Herkimer County December 13, Country Editor

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The Stanley achieves RecycleOne Business Certification

The Oneida-Herkimer Solid Waste Authority is pleased to announce that the Stanley, located at 261 Genesee St. in Utica, has obtained the authority's RecycleOne Business Certification.

The RecycleOne Business Certification requires an on-site review from authority staff to verify that specific solid waste management, recycling and energy reduction criteria have been achieved. If the criteria have been achieved, the authority will issue the facility or business an official RecycleOne Business Certification.

This certification is free and available to businesses located in Oneida and Herkimer counties. Accepted businesses will receive RecycleOne logos, will be featured as a RecycleOne Business on the authority website and will be eligible to win the authority's annual Recycling

Champion Award.

Since its opening in 1928, the Stanley has remained a significant Utica landmark. The theater has strong ties to the local community, hosting world-renowned singers, songwriters and comedians while also championing local musicians, artists, speakers and festivals. The Stanley recently welcomed a new executive director, Lisa Wilsey.

Wilsey has overseen the design of a new logo, streamlined the theater's public and private/office spaces and worked to re-vamp the recycling program. The environmental and recycling efforts leading to this certification at the Stanley include:

- Weekly recycling of paper, cardboard, plastic, metal and glass
- Separate containers set out to collect playbills for recycling after performances

- Collection and donation of 5-cent redeemable bottles and cans
- Replacing old lightbulbs with energy efficient LED versions
- Donation and refurbishment of office furniture

"There are exciting changes developing at the Stanley, but something that hasn't changed is the theater's strong connection to this area," said Wilsey. "We are excited to partner with the authority's RecycleOne Business Program to improve our recycling rate, because it allows us to make a direct and positive impact right here in Oneida and Herkimer counties."

"The Stanley draws both residents and visitors through its doors. Having a strong recycling system at the theater shows that this community is dedicated to recycling and reducing waste. The authority is happy to see the Stanley become a RecycleOne Certified Business. They are very deserving of this certification," said Emily Albright, authority director of recycling.

Recycling in the workplace not only helps the environment, but it can be economically advantageous by allowing for lower costs for waste removal and providing possible revenue from marketing recyclables. The program also encourages social responsibility, positive public response and sustainability.

For more information, or to get your business certified, contact Albright at 315. 733.1224 ext. 1600 or visit www.RecycleOneBusiness.com to download the RecycleOne Business Recycling Program Guide.

Herkimer County receives planning grant for age-friendly communities

HERKIMER – The Herkimer County Office for the Aging is pleased to announce that they are recipients of the New York State Office for the Aging Age-Friendly Planning Grant Program in the amount of \$20,000.

The purpose of this two-year grant is to create at the county level a replicable version of the Governor's Executive Order to incorporate relevant age-friendly healthy policies and principles aimed to improve the health and wellness of people of all ages.

The Office for the Aging will be collaborating with Herkimer County HealthNet in carrying out the work associated with the grant by considering the AARP's eight domains of livable communities and Smart Growth reforms.

Kathy Fox, director of the Herkimer County Office for

the Aging, said, "This is a great opportunity for Herkimer County to work with communities and organizations and establish policies to promote the health of people of all ages." Fox also stated that their decision to work with Herkimer County HealthNet is based on our common goals of promoting healthy aging in the county.

Elyse Enea, executive director of Herkimer County HealthNet, stated, "We are excited to work with Herkimer County Office for the Aging, community-based organizations and residents within the county, because their support is needed and appreciated to the success of this grant. The programs goals over the next two years will be to encourage positive healthy aging policies and this award recognizes our commitment to an age-friendly community

in Herkimer County."

Enea also stressed that this grant supports the work that HealthNet is implementing and it supports its mission, which is to improve the health and well-being of individuals who live, work, play and learn in Herkimer County.

Once the work is complete over the course of two years, Herkimer County can then apply to become an Age-Friendly Community with AARP.

For more information about the Herkimer County Office for the Aging call 315.866.1121 or visit www. herkimercounty.org/services-and-departments/office-for-the-aging. For more information about Herkimer County HealthNet call 315.867.1552 or visit www. healthnetinc.org.



