. I would be careful to stay away from the area where your husband is mixing his, as allergies sometimes worsen over time.

Unfortunately, you will have to find another source for fiber. Good dietary sources include wheat bran, prunes and prune juice. If you need a supplement, you may try methylcellulose (such as Citrucel), wheat dextrin (like Benefiber), and calcium polycarbophil (Fibercon). Be sure to get enough fluid, and start with a low dose and then slowly increase.

Dear Dr. Roach: My father is 86 years old and in generally good health.

He has been falling for no apparent reason for the past three years. He has had MRIs and X-rays, been to neurologists and ENTs — no one has an explanation. He has walkers and an electric wheelchair, but there are times when he has to stand and/or walk a little. My parents' apartment looks like a war zone. Almost all of the furniture has been broken, not to mention the cuts and bruises on my dad.

Is there anything you can think of that might cause this? — J.G.

Answer: If multiple doctors haven't helped with the benefit of a complete history, exam and labs, I'm not likely to.

However, vitamin D supplements have been shown to improve strength and reduce falls in the large number of people who have low levels.

There are two ways to find out. You either can have the vitamin D level checked by a doctor, and use vitamin D if it is low; or, you can try a daily dose of vitamin D for a month or so and see if it helps. Most authorities recommend 400-800 IU daily. Personally, I have found that 1,000-2,000 IU often is needed. This dose is unlikely to do harm if taken for only a month trial, and may be necessary for those whose levels are deficient and have symptoms.

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VHS welcomes Dodilee Murray as Assistant Director of Social Services

HERKIMER, NY — Dodilee Murray has joined the staff at Valley Health Services as the Assistant Director of Social Services. Murray states that she was encouraged to apply at VHS because her mother-in-law had worked there previously and had a fantastic experience.

Murray's previous employment experience includes serving as a Department of Social Serv-

ices caseworker and also working in foster care. Murray is a graduate of SUNY Polytechnic Institute, Utica, NY, with a Bachelor of Science in Psychology.

Murray and her husband, Ted, live in Herkimer County with their twin daughters, Megan and Morgan. Murray says, "One month of service at VHS and I am loving my new role!"



Dodilee Murray, assistant director of Social Services, at Valley Health Services.

Photo courtesy of Valley Health Services

top ten

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Good Housekeeping

Minty Pesto Pasta Salad

- 1 box corkscrew pasta
- 1 1/2 cups fresh mint leaves
- 1 box frozen peas
- 1/2 cup grated Parmesan cheese
- 1/4 teaspoons salt
- 2 tablespoons olive oil
- 2 tablespoons water
- 3 cup shredded leftover chicken
- Toasted pine nuts

1. Prepare pasta as package label directs. Meanwhile, in a food processor or blender, combine mint leaves, peas, Parmesan and salt; pulse until finely chopped. With motor running, pour in oil and water in a slow, steady stream until mixture is pureed and pesto is thick.

2. Drain pasta, reserving 1/2 cup cooking water. Return pasta to pot; add pesto and shredded chicken. Pour reserved pasta cooking water into the empty food processor or blender and swirl to loosen any remaining pesto; add to pasta mixture and toss to combine.

3. Transfer pasta to a serving bowl and sprinkle with toasted pine nuts and more Parmesan cheese, if you like. Makes 5 servings.

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Online banking safety tips

In the digital era, many errands that once required leaving the house can be conducted from the comforts of home. Groceries can be ordered online and delivered to consumers' doorsteps, while bills can be paid online, saving men and women from having to drive to their nearby post office.

Online banking has revolutionized the way people manage their money. Investors can buy or sell stocks with the click of a mouse, and money can be moved across accounts just as easily and instantly. Many consumers now even do their banking on their mobile phones. In fact, a 2016 study from the Federal Reserve found that 67 percent of millennials use mobile banking, suggesting that mobile banking is the wave of the future.

While online or mobile banking makes it easy for consumers to manage their money, it's also potentially much riskier than in-person banking at the bank. Unseen hackers and thieves are lurking online and in places where Wi-Fi is open and free, so online and mobile banking enthusiasts must exercise caution when accessing their accounts.

- Sign up for two-factor authentication. Some banks and credit card companies now provide two-factor authentication, and some may even insist their customers use it. Two-factor authentication requires two forms of verification before users can log into their accounts. The first might be the traditional username and password, while the second might be a temporary code texted or emailed to users after they log into their accounts. Some consumers may feel two-factor authentication is tedious and slow, but it's an effective safety measure that should only delay online or mobile banking by a few seconds.
- Use only secure network connections. Public Wi-Fi can be convenient, but consumers should never use such connections to do their online or mobile banking. The American Bankers Association suggests consumers always do their online banking via their own private home networks. Consumers who routinely use public Wi-Fi, even if it's just for basic internet surfing, should log out of mobile banking apps or websites before logging on to public networks.

- Change passwords frequently and avoid using the same password for more than one account. Many banking websites advise customers if their passwords are weak or strong when customers first set up their accounts. Even if customers' passwords are deemed strong, it's best to change them periodically so hackers or criminals cannot guess them. And consumers should never use the same password for more than one account, as that can make it much easier for criminals to steal consumers' identities.
 - Monitor credit scores. Consumers have the right to one free credit report each year, but many credit card companies now update customers regarding their credit scores once per month. Consumers may need to sign up to take advantage of this service, but doing so is typically free. If credit scores suddenly dip unexpectedly and without reason, consumers may have been victimized by identity theft and can then take the necessary course of action to address the issue.
- Online and mobile banking is convenient, but consumers must tread carefully when accessing sensitive financial information online.

Seven ways to save on food

Food is a necessity and an expense that simply cannot be avoided. A 2012 Gallup poll found that Americans reported spending \$151 on food per week. Around one in 10 said they spent \$300 or more per week, and those with higher incomes tend to spend more on weekly food bills than people who earn less.

Compounding high food bills is the fact that people tend to waste food. According to the American Chemistry Council, roughly 80 billion pounds of food are thrown out every year in the United States. Britons throw away around seven million

tons of food and drink per year, says BBC Good Food.

Saving money on food may seem challenging, but it doesn't have to be. With some smart strategies, individuals can reduce their food budgets and still have enough to eat.

1. Store food properly. Pay attention to the correct ways to store food, including promptly refrigerating or freezing items to prevent spoiling.
2. Do your own work. Prepackaged, presliced, or preportioned foods take longer for manufacturers to prepare, and those costs are passed on to consumers. Separating foods oneself and

putting them into manageable portions may take a little time, but the savings for consumers could be considerable.

3. Buy in bulk when it makes sense. Bulk warehouse stores can make it easier to stock up on essentials. But they also can entice people to buy items they really do not need. Consumers should only purchase items that make fiscal sense or ones that cannot be purchased elsewhere for less. Always compare the price per weight or per unit when shopping.
4. Stock up on staples. Be on the lookout for sales on items used frequently, particularly staples that can be stored

away. Watch for low prices on coffee, oils and canned goods, stocking up when such items go on sale.