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Herkimer County 4-H Government Intern Program

The 4-H Government Intern Program, sponsored by the Herkimer County Legislature and administered by Cornell Cooperative Extension 4-H Youth Development Program of Herkimer County, concluded another successful semester. Six students from two Herkimer County school districts participated by exploring current issues and learning more about the functions of their county government through the committee system. Students reviewed issues, toured county facilities, interviewed county legislators and attended a county legislature meeting.

Students included Abigail Brent and Carolyn Hay-

ward from Dolgeville High School and Madyson Drury-Lennon, Eliza Jones, Kyle Moulton and Jazper Polidori from Central Valley Academy.

Key presenters involved in the success of this program included Judge Brennan, Family Court; Kim S. Tranter and Tony Fumarola, Board of Elections; Sylvia Rowen, County Clerk; Mike Scalise, Probation; Sheriff Chris Farber; Lisa Burdick, PINS; Linda Patten, Department of Social Services; James Wallace, Herkimer County Administrator; and Sheri Ferdula, Budget Officer.

At the final session, the interns staged a simulated legislative mock meeting and provided presentations on current issues confronting county government. Topics discussed were boosting vacant properties with better curb appeal, social media for small business and local community event advertising and more education to link local jobs to student as they leave high school and college to re-establish in their home communities. Youth thanked all of the participating Herkimer County legislators for their visits and help in researching topics that made the program an engaging experience.

For questions on this or other 4-H programs, contact Cornell Cooperative Extension of Herkimer County at 315.866.7920.



(Front row, L - R) Legislator Peter Manno, Eliza Jones, Madyson Lennon, Jazper Polidori and Legislator Raymond Smith. (Back row) Abigail Brent, Carolyn Hayward, Kyle Moulton and CVA teacher Karen Crouse.

Photo courtesy of CCE-Herkimer









Country Editor

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VHS recognized by Newsweek for excellence in care

Newsweek Magazine has recognized Valley Health Services as one of the Best Nursing Homes 2020. Newsweek collaborated with Statista, a global data research firm, to analyze and rank over 15,000 nursing homes in the U.S., which accept Medicare and Medicaid, as well as offer continuing care. Out of the 15,000 nursing homes, only 400 across the 20 largest U.S. states made the list. The

ranking was released on the Newsweek website on Sept. 30 and published in Newsweek Magazine on Oct. 11.

There are over 600 nursing homes in New York State and only 63 made this list. VHS was one of them. The Best Nursing Homes were selected based on a survey among nurses, nursing assistants, therapists, administration and management working in skilled nursing fa-

cilities as well as an in-depth analysis of key performance indicators on staffing, quality measures and health inspections provided by the Centers for Medicare & Medicaid Services.

With more than 65 million Americans age 65 and older today, the need for safe and dependable elder care is mounting. By the year 2030, more than 20% of the U.S. population

will be in the 65+ age bracket. Research studies indicate that 70% of this demographic will eventually need some level of long-term care.

VHS, the premier long-term care and rehabilitative care facility in the Mohawk Valley, provides skilled nursing and long-term care, short-term inpatient rehabilitative care, outpatient rehabilitation, cardiac rehabilitation, adult day care and

a palliative care services. Lisa M. Betrus, president of VHS, said, "We offer families help when they need it most. We provide person-centered care and make a difference in the lives of our residents and their families." This achievement from Newsweek Magazine serves to reinforce our reputation as a nursing home, offering excellent quality of care. We are proud of this recognition."

How to be comfortable when holiday shopping

Shopping can be time-consuming come the holiday season. According to a Consumer Reports Holiday Shopping Poll, during the holiday season, the average American spends roughly 42 hours buying, wrapping and returning gifts.

Holiday shopping can be both physically and mentally tiring. But there's no reason why holiday shopping excursions cannot be comfortable.

• Keep weather in mind. The weather can affect where shoppers do their

shopping. Select indoor malls or outlets and other retailers with overhead coverage to protect against the elements.

- Choose easy-flow stores. Stores that are easy to navigate and offer ample room for multiple people to shop simultaneously can feel more comfortable, even during the busy holiday season.
- Wear comfortable clothing. The rise in luxury loungewear means shoppers can be comfortable and look good at the same time. Choose footwear that will not rub and cause blisters while offering

ample arch support to prevent tired feet.

- Arrive well-fed. It's difficult to make shopping decisions on an empty stomach. Heading to stores satiated can improve productivity and help avoid fatigue or impulse food stops.
- Consider shopping small. Many small business owners go out of their way to provide a comfortable shopping experience, establishing rapport and solving problems for customers.
- Take breaks along the way. Recharge by resting from the shopping ex-

perience. Take a break by sitting down or periodically engage in activities that do not involve shopping or thinking about the holidays.

• Shop unencumbered. Leave unnecessary items at home so as not to be burdened down by coats, bags and other accessories. Utilize lockers at malls or coat checks. Skip bulky purses in lieu of small, easily toted options.

With these shopping comfort strategies in mind, holiday excursions can be that much more enjoyable.

Holiday hosting in small spaces

Gatherings of family and friends are a big part of the holiday season. Hosting such gatherings can be a great way to show loved ones how much you appreciate them, and hosting also saves hosts the trouble of traveling during one of the most hectic travel seasons of the year.

When hosting a large crowd at home, space can be a difficult hurdle to clear. However, a few helpful strategies can help space-starved hosts pull off a holiday soiree where everyone is comfortable.

• Pare down the menu. Holiday feasts don't have to resemble medieval banquets with excessive amounts of food and drink. Hosts with small kitchens and tiny dining quarters can pare down the menu, limiting offerings to just a single entree and a few simple side dishes, so everyone feels comfortable at the table and has ample room to eat. A small menu also gives hosts more time to spend with their loved ones during the festivities.

• Don't overdo it on drinks either. When planning the drinks menu, avoid offering cocktails, which take time to prepare and often require guests to visit the kitchen for refrigerated ingredients. Limit drinks to wine, beer, water and soft drinks, storing cold beverages in a cooler kept outside on a front or back porch or in an area outside the kitchen so cooks can work without interruption.

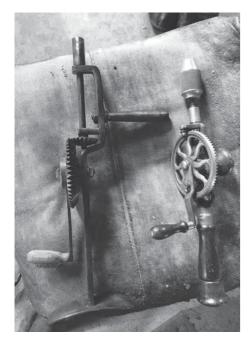
• Move some furniture. If your main living space is small, consider moving some bulky furniture into a bedroom or office where guests won't be spending time. Then make better use of the open living space by placing folding chairs or other accommodations to ensure there's ample seating for everyone. A single recliner can only be enjoyed by one person, but removing it from a room may create enough space for as many as three folding chairs.

• Go small on decorations. If you know you'll be hosting in advance of the holiday season, decorate with guests in mind. That might mean skipping a sixfoot Christmas tree in favor of one that takes up less space. Avoid leaving any fragile decorations out, as adults or over-excited kids may knock them over as they try to navigate a cramped space.

Holiday hosting can be fun, even in small spaces. A few simple tricks can make even the smallest spaces accommodating.



Whatchamacallits



As mentioned last time, we are taking a couple of weeks to look at some antique and vintage hand drills. Last week we saw a Yankee chain drill. This week's whatchamacallit features a Yankee-style breast drill (left) and a single speed hand drill. These tools were very useful before the advent of electric powered or pneumatic tools.

According to oldtoolheaven.com, the breast drill – a.k.a. chest drill, belly drill or knee drill – was developed for use in the construction industry, blacksmith shops and railroad car fabricating factories to bore holes into iron, steel and exceptionally hard woods.

It was expected the user would be putting their body weight into the task of drilling and the tool was designed for use while standing, leaning into the job.

The other drill is a Millers Falls No. 2 (or 2D) egg beater-style single speed hand drill and would have been manufactured somewhere between 1915 and 1929.

The hand drills were most effective when used with the worker positioned above the project and were best suited for drilling holes in wood and light metals

The image to the right shows a fully restored single speed hand drill.



Utica and Mohawk Valley Chapter of the National Railway Historical Society meeting set for Dec. 13

The classic Christmas time tradition continues for the December meeting of the Utica and Mohawk Valley Chapter of the National Railway Historical Society with a look at trailers of great movies with a railroad theme and a classic Christmas presentation from Wayne Freed.