5. Embrace dried and canned beans. Beans offer filling fiber and protein for relatively little cost. They also can be added to meat or vegetable recipes to bulk up dishes.
6. Plan ahead. Planning ahead can save big bucks. Peruse sales before leaving the house and spend time visiting a few different stores to save more money. Make use of store coupon apps to preload savings that can be used at checkout.
7. Explore frugal recipes. Skipping meat or

other expensive items once in awhile can help reduce food bills. Save expensive items for treats, which can make you appreciate them that much more. The same

concept can be used for dining out. It is relatively easy to save money on the cost of food when consumers make a commitment to being more frugal.



Whatchamacallits



These bottles are more than what they appear. The official name for this week's Whatchamacallit would be case gin bottles or taper gin bottles.

The tallest bottle (left) is created from black glass, which can appear as olive, amber or black in color. The rarest form of these bottles can be found in blue glass. The formation was most likely caused by the use of a dip-mold, and the flared finish, or opening, dates the bottle to around 1880 or earlier. The tapered square shape is because they packed more efficiently in cases for shipping across the country and the world. The bottle stands at 10 inches and presents the numerous imperfections common for the bottle type, such as the asymmetrical sloping shoulders.

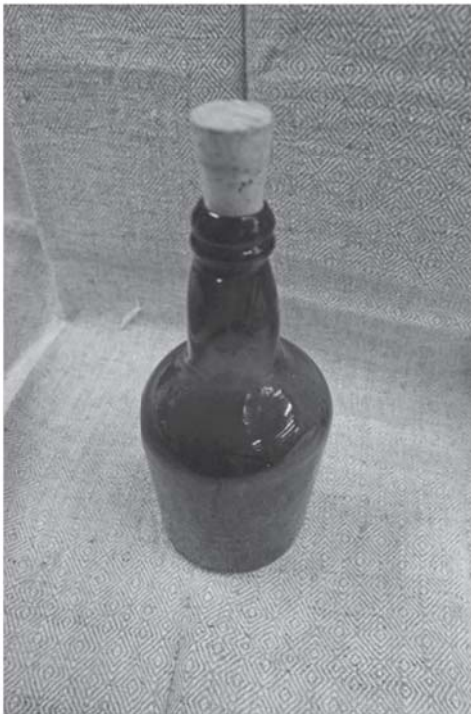
The taper gin bottle was made from black glass in order to keep the contents from losing its integrity. The contents could range from distilled liquor to ale or wine.

The smaller bottle (right) is a cylinder-style bottle also made of black

glass. The bottle was probably created by using a three-piece mold or a dip mold. Even though the cylinder bottles held alcohol or spirits, it could also be used to carry seeds or various spices.

The most interesting part of these bottles is that they both could have held tonics, bitters or other medicines — all related to alcohol. There was a time in which alcohol was medicinal, some examples including gin being a cure for kidney troubles and rum listed as a cure for bronchitis. The alcohol could easily reach 86 proof, leading to many misusing the medicine. During the 1900s, many of these bottles were embossed with labels, such as "For medicinal purposes only", although our Whatchamacallits appear to be older than that time period as they are without embossment or any distinct manufacturer insignia.

Although the labels were clear, the spirits were still abused and this trend blurring the lines between medicines and alcohol helped to contribute to prohibition.



Do you have your own Whatchamacallit?
Send a photo and short description to cbarnden@leepub.com or call Camden at 518-673-0144

Kovels: antiques and collecting

by **Terry and Kim Kovel**
'Kilroy was Here'

Remember hearing "Kilroy was here"? Kilroy is a famous "doodle" seen during World War II. No one is sure exactly where it began, but in about 1939, the comic man looking over a fence while poking his nose and hands over it with the words "Kilroy was here" started to appear. The doodles were found in strange places where soldiers were stationed. The character may have been inspired by an earlier bit of graffiti used by Australians during World War I with the words "Foo was here." He reappeared in the next war from 1941 to 1945. Kilroy graffiti was found in barracks, inside submarines, and, it is claimed, on the beaches at Normandy when the troops landed for the famous battle.

"Kilroy was here," with or without the doodle, still is part of American slang and has appeared in TV shows, movies and even songs in this century. The face over the fence has been made into inexpensive three-dimensional, carnival chalkware figures and even banks. A red plaster bank was one of several Kilroy pop-art items featured in a Hakes auction in 2016. It sold for \$168.37, probably to someone who remembers seeing a Kilroy message years ago.

Q: I have several old one-cent prepaid postcards that are unused. The "stamp" on the postcard is green and pictures

Thomas Jefferson. Do these postcards have any value?

A: The postcards still can be used if you add enough stamps to equal the current postcard rate, which is 34 cents. However, they are worth more than face value to a collector. One-cent postcards were made from 1916 to 1952, except for two years during World War I when the rate was raised to two cents and for the years 1925 to 1928. The one-cent postcard was made on different cardstocks. Some are more valuable than others, and there are other differences that affect prices, which range from about 25 cents to several thousand dollars. Most sell for under \$1.

Some of the rarest and most valuable postcards were printed on gray, rough-surfaced stock during a paper shortage in 1916. They were sold to printers for commercial use and weren't available at the post office. Rough-surfaced postcards sold recently for over \$1,700 to \$2,400. The die was recut because the stamp didn't make a good impression on the rough surface. Postcards stamped with Die II have sold for \$18,500. A stamp dealer might be able to tell you what your postcards are worth.

TIP: Antique-cut diamonds (old mine-cut) are being made today. They are very similar to old diamonds, but if used as replacements in old jewelry, the new ones will be brighter.

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It took only a little over \$160 to buy this "Kilroy was here" bank. The 5-inch-high plaster bank was painted red. The bottom had the words "To open, cut hole in bottom." It is a very rare souvenir of the Second World War.

Comfort foods made fast and healthy

by **Healthy Exchanges**

Grandma's Chicken Pot Pie

For you weekend warrior cooks who like to have things made up ahead of time in the freezer, this recipe is a must have.

1 (10 3/4-ounce) can Healthy Request Cream of Chicken Soup

2 cups frozen mixed vegetables, thawed

1 1/2 cups diced cooked chicken breast

3/4 cup Bisquick Heart Smart Baking Mix

1 egg, or equivalent in egg substitute

1/4 cup Land O Lakes Fat Free Half and Half

Dash paprika

1. Heat oven to 375°F. Spray an 8-by-8-inch baking dish with butter-flavored cooking spray.

2. In a large skillet sprayed with butter-flavored cooking spray, combine chicken soup, mixed vegetables and chicken. Cook over medium heat for 6 to 8 minutes. Evenly spoon mixture into prepared baking dish.

3. In a medium bowl, combine baking mix, egg and half and half. Evenly pour mixture over top of chicken mixture. Lightly sprinkle paprika over top. Bake for 30

minutes. Place baking dish on a wire rack and let set for 5 minutes. Divide into 6 servings.

TIPS: 1) Thaw mixed vegetables by rinsing in a colander under hot water for one minute. 2) If you don't have leftovers, purchase a chunk of cooked chicken breast from your local deli.

* Each serving equals: 180 calories, 4g fat, 15g protein, 21g carbs, 418mg sodium, 55mg calcium, 1g fiber; Diabetic exchanges: 1 1/2 starch/carb, 1 1/2 meat; Carb Choices: 1 1/2.

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Did you know?

Retirement can seem like it will never come for young professionals. But time can be a sieve, and retirement age can arrive in the blink of an eye. Young adults who have not planned accordingly for retirement can find themselves in financial straits at a point in their lives when they want to kick back and enjoy themselves.