The Utica and Mohawk Valley Chapter of the society will meet on Friday, Dec. 13 at 6 p.m. at the Zion Lutheran Church on the corners of French and Burrstone roads in New Hartford. There will be a business portion conducted by President Harry Lenz with reports on the

Adirondack Scenic Railroad, the Toy Train Collectors' Society Toy Train Meet and possible Amtrak trips, bus trips and the repair of New York Central 6721, plus many other activities and projects ahead for us in the coming months.

After the dinner and break, past chapter president Wayne Freed will have a program that will feature trailers from feature films that had trains in them along with a special Christmas presentation to go along with it. This meeting is open to anyone who is interested in railroads, railroad history, seeing a great toy or model train display somewhere or a Christmas-themed train on a class 1, regional or short line railroad even on a tourist railroad.

We invite guests the opportunity to join the Utica and Mohawk Valley Chapter of the NRHS as regular members. We would also like to invite all active and retired railroad personnel to our meeting as well. For more information, contact Bradford Paulson at 315.327.8653 or 315.853.5400 or Bpaulson909@msn.com.

Christmas carol spotlight: Have Yourself a Merry Little Christmas

Holiday cheer is front and center in communities across the globe during the holiday season. This year, celebrants can make this joyous season even more special by singing some of their favorite holiday songs.

One holiday season favorite is "Have Yourself a Merry Little Christmas," a familiar tune that audiences first heard when it was sung by Judy Garland in the MGM musical "Meet Me in St. Louis" in 1944. The song was a hit among American troops serving in World War II and remains a beloved staple of holiday celebrations today.

"Have Yourself a Merry Little Christmas"

Have yourself a merry little Christmas, Let your heart be light From now on, our troubles will be out of sight

Have yourself a merry little Christmas, Make the Yuletide gay, From now on, our troubles will be miles away

Here we are as in olden days, Happy golden days of yore Faithful friends who are dear to us Gather near to us once more

Through the years, We all will be together If the fates allow, So hang a shining star upon the highest bough And have yourself a merry little Christmas now

Have yourself a merry little Christmas, Let your heart be light From now on, our troubles will be out of sight

Have yourself a merry little Christmas, Make the Yuletide gay, From now on, our troubles will be miles away

Here we are as in olden days, Happy golden days of yore Faithful friends who are dear to us Gather near to us once more

Through the years, We all will be together If the fates allow, So hang a shining star upon the highest bough And have yourself a merry little Christmas now

Written by Hugh Martin and Ralph Blane Lyrics courtesy of Songfacts.com

Calendar of events

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

December 13

Annual Arts Legacy Exhibition Opening Reception 6-9 p.m., at the Reach Center, 205 W. Dominick Street, Rome. Free. The annual Reach Center exhibition will highlight the 4 Elements Studio Arts Legacy Program, which preserves and showcases the historic and current works of local artists who have played important roles in shaping the Mohawk Valley arts community. For more information on 4 Elements Studio, please visit www.4elementsonline.com.

Ladies Night 7-10 p.m. at the Travelodge, Little Falls. Proceeds to benefit the Just Dance Studio Competition Team. Enjoy a night out with your friends and support our competition team and local Woman Business Owners. A great way to finish your Christmas shopping. Costs: Guests - \$20 per person. \$35 per vendor. Additional \$10 if having wine/food. Vendors contact Kim @ Kimmiejosabo@gmail.com.

Friends of the German Flatts Town Park Presents Santa and Mrs. Claus 5-8 p.m. at 555 Route 5S, Mohawk NY (next to Ft. Herkimer Church). At the Community Center. Santa will have presents for the kids. Refreshments available. Christmas Chinese Auction. Door prizes. For more info contact Carol Vercz at 315.866.6791 or pvercz@twcny.rr.com.

Dolgeville United Methodist Church 16th annual "Free Community Christmas Spaghetti Dinner" 4:30-6:30 p.m. in Shulenburg Fellowship Dining Hall. Public invited. For more information, call 315.429.7381.

Community-wide Holiday Dance kicks off Holiday Hoopla weekend. Tree lightening at 5:30 p.m. with dance to follow for ages 5-12 and open to all other ages from 7:30-9:30 p.m. at the Annunciation Church in Ilion. DJ. Hot chocolate bar. Holiday pictures by DSPImages. Reindeer games. Concession stand available for purchase. \$5.

Starts Dec. 13

Pierogi and Golumbki sales. Fridays Dec. 13, 20 and 27 11 a.m.

- 1 p.m. Saturdays Dec. 14, 21 and 28 9:30 a.m. - 2 p.m. Holiday Bake Sale Saturday, Dec. 21 9:30 a.m. - 2 p.m. At St. Mary's Ukrainian Orthodox Church, 324 Moore Ave., Herkimer. Traditional pierogi sell for \$7 a dozen. Golumbki sell for \$26 a dozen; \$13 a half dozen or three-piece for \$6.50.

December 13

Utica and Mohawk Valley Chapter of the National Railway Historical Society Meeting 6 p.m. at the Zion Lutheran Church on the corners of French and Burrstone Roads in the Town of New Hartford. For more information, contact Bradford Paulson at 315.327.8653 or 315.853.5400 or Bpaulson909@msn.com

December 14

Candlelight Evening 2019 by the Farmers' Museum 3 - 7 p.m. The Farmers' Museum, 5775 Rt. 80, Cooperstown. Visit the Farmers' Museum for one of the region's best-loved holiday traditions. Tickets will also be available for purchase at the door. Adults (13 -64) \$12, seniors (65+) \$10.50, juniors (7 - 12) \$6. Children (6 and younger) and museum members are free. December 14 St. Nicholas Bazaar and Luncheon 10 a.m. 3 p.m. at Emmanuel Episcopal Church at The Parish Hall, 594 Albany St., Little Falls. Christmas crafts. Quilt raffle, Jewelry, Chinese auction and much more. Homemade soups and sandwiches for lunch.

St. Nicholas Bazaar and Luncheon 10 a.m. - 3 p.m. at Emmanuel Episcopal Church at The Parish Hall, 594 Albany St., Little Falls.

Murder and Mayhem in Herkimer County author book signing 10 a.m.-noon at the Gift Shop, Eckler Building, 406 N. Main St., Herkimer. The book may be purchased for \$23.99. Contact Caryl Hopson or Susan R. Perkins at Herkimer County Historical Society at 315.866.6413 or herkimerhistory@yahoo.com or visit www.herkimercountyhistory.org

Holiday Concert 2 p.m. at St. Pauls Universalist Church, 565 Albany Street, Little Falls. The ABC Trio will be performing Christmas and classical favorites. Tickets

are \$5, available at the Little Falls Community Co-op, Little Falls Veterinary Clinic and at the door. Proceeds benefit the Organ restoration fund.

Delaney Brothers Bluegrass Christmas Concert 1-3 p.m. at the historic 1914 Masonic Hall, 5 Prospect Street, Little Falls. For tickets: littlefallsbluegrassfestival.com/christmas-concert/, or contact David Warner at dave@littlefallsbluegrassfestival.com or 315.508.5310.

Ilion's Holiday Hoopla 9 a.m. – 3 p.m. at locations all around the village including many activities at Annunciation Church. Questions? Contact Jackie Moore, Village of Ilion's Activity Coordinator, at 315.796.4296.

December 15

Mohawk Valley Choral Society sings Robert Shaw's "The Many Moods of Christmas" 7:30 p.m. at the church of Our Lady of Lourdes 2222 Genesee St., Utica. Tickets are \$12 in advance or \$15 at the door. They are available at Center Stage Pianos at 12 Genesee St. in New Hartford, the Mohawk Valley Center for the Arts in Little Falls, Weisser's Jewelers in Herkimer and at the door. Tickets may also be reserved by calling 315.826.3092 or by contacting the Choral Society at its website at www.mvchoral.org.

December 16

Bus Trip for Holiday Shopping in Massachusetts. Still seats available. Departing from Clinton and Herkimer, heading to the Yankee Candle Flagship Store in South Deerfield, MA and Holyoke Mall in Springfield. \$55 per person. For more information, call the Herkimer County Historical Society at 315.866.6413.