Financial experts from Money, CNN and The Motley Fool advise that financially solvent people should begin saving aggressively for their retirements early on. Ideally

people should start saving in their 20s when they first leave school and begin their careers. The sooner one saves, the more time money has to grow.

Vanguard says that the person who saves \$4,500 per year over a career spanning 45 years can reach a goal of having more than \$1 million in savings by the time he or she retires. Compounding interest and investment matches from employers can further secure professionals' financial futures.

Kitchen Diva

by **Angela Shelf Medearis**
Meatloaf:
the ultimate comfort food

There's no disputing the power of food to provide consolation in times of stress, and a classic meatloaf is no exception. There are very few dishes that combine tradition and innovation the way that meatloaf does. My husband, Michael, loves meatloaf, and evidently, he's not alone.

Statistically, affluent baby boomers order the entree on a regular basis when dining out. Whether it's made from ground beef combined with pork or veal, or a more modern version featuring ground turkey or chicken, meatloaf is at the top of the list of comfort foods. It's about time this humble dish got the recognition it deserves.

It takes about 1 1/2 pounds of ground meat to make a meatloaf that serves six people. I've found that "marinating" the ground meat in a bowl with 1/4 cup of water, a tablespoon of mild to medium salsa, and a tablespoon each of Worcestershire sauce and steak sauce makes for a moister, more flavorful meatloaf.

I season my meatloaf with salt, pepper, minced bell pepper, garlic, onions and 1/2 of a shredded carrot, along with fresh herbs including parsley, thyme and basil or a tablespoon of dried Italian Seasoning.

A cup of a starch or binder is the next component in a classic meatloaf. I use seasoned breadcrumbs or crushed crackers, and an egg. A gentle touch when combining the mixture ensures that the meatloaf will be well-seasoned without being tough.

The final step in making a traditional meatloaf is adding the "gravy." I combine ketchup with salt, pepper and medium salsa or barbecue sauce. I pour off any accumulated fat, and then slather the topping on the meatloaf halfway through the cooking process.

Meatloaf isn't a complex dish, nor does it make a visually stunning presentation. As a friend of mine once

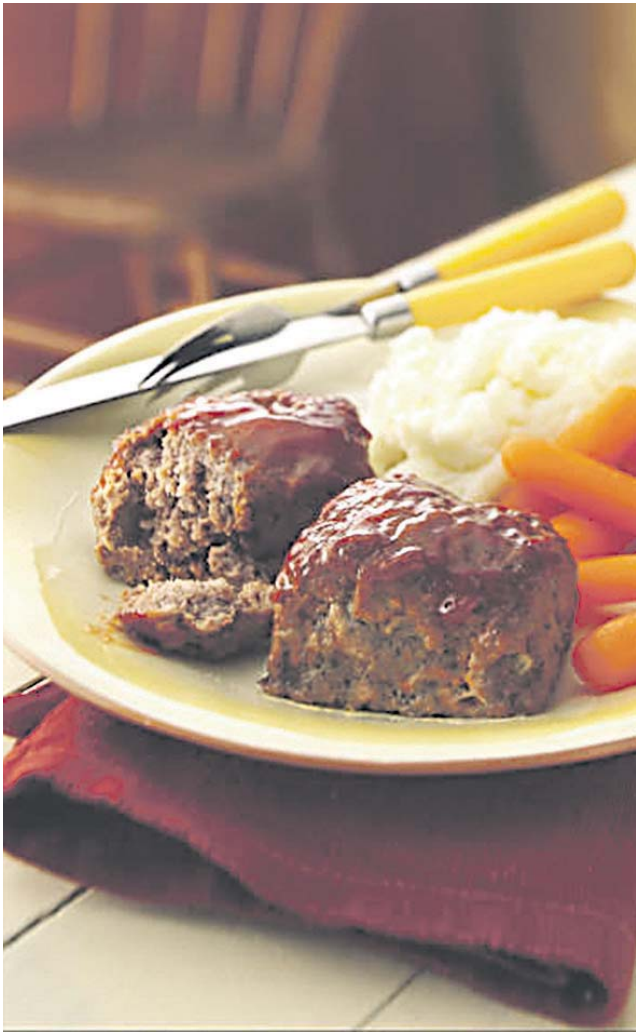
said, "It's a lot of meat in a loaf, and you don't have to chew it very much — what's not to like?"

Meatloaf has provided a tasty way to stretch a dollar for generations of American families. In these uncertain economic times, we could all use a plate full of comfort.

Mini-Meatloaves

The great thing about this recipe from the Betty Crocker kitchens (www.bettycrocker.com/recipes) is that the mini meatloaves provide individual servings and are ready in just 30 minutes. This would make a great main-course dish for children or a unique appetizer for a retro recipe party.

- 1/2 cup ketchup
 - 1/2 tablespoon packed brown sugar
 - 1 pound lean (at least 80 percent) ground beef
 - 1/2 pound ground pork
 - 1/2 cup Original Bisquick mix
 - 1/4 teaspoon pepper
 - 1 small onion, finely chopped (1/4 cup)
 - 1 egg
1. Heat oven to 450°F. In small bowl, stir ketchup and brown sugar until mixed; reserve 1/4 cup for topping. In large bowl, stir remaining ingredients and remaining ketchup mixture until well-mixed.
 2. Spray 13-by-9-inch pan with cooking spray. Place meat mixture in pan; pat into 12-by-4-inch rectangle. Cut lengthwise down center and then crosswise into sixths to form 12 loaves. Separate loaves, using spatula, so no edges are touching. Brush loaves with reserved 1/4 cup ketchup mixture.
 3. Bake 18 to 20 minutes or until loaves are no longer pink in center and meat thermometer inserted in center of loaves reads 160°F. Serves 6.
- Substitution: While the mixture of ground beef and pork gives these little loaves a unique flavor, you can also use 1 1/2 pounds of ground beef instead of the mixture.
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Mini-Meatloaves
Photo courtesy of Betty Crocker