December 18 and 19

Labor Law Meeting at two locations. No charge. Please RSVP prior to event. Dec. 18 6-8 p.m. Farm Credit East Cooperstown, NY. Dec. 19 1-3 p.m. Madison County CCE Office Morrisville, NY. Registration required by noon on Dec. 17. Register by calling CCE Herkimer County at 315.866.7920, or email herkimer@cornell.edu.

Church Services

COLD BROOK COLD BROOK
UNITED METHODIST CHURCH

Sunday Worship 10:30 AM

<u>Dolgeville</u> New hope Christian Fellowship

Pastor Pat Andreoli 32 Spencer St. Sunday School 9:30 AM Sunday Worship 10:30 AM Tuesday Bible Study 7 PM

GRACE BAPTIST CHURCH OF DOLGEVILLE

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. Church Phone 429-7381 Sunday Church Service Oppenheim @ 9:30 AM Dolgeville @ 11 AM

DOLGEVILLE CHRISTIAN FELLOWSHIP

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

> UNITED LUTHERAN PRESBYTERIAN PARISH

26 E. Faville Ave. Worship 11 AM

ST. JOSEPH'S ROMAN

CATHOLIC CHURCH
Deacon Jim Bower, Administrator Rev. T. Healy, Sacramental Minister 31 N Helmer Ave Phone 429-8338 Mass 9 AM Sun, Mon & Wed

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

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

HERKIMER SS PETER and PAUL ORTHODOX CHURCH

Rev. Thaddeus Franta 305 Main Rd., East Herkimer Phone 866-3272 Wednesday Vespers 5PM Saturday Evening Vespers 5 PM Sunday Divine Liturgy 9:30 AM Holy Day Liturgy 9:30 AM

TEMPLE BETH JOSEPH 327 N. Prospect St Phone 866-4270

Friday 7 PM

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

CHURCH OF SAINTS

ANTHONY and JOSEPH 229 S. Main St. Phone 866-6373 Saturday Vigil Mass 6 PM Sunday Mass 10 AM

REDEEMER CHURCH

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

OAK RIDGE FREE METHODIST CHURCH

Pastor Chris Schumske 838 W. German St. Worship Service for adults & children 8:30, 10:00 & 11:30 AM with iPraise for the children (K-5th grade) Phone 866-0575

UKRAINIAN ORTHODOX CHURCH OF ST. MARY'S PROTECTRESS

326 Moore Ave. nday Divine Liturgy 10 AM Holy Day Liturgy 9 AM Phone 866-1336

NEW LIFE CHURCH

Pastor David Hayne 337 Protection Ave.
Phone 866-1164 • www.nlc-mc.org
Worship 10 AM Wednesday Worship 6:30 PM

TRINITY EVANGELICAL LUTHERAN CHURCH

Rev. Ann Zimmerman, Pasto Corner of West German & Henry Streets Phone 866-6474 Sunday Services 8 AM Spoken Sunday Worship Service 10:30 AM with Music Bible Studies on Thursday Mornings at 10 AM

THE SALVATION ARMY

Lieutenants John and Lori Wood 429 N. Prospect St. Phone 866-1240 www.thesalvationarmv.org Sunday School 10 AM Morning Worship 11 AM

FIRST UNITED METCHODIST CHURCH OF HERKIMER AND LITTLE FALLS

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

HERKIMER CHURCH OF JESUS CHRIST OF LATTER-DAY SAINTS (MORMONS)

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

HERKIMER REFORMED CHURCH

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

CHRIST EPISCOPAL CHURCH

Rev. Jill Stellman 300 N. Main St. Church Office (315) 866-0551 Email: christchurchherkimer@mail.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

ILION ILION COMMUNITY CHURCH Pastor Dean Mabry 44 Central Plaza Sunday Worship 10am Child Care/Kids Church Available ilionchurch.com

SAINT AUGUSTINE'S EPISCOPAL CHURCH

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

FIRST PRESBYTERIAN CHURCH

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

FIRST RAPTIST CHURCH

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

MORNING STAR UNITED METHODIST CHURCH

36 Second Street Reverend Bob Wallabe Sunday Worship 10 AM November 1 - May 1 4224 Acme Rd, Frankfort May 1 - November 1 36 Second Street, Ilion

ILION ANNUNCIATION CHURCH 109 West Street, Ilion, NY Pastor: Father Paul Catena

Deacon: Micheal Carbone Mass Schedule: Saturday 4:00 pm; Sunday 11:00 am; Monday & Wednesday 9:00 am

<u>LITTLE FALLS</u> FIRST BAPTIST CHURCH

555 Albany St. 315-823-3392 Morning Worship 10:15 AM Rev. Chris J. Wintermute, Lead Pastor Rev William Whalen, Associate Pastor Nursery (infants through age 4) Meet and Greet Sunday at 8:30 am Sunday School Classes 9:00 am (nursery

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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

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

Confessions by appointment LITTLE FALLS FIRST ASSEMBLY OF GOD

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

HOLY TRINITY LUTHERAN CHURCH

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

FIRST PRESRYTERIAN CHURCH

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

INGHAMS MILLS BAPTIST CHURCH

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

MIDDLEVILLE MIDDLEVILLE UNITED METHODIST

tor Wayne Getm 24 Rte. 29 Phone 845-8730 Sunday School 9:30 AM Worship Service 9:30 AM

MOHAWK 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

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Rev. Brian Engel, Pastor 20 S. Otsego St. Phone 866-4292 Email mohawkpastor@verizon.net Follow us on Facebook Morring 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

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

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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

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167 Ward Rd. Phone 858-1282 www.christianbiblechurch.us Sunday School 9 AM Sunday Worship 10 AM Wednesday Bible Study & Prayer Meeting 7 PM

THE WORD CHRISTIAN CENTER

Pastor Gene Kipper 27 E. Main St. Phone 868-1790 Sunday Services at 10 AM Intercession - Tuesdays at 7 PM Free Community Dinner the last Thursday of the Month at 6 PM

NEWPORT FIRST BAPTIST CHURCH OF NEWPORT

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

UNITED METHODIST

Pastor Wayne Getman • Phone 845-8730 Sunday School 11 AM Morning Service 11 AM

KUYAHOORA COMMUNITY CHURCH

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

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7516 N. Main St. • Phone 845-8017 Monday & Wednesday 9 AM Saturday Vigil Mass 4 PM Sunday Mass 8 AM

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HENRY BOLTINOFF



Find at least six differences in details between panels.



5. Girl's bow is different. 6. There's more trash on floor. is missing. 3. Mom's hat is gone. 4. Drapes are wider. Differences: 1. Boy's pants are black. 2. Ball near boy's foot

King Crossword

- 52 Handle 53 Point
- 54 Clear the tables 55 Stitches

56 Wan

DOWN Foundation 38 Batman's pal 2 Enthusiastic

8 Mike of the

ring

- 40 Proceed 3 Ladder step 4 Cap with a 41 Dishes propeller 43 Commercial
- Bluenose song 47 Scoot 48 Varieties of 7 Hot tub
- wheat 51 Carte lead-in

ACROSS Zinger Nuisance

9 Oprah's network 12 Chills and

15 Short musical works

Caesar!" 18 Yule quaff

19 Fairy tale villains

fever 13 Viscous 14 Dove's call

17 "Hail.

21 Chic 22 Island porch

24 Formerly

27 Evergreen type

28 Break sud-

31 Tasseled top-

per 32 Lobe locale

33 Gorilla

34 Dread

no.

36 Attempt

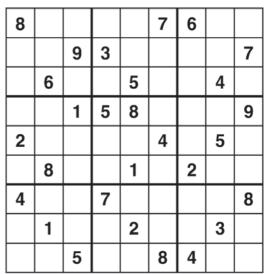
37 Car sticker

- 9 Simple wind instruments
- 10 Used a loom
 - 16 Heavy weight 20 Petrol
 - 22 Memorize 23 Distorted
 - 24 Vacationing 25 Born 26 Ivan's and
 - Peter's wives 27 Bigfoot's
- cousin 6 A billion years 29 Spring mo. 30 Vigor
 - 35 Director Howard