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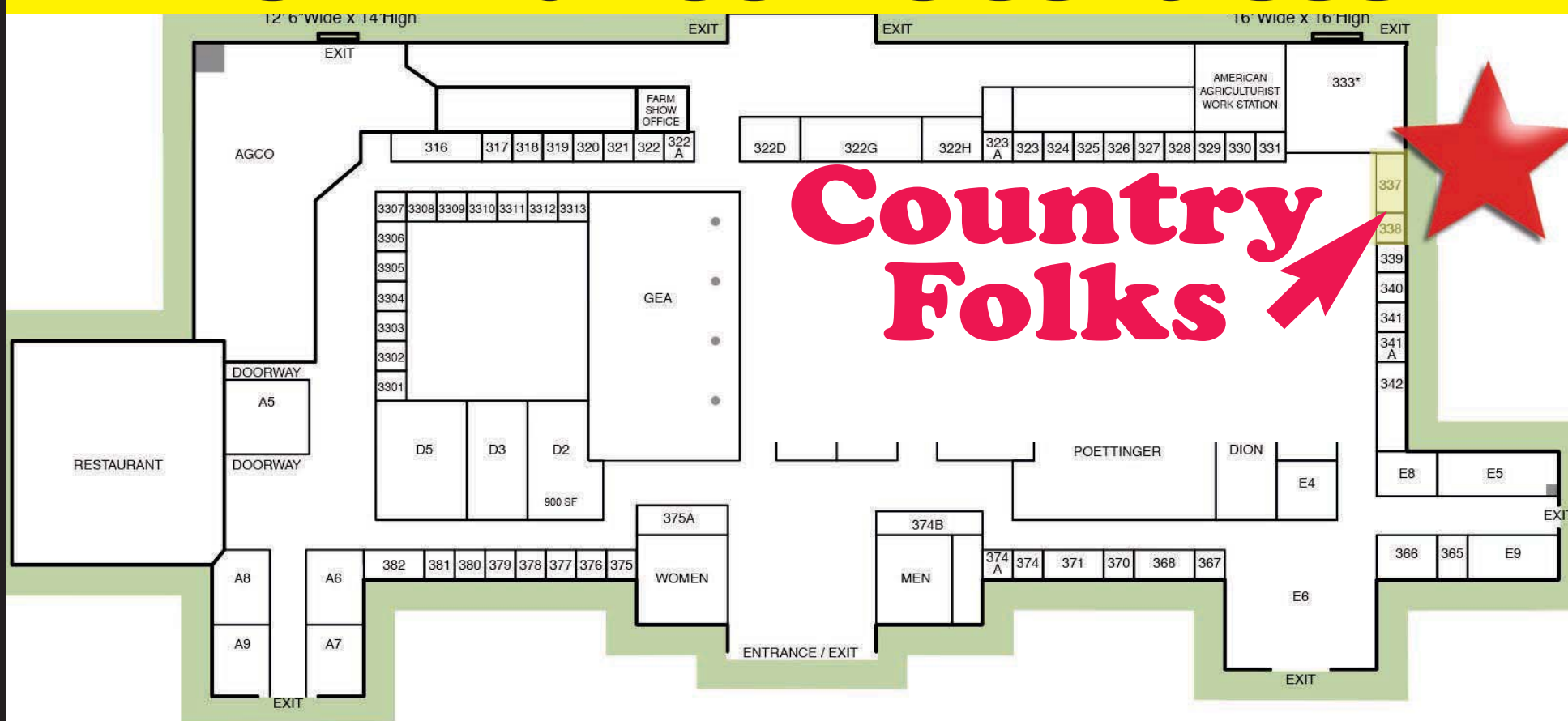
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Senior News Line

by Matilda Charles

A grain of salt

It's all over the news now that eating a salad every day may help reduce cognitive decline and dementia in seniors. What's worrisome is that the results of medical research sometimes are splashed in big headlines and that too many people automatically will assume it's true.

When it comes to understanding research, we need to dig deeper than just the headline.

For example, how long did the study go on? In this case, it was five years. That's good.

The thinking skills of participants were tested every year. That's also good.

But was the research done in a controlled environment, such as how many salads did a participant actually eat? In this case, the information was self-reported in a questionnaire. In other words, it might not be true.

And then there's the bottom line. Did the researchers flatly state that eating salads helps? No, they did not. They said there was an "association," but they couldn't rule out other possible reasons.

Color me confused because an article quoting the same study author, basically saying the same thing, appeared back in 2015, and back then it was stated that it's a mystery.

In this column, I frequently point your attention to

the results of research, but each time I advise you to talk to your doctor before you make any changes in your exercise or diet. And I'm doing so again: Before you add extra greens to your diet, consult your doctor, especially if you're going to add large amounts of kale, lettuce or broccoli, or anything with vitamin K. Vitamin K affects blood clotting, and could cause problems for people already on drugs to decrease the amount of clotting.

In short, beware. Just because you read it in the news doesn't make it true ... or good for you personally. Ask your doctor.

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Eight ways to start saving now

Saving money is difficult for many people across North America. According to a 2017 GoBankingRates survey, 57 percent of Americans have less than \$1,000 in their savings accounts, and 39 percent have no savings at all.

With such little room for error, even minor unexpected bills can pave the way to financial hardship. Fortunately, many people do not have to make drastic changes to save more. Here are several ways to

start saving more now.

1. Plan meals. Decide what you will make in advance and list all the ingredients, enabling you to shop for the lowest prices.

2. Cut the cord. Cutting ties with traditional cable television providers can save consumers substantial amounts of money. Streaming services like Netflix, Hulu, and Amazon Prime provide a slew of content for a fraction of the cost of mainstream cable.

3. Establish a goal. It's easier to save when you have an end goal, whether it's financing a vacation, buying a home or growing your family. Establishing a goal gives men and women something to strive for.

4. Make coffee at home. Make your daily coffee at home rather than paying several dollars per day for that morning cup of Joe.

5. Wait before checking out. Impulse buys can quickly add

up. Store that online item in the shopping cart for a day or two to really think about if it is a necessity or just an impulse buy.

6. Shop quality not quantity. Bulk buys may seem advantageous, but not if the items break or wear out prematurely. When shopping, opt for quality merchandise that may cost more initially, but thanks to its durability, will save money in the long run.

7. Don't worry about your

neighbor. Trying to keep up with the Joneses, Smiths or Murphys is a recipe for overspending. Stick to your budget and make improvements or upgrades as you can afford them.

8. Rely on automatic deductions. Set up automatic deductions so a predetermined amount of money is deposited into a designated savings account each paycheck. Chances are you won't miss it, and the savings will add up.

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King Crossword

ACROSS

1 Winter woe

4 Movie frag- ment

8 Restaurant employee

12 Deteriorate

13 Stash

14 Head light?

15 Formed rust

17 Too

18 Felon's flight

19 Tasted

21 Miss Muffet's bugaboo

24 Prune

25 Candy in a dispenser

26 Deli buy

28 Rid of frost

32 Sandwich cookie

34 Yuletide quaff

36 Crucial time

37 Re ebb and flow

39 Existed

41 Individual

42 In medias —

44 Libra symbol

46 Sweet girl in an old song

50 Yale student

51 Poi base

52 Worried greatly

56 Ear-related

57 Links warning

58 Detergent brand

1 2 3 4 5 6 7 8 9 10 11

12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55

56 57 58 59 60 61

DOWN

1 To and —

2 Bagel topping

3 Worked with

4 Doorbells, often

5 Claiborne of fashion

6 Mid-month date

7 Accelerator, e.g.

8 In need of balm, maybe

9 Corridor

10 Differently

11 Comestibles

16 Father

20 Chic, in the '60s

21 Location

22 Actress Gilpin

23 Take off

27 Violinist's need

29 Put on a ped- estal

30 Chaplin prop

31 Spud's buds

33 U-shaped part of a row- boat

35 Petrol

38 Hawaiian souvenir

40 Parts of an act

43 Big glitch

45 — Baba

46 Teeny bit

47 Piece of info on an invita- tion

48 Great Lake

49 Ids' counter- parts

53 Raw rock

54 Before

55 Beavers' construct

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H M E F T Y P E W R I T E R M

D B L G X Y B P N Z Y W K T V

T R Q I A O N B O O L A A E R

K I H P F P F D O L H D W C C

A Z X W V U S R Q B F P V I O

Find the listed words in the diagram. They run in all directions forward, backward, up, down and diagonally

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Floppy disk Pager Tape deck Walkman

Ice tray Pay phone Typewriter

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Weekly SUDOKU

by Linda Thistle

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

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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Amber Waves



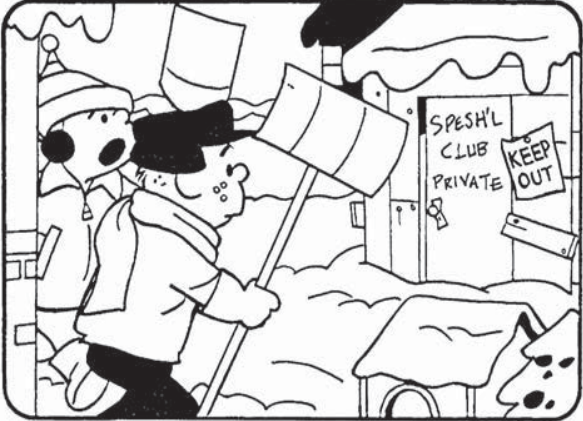
by Dave T. Phipps

Americanisms



HOCUS-FOCUS

BY HENRY BOLTINOFF



Find at least six differences in details between panels.

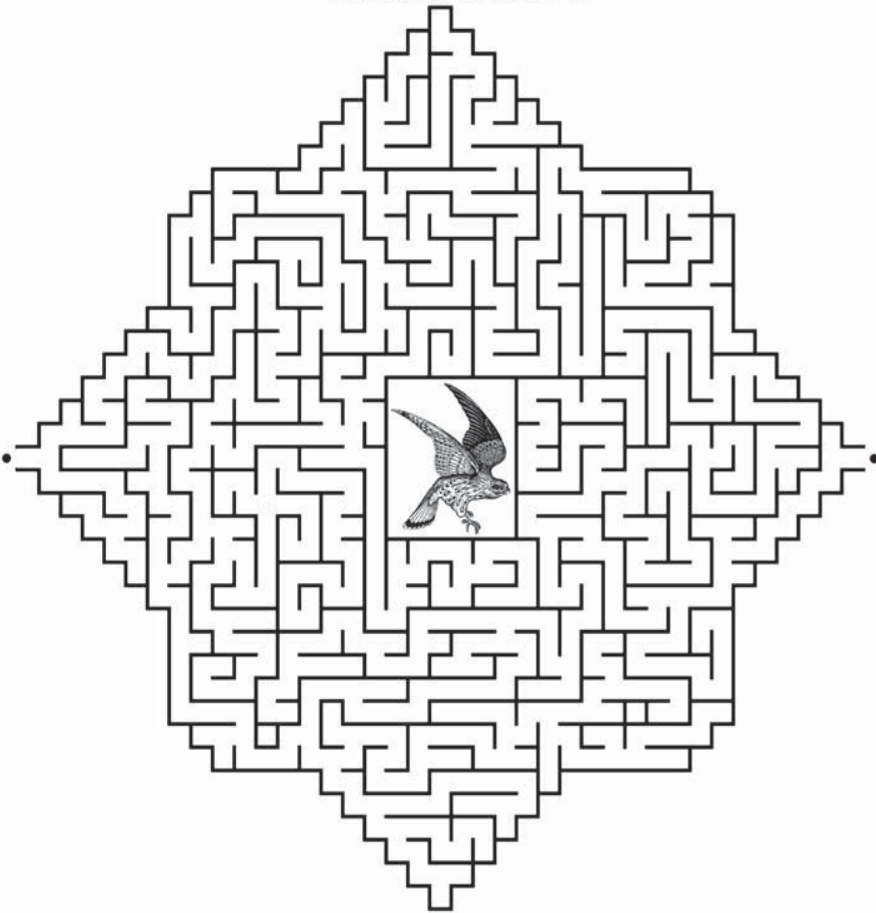


Differences: 1. Doghouse is missing. 2. Sign is missing. 3. Glove is smaller. 4. Shovel is turned. 5. Doghouse is missing. 6. Sign is missing. 7. Glove is smaller. 8. Shovel is turned.

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Just Like Cats & Dogs by Dave T. Phipps

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 Sunday Worship 10:30 AM
 Tuesday Bible Study 7 PM

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 Paster Len Byarty
 12 Van Buren St.
 Sunday School (All Ages) 10-11 AM
 Morning Worship 11-12:30 PM
 Lunch 12:30-2 PM
 Afternoon Worship 2-3 PM

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

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

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 26 E. Faville Ave.
 Worship 11 AM

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 21 N. Helmer Ave.
 Phone 429-8338
 Mass 9 AM Sun, Mon & Wed

FRANKFORT
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 414 Frankfort St., Frankfort, NY
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 Deacon: Micheal Carbone
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 Saturday Evening Vespers 4 PM
 Sunday Divine Liturgy 9:30 AM
 Holy Day Liturgy 9:30 AM

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 Saturday Vigil Mass 4 PM
 Sunday Mass 8 & 10:30 AM

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 Sunday Mass 10 AM

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 Wednesday Worship 6:30 PM

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 www.thesalvationarmy.org
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 Morning Worship 11 AM

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 Prospect St & Park Ave.
 Sunday Worship 8:30 & 10am
 Sunday School 10am during school year

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 Branch President Blake Francisco
 Gros. Blvd., East Herkimer
 Phone 315-866-8095
 Priesthood/Relief Society 12:10 PM
 Sunday School 11:20 AM
 Sacrament Meeting 10 AM
 Family History Center hours by appointment; please leave a message at 315-866-7189

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HERKIMER REFORMED CHURCH
 102 Church St.
 Phone 866-1523
 Worship 9:30 AM
 Sunday School 11 AM
 Shepherd's Table:
 Tuesday 11-12:30 PM
 Thursday 11:30-12:30 PM
 Shepherd's Table Dinner:
 First & Third Tuesday 6 PM
CHRIST EPISCOPAL CHURCH
 Rev. Jill Stellman
 300 N. Main St.
 Church Office (315) 866-0551
 Email: christchurchherkimer@gmail.com
 www.christchurchherkimer.org
 Sunday Services: 10:30 AM
 Bible Study: Fridays 7:00 PM (Parish Hall)
 Free Community Dinner: Next-to-last and Last Saturday of the month 5:00 PM (Parish Hall)
 Entrance to Parish Hall is on Mary Street

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 Deacon Bev Jones
 78 2nd Street
 Phone: (315) 894-3775
 Sunday School at 8:45 AM
 Adult Bible Study at 8:45 AM
 Holy Eucharist at 9:35 AM

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

FIRST BAPTIST CHURCH
 8 Second Street
 Reverend John Partise
 Sunday Worship 11 AM

MORNING STAR UNITED METHODIST CHURCH
 36 Second Street
 Reverend Bob Wallaber
 Sunday Worship 10 AM
 November 1 - May 1
 4224 Acme Rd, Frankfort
 May 1 - November 1
 36 Second Street, Ilion

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

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 555 Albany St.
 Morning Worship will begin at 10:15 AM
 Rev. Chris J. Wintermute will be speaking this morning.
 Nursery (infants through age 4)
 Junior Church (K-4) during Morning

LITTLE FALLS
FIRST BAPTIST CHURCH CONTINUED
 Worship Service
 Sunday School Classes 9 AM
 (nursery through adult)
 Morning Worship Service 11 AM and is broadcast live over radio station WIZR, 930 on the AM dial with a one week delay.
 Monday School Board Meeting 6:30 PM
 Tuesday Trustee Meeting 7 PM
 Wednesday Final Bible Study & Prayer
 Time at homes 7 PM
 Thursday Choir Practice 7 PM

HOLY SPIRIT POLISH NATIONAL CATHOLIC CHURCH
 Father Rafael Dadello
 615 E. Gansevoort St.
 Phone 823-0793
 Sunday Mass 11 AM

ST. PAUL'S UNITARIAN UNIVERSALIST CHURCH
 Minister Jeffrey J. Frank
 Mark Bunce, Organist
 565 Albany St.
 Phone 823-2284
 Sunday Service & Religious Education 10 AM

HOLY FAMILY PARISH OF THE ROMAN CATHOLIC COMMUNITY OF LITTLE FALLS
 Deacon Jim Bower, Administrator
 Rev. T. Healy, Sacramental Minister
 763 E. Main St.
 Phone 823-3410
 Saturday Vigil Mass 4 PM
 Sunday Mass 10:30 AM

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

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

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

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

MIDDLEVILLE
MIDDLEVILLE UNITED METHODIST
 Rev. Robert Lindsay
 24 Rte. 29
 Phone 845-8730
 Sunday School 9:30 AM
 Worship Service 9:30 AM

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

DENNISON CORNERS COMMUNITY CHURCH
 Pastor Donald King
 219 Robinson Rd. • Phone 866-5215
 Sunday:
 Sunday School 9:45 AM
 Morning Worship 11 AM
 Evening Worship 6 PM
 Wednesday Prayer 7 PM

MOHAWK REFORMED CHURCH
 Rev. Brian Engel, Pastor
 20 S. Otsego St.
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 Email mohawkpastor@verizon.net
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 Morning Worship:
 10:30 AM Sept. - June • 9:30 AM July - Aug.
 Youth Sunday School (Pre-K - Sr. High) 9 AM
 Adult Sunday School (Men, Women & Couples) 9:30 AM
 September - June

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

CHURCH OF THE BLESSED SACRAMENT
 Sr. Mary Jo Tallman, CSJ,
 Parish Life Director
 Rev. Mark Cunningham,
 Sacramental Minister
 71 E. Main St.
 Phone 866-1752
 Saturday Vigil Mass 5:30 PM
 Sunday Mass 9:30 AM

CHRISTIAN BIBLE CHURCH
 H. Ed Reed, Pastor/Teacher
 167 Ward Rd.
 Phone 858-1282
 www.christianbiblechurch.us
 Sunday School 9 AM
 Sunday Worship 10 AM
 Wednesday Bible Study
 & Prayer Meeting 7 PM

MOHAWK
THE WORD CHRISTIAN CENTER
 Pastor Gene Kipper
 27 E. Main St.
 Phone 868-1790
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 Intercession - Tuesdays at 7 PM
 Free Community Dinner the last Thursday of the Month at 6 PM

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

UNITED METHODIST
 Rev. Robert Lindsay
 Phone 845-8730
 Sunday School 11 AM
 Morning Service 11 AM

COLD BROOK UNITED METHODIST CHURCH
 Pastor Genett Timlin
 467 Main St.
 Sunday Worship 10:30 AM

KUYAHOORA COMMUNITY CHURCH
 Pastor Dwayne Durand
 West Canada Valley
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 Middleville, NY 13406
 Phone 315-292-1303
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How millennials spend their money

Millennials include people born between 1980 and 2000. Millennials have become an influential demographic, changing the way business is conducted.

While influencing technology, social norms and mores, millennials also are affecting the economy. Forbes says that many millennials have a shaky relationship with money, due in some part to the fact that they lived through one of the worst recessions the United States has experienced in decades. Couple that with staggering student loan debt and it's easy to see why millennials may be facing an uphill battle when it comes to their finances.

Millennials are falling particularly short in regard to saving money. According to a 2017 GOBankingRates survey, 57 percent of Americans have around \$1,000 in savings. Sixty-seven percent of young millennials, between ages 18 and 24 have less than \$1,000,

says the survey. Many millennials spend more than they earn and live above their means according to a report by American Express Business Insight. This, along with school debt, has compromised millennials' ability to purchase a home or even get married.

Just how are millennials spending their money? Here's a look at the common patterns.

- Experiences: Funding experiences is a high priority for Gen Y. This includes concerts, sporting events, live performances, and other social events more so than possessions or career status, offers Forbes.

- Retail goods and dining: TD Bank found that millennials make more retail purchases and dine out more than other generations, but generally spend less money overall.

- Healthcare: Millennials spend about \$1,000 more on healthcare expenses than the generations that preceded them,

states financial resource Mother Jones. Housing and education costs also have risen, contributing to a smaller pool of savings.

- Same-day delivery: A Shop.org survey indicated that millennials are twice as likely as other generations to pay extra for same-day delivery of online purchases.

- Tattoos: Surveys conducted for Pew Research found that 40 percent of millennials have at least one tattoo.

- Organic foods: A Gallup poll from the summer of 2016 found 53 percent of Americans ages 18 to 29 actively try to include organic foods in their diets.

Millennials have grown up during a period of rapid change. Their large numbers are shaping the economy in myriad ways.



Paw's Corner

by Sam Mazzotta

Cat relationship is all about compromise

Dear Paw's Corner: Why do cats do what they do? Why do they tear ornaments off the Christmas tree, knock glasses off the coffee table, attack our shoelaces and knead their claws into our sweater? Is there any way to get mine to stop doing, like, all of these things? Sign me — Frayed Sweater, and Nerves, in Toronto

Dear Frayed: After years and years of studying this conundrum, I can honestly say most cats won't respond to pleas, begging or even treats. Well, sometimes they'll respond to treats. But they'll go right back to doing what they enjoy most: destroying all that you love.

I'm being (slightly) sarcastic, of course. Having a cat means making a few compromises in your life, particularly in the interior-decorating department. It means

being more careful about setting expensive glassware on the countertop. It means a Christmas tree whose bottom third remains undecorated, or adorned with unbreakable, pet-safe ornaments. It means patiently retying your shoelaces after your cat has pounced on them. It means buying a new sweater every fall, or keeping your favorite ones in a drawer to wear on special occasions only.

The tradeoff, however, is that you have a companion for many happy years. A cat kneading his or her claws on your sweater while curled up in your lap is an expression of contentment, an acknowledgment that you're family. You don't have to give up all the breakable things that you love in order to live with your cat, you just need to make a few concessions to keep both your cat and your glassware safe.

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King Crossword — Answers

Solution time: 25 mins.

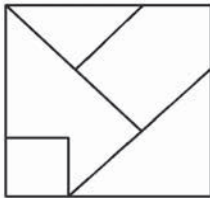
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Weekly SUDOKU — Answer

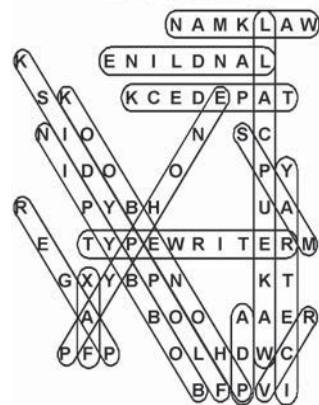
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Stickelers Answer

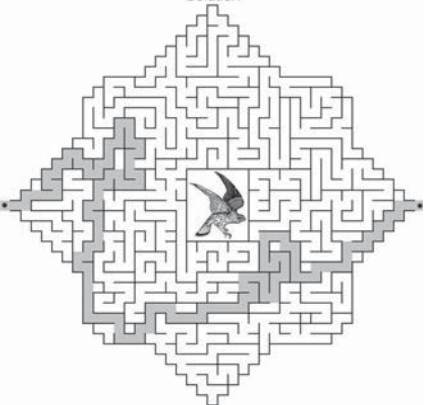
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495 For Rent
500 For Sale
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525 Fruits & Berries
527 Furniture
529 Garage Sales
530 Garden Supplies
535 Generators
537 Gifts
575 Greenhouse Supplies
585 Guns
587 Hair Styling
589 Hardware
600 Health Care/Products
605 Heating
610 Help Wanted
653 Hotel / Motel
683 Jewelers
700 Lawn & Garden
711 Lessons
760 Lumber & Wood Products
790 Maple Syrup Supplies
805 Miscellaneous
810 Mobile Homes
811 Monuments
812 Multi Media
813 Music
815 Motorcycles
817 Nails
820 Nurseries
910 Plants
950 Real Estate For Sale
955 Real Estate Wanted
960 RVs & Motor Homes
975 Rentals
980 Restaurant Supplies
1040 Services Offered
1075 Snowblowers
1080 Snowmobiles
1096 Sports
1109 Thrift
1140 Trailers
1147 Trains
1148 Travel
1165 Trees
1170 Truck Parts & Equipment
1180 Trucks
1187 Vacuum
1190 Vegetable
1200 Veterinary
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Announcements

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Get the best responses from your advertisements by including the age, condition, price and best calling hours. Also, we always recommend insertion for at least 2 issues for maximum benefits. DEADLINE for placing ads is FRIDAY at 2:00 PM- **Week Prior** to Each Friday Dated Paper. **Call Peg at 1-800-836-2888 or 518-673-0111**

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Dolgeville 2 bedroom apartment for rent, 1st floor, very clean, includes heat, washer/dryer hookup, off street parking, small pets allowed, Nonsmoker preferred, \$600/month 631-831-0670.

617 N Main St. Herkimer, NY, 2 apartments, #617, #619 nice and clean, ready to move in, both are 2-bedroom, living room, dining room, kitchen, stove and refrigerator included, call for details, 315-894-4351

FRANKFORT: Second floor all electric apartment. TWO bedrooms. Take a visual tour: www.crossettrees.com Crossett Real Estate Services 315-894-8557

For Sale

SELF-INKING STAMPS: Great for raffle tickets. \$23.00+ tax. Shipping extra. Call Lee Newspapers at 518-673-0101 or email commercialprint@leepub.com

For Sale

RAFFLE TICKETS - 500 - \$60, 1,000-\$75, 1,500 - \$90, 2,000-\$100. Other quantities available. Call Lee Newspapers 518-673-0101, 6113 State Hwy. 5, Palatine Bridge, NY 13428 or email commercialprint@leepub.com

Guns

1954 Winchester model 50, 3 shot capacity 12 gauge semi-auto shotgun with improved cylinder choke, smooth bore barrel, white bead front sight walnut stock and forend pachmayr recoil pad. Includes extra 30 inch full choke smooth bore barrel purchased in 1960. This gun is a must see to appreciate. Price: \$500, for info 315-866-9342 afternoons or evenings.

Hay - Straw For Sale

EARLY CUT 1st cutting & 2nd cutting small square bales. Fort Plain. 315-542-4370.

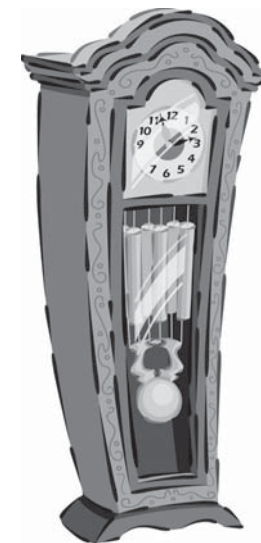
Help Wanted

NOW HIRING FT ROUTE Driver: Must have class A & B license. Physical labor required. Candidate must have reliable transportation to work. Benefits, hourly pay, paid vacation and new equipment. Apply at JC Rendering Inc., 201 Jackson Rd., Frankfort, NY or call 315-732-5759

HERKIMER COUNTY DAIRY FARM looking for help with milking & winter barn chores, experience very helpful, own transportation, part-time, full-time. 315-717-9366

Miscellaneous

8x10 PHOTOS, only \$3.00, or get two 5x7's for \$3.00. Lee Newspapers, 6113 State Hwy. 5, Palatine Bridge, NY 13428. 518-673-3237



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Country Editor

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Real Estate For Sale

VILLAGE OF ILION: Two Family. All electric/separate meters for all utilities. Smoke free. Large yard (surveyed). All appliances included. Managed by Crossette Real Estate services. Take a visual tour www.crossettres.com **Asking \$119,000.00.** All Broker inquiries welcome. 315-894-8557

VILLAGE OF FRANKFORT: Vacant building lot, 6,350 Sq.Ft. (50x127). Owner financing available. Take a visual tour www.crossettres.com **Asking \$8,500.00** All Broker inquiries welcome. 315-894-8557

VILLAGE OF ILION: Commercial-Former Laundrymat + Floral Shop Survey site. **Asking \$265,000.00** Take a visual tour www.crossettres.com All Broker inquiries welcome. 315-894-8557

VILLAGE OF ILION: Single family/3 bedroom. Motivated Seller due to relocation. Managed by Crossett Real Estate Services. Take a visual tour www.crossettres.com Smoke Free. **Asking \$49,000.00.** All Broker inquiries welcome.



Real Estate For Sale

LAND FOR SALE: Brewer Rd., Town of Columbia, Herkimer County, NY. 30.8 acres, 1/2 field, 1/2 woods, great view, \$57,000; 24.9 acres, 1/3rd field, 2/3rd woods, nice view, \$45,000. Owner Financing. Helderberg Realty 518-861-6541, 518-256-6344



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Snowblowers

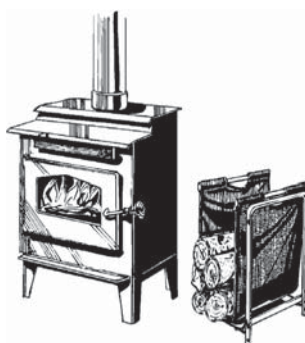
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Calendar of Events

COUNTRY EDITOR

NOTE: Calendar entries must arrive at the Country Editor's office by Thursday a week before our Friday publication date for them to be included in the calendar of events. Send events to Lee Newspapers c/o Country Editor, PO Box 121, Palatine Bridge, NY 13428 or e-mail to: dshariff@leepub.com.

JAN 14

Cabin Fever Breakfast Buffet

Poland Fire Station #1, 216 State Rt. 8, Poland. Adults \$8, Children 5 & under Free with paying adult. Handicap accessible. For more information call 315-826-7141.

JAN 17

Dolly Parton's 50-Year Career

Hamilton College at The Other Side. A talk by Lydia Hamessley, professor of Music, Hamilton College. 7:30 pm. Free. For information contact Kim at 315 735-4825 or kodomenico@verizon.net.

JAN 18

Meatloaf Dinner

Emmanuel Episcopal Church, The Parish Hall, 594 E. Albany St., Little Falls. 4-7 pm or sold out. Adults \$10, kids 5 and under free. Free local deliveries and take outs available, call 315-823-7009 the day of dinner.

JAN 19

Ilion Snowdrifters Fish Fries

Club House, 1440 Cedarville Rd., Ilion. 5 pm till gone. Takeout's available by calling 315-894-7433.

JAN 27

Ilion Snowdrifters Band Night featuring the band "Nothing Town"

Club House, 1440 Cedarville Rd., Ilion. 8-11 pm at the Club house at 1440 Cedarville Rd. Ilion. 8-11 pm.

FEB. 10

The Ilion Snowdrifters Present the "500"

Snowmobile Drag Races Behind the Club House, 1440 Cedarville Rd., Ilion. Starting at 12 noon with a DJ to follow at 5 pm. For more information call 315-894-7433.

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Country Editor

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* (REQ.) Card Security Code # _____

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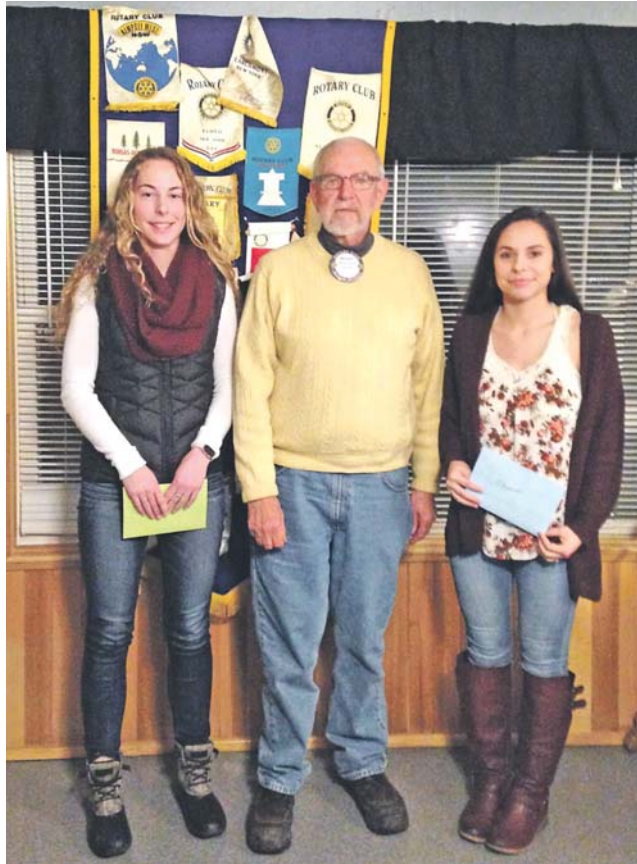
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Lee Newspapers Inc.

Rotary Club hosts two Student of the Month recipients

The Kuyahoora Valley outstanding students Rotary Club hosted two from local high schools at



Pictured are: Victoria Tasovac (L-R), Mike Chauvin (Club Treasurer) and Elizabeth Comstock.

Photo courtesy of Kuyahoora Valley Rotary Club

its Dec. 19 meeting.

The October 2017 "Student of the Month" was Elizabeth Comstock, a senior at Poland Central School. Elizabeth plans to study Veterinarian Science. Her high school interests are music and drama club.

The November 2017 "Student of the Month" was Victoria Tasovac, a senior at West Canada Valley Central School.

Victoria plans to pursue a five-year course of study in Physical Therapy. In fact, she was interviewing at Damian College near Buffalo the same day she came to our meeting. In addition to being a top student, Victoria is a top athlete at her school.

Both girls received \$100 from the Rotary Club for being outstanding students.



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Monday, Jan. 15th – Normal Monday Sale & Monthly Sheep, Lamb, Goat & Pig Sale

Monday, Jan. 22nd – Normal Monday Sale & Monthly Organic Day

Monday, Jan. 29th – Normal Monday Sale

Upcoming Sales to Watch for:

2018 – Sat. March 31st – New Berlin, NY. 11:30AM Spring Premier All Breed Sale.

Sat. April 14th – Alfred State College Spring Fling – sale held at Alfred College

Sat. April 21st – New Berlin, NY. Annual Spring Consignment Spring Machinery Sale

Friday, April 27th – Reserved for Registered Holstein Dispersal

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Canceling credit cards: Does it help or hurt credit?

Credit cards offer many advantages, including providing a measure of insurance when making purchases and enabling an individual to develop a healthy credit score through prompt payment of balances. According to a 2016 Gallup report, about three out of four adults in the United States have at least one credit card — many people have two or three.

While there is no magic figure for how many cred-

it cards is the “right” number to have, those shiny plastic cards can have a significant impact on consumers’ financial well-being. People looking to reign in spending or consolidate may make the decision to close cards, but not without wondering if closing accounts is beneficial or detrimental to their financial reputations.

The experts at Credit Karma say that there is a common belief that clos-

ing a credit card account will always negatively impact one’s credit rating. But that isn’t always the case. Getting the facts about when it can be advantageous to close accounts or keep them open can help consumers maintain strong financial reputations.

Utilization ratio

Financial gurus at Bankrate.com say that closing credit cards can affect the percentage of consumers’ available

credit, which may affect their credit ratings. Closing a particularly high-limit card will increase the percentage of used available credit when spread out across the remaining cards, also known as the utilization ratio. A higher percentage of used available credit can negatively affect credit scores. Consumers who currently carry high credit card balances may be smart to keep existing lines of credit open or request increases on the credit limits of accounts they intend to keep before closing some current accounts.

Annual fees

It can be wise to close credit cards with high annual fees if the benefits of

the cards are no longer proportionate to the amount spent on the fees. If cards are being held only for perks, it may be possible to find a different card that does not charge an annual fee.

Age of credit history

Discover says that if a consumer must close a credit card account, he or she should avoid closing the oldest one. The longer an account has been open, the better it is for a credit score because it establishes a long credit history. According to FICO, the length of consumers’ credit histories account for 15 percent of their credit scores.

Fraud or theft

In the event a card is stolen or used fraudu-

lently, consumers may opt to close the account so no other purchases can be made. However, creditors also work around this by keeping accounts open and simply issuing a new card number.

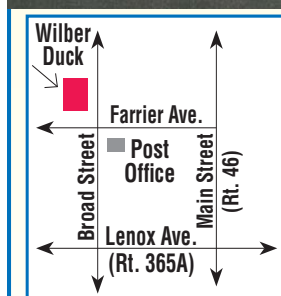
If the decision is made to close a credit card, do not do so while there is an available balance; all balances should be paid off before an account is closed. It’s also unwise to close a credit card simply to remove poor payment history from one’s record. Under the Fair Credit Reporting Act, negative data such as late payments remain on a report for up to seven years after the account is closed.

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