- 37 "Friends" role 39 Soaks up some ravs
- Vetoers' votes 40 Hodges of baseball lore 41 Seafood
 - entree 42 Streaming
 - video giant 43 Apple
 - co-founder
 - 44 Wildebeests 45 Whip
 - 46 Catch sight of 49 Away from
 - WSW 50 Do some lawn work

Weekly **SUDOKU**

by Linda Thistle



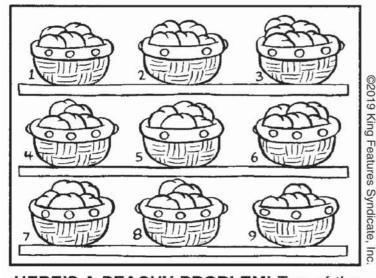
Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

DIFFICULTY THIS WEEK: ◆

♦ Moderate ♦ ♦ Challenging

♦ ♦ ♦ HOO BOY!

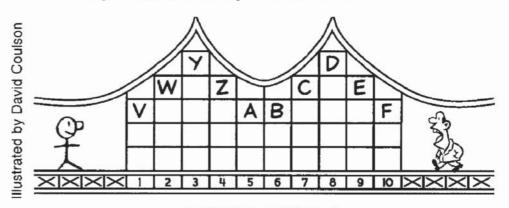
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HERE'S A PEACHY PROBLEM! Two of the above fruit baskets look exactly alike. See if you can "pick" them out in one minute flat.

Answer: Baskets 4 and 8.

by Charles Barry Townsend



A WORD BRIDGE!

The bridge above contains 10 supporting words. We give you the first letter of each word, plus plenty of hints.

DOUBLE FEATURE! Arrange the five letters pictured here into two five-letter words that have more or less opposite meanings.



Answer: UNTIE and UNITE.

BIG TOP TESTING TIME! Pictured below are two puzzle grids for you to fill in. Hints are given for each word. The words in Grid B contain the same letters as the corresponding words in Grid A.

- 1. A good friend.
- A weak excuse.
- 3. A happy expression.
- 4. To change direction.
- 1. People on the same side.
- Complete food serving.
- 3. A boxing area.
- 4. An undersized animal.

- A large barrel.
- Science fiction unit of speed.
- Heard in the mountains.
- Outlandishly comic.
- Exactly suitable; appropriate.
- 6. To prohibit or deprive.
- Teeth found on a gear.
- 8. To fix a computer program.
- 9. Type of Dutch cheese.
- 10. Said to be sly.

Making dog biscuits for the holidays

The residents of the Mohawk Homestead were busy last week making bacon and peanut butter dog biscuits for treats as stocking stuffers for people's fur babies this holiday season. The biscuits were wrapped in holiday bags with a bow and sold at the Mohawk Homestead. They enjoy baking and the holiday season.



Photo courtesy of The Mohawk Homestead

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Tips for baking better Christmas cookies

Cookies and other baked treats are everywhere come the holiday season. It's not uncommon to give cookies as gifts or arrive at holiday gatherings with cakes and other decadent desserts.

Cookies are a classic holiday treat, and some families even build entire traditions around baking Christmas cookies.

Novice bakers making cookies for the first time may be a little overwhelmed when perusing recipes. Baking is a science, and sometimes it takes practice to get the results just right. However, there are some tips that can help yield better, buttery bounties.

Handle butter with care

Butter can make or break a cookie recipe, as butter is often the glue that holds the cookie together. Therefore, it is key to follow the directions carefully regarding how to handle butter. Smithsonian.com says to leave butter at room temperature for 30 to 60 minutes to properly soften it. This takes patience, but fiddling with butter too much can damage its delectable integrity. While purists may say butter is best, margarine may be acceptable if it has a high fat content; otherwise, cookies may spread out and flatten.

When it comes time to cream the butter with sugar, be sure to do so thoroughly to incorporate air into the butter and remove the grainy texture of the sugar.

Measure flour properly

Measuring flour the right way can ensure cookies come out right. The Cooking Channel says to spoon the flour lightly into a dry measuring cup, then level it off with a knife. Do not dip the measuring cup into the flour or tap the knife against the cup. This will pack too

much flour into the measuring cup and result in dry, tough cookies.

Slow down the eggs

Add eggs one at a time to make sure each will emulsify properly with the fat in the butter. Adding eggs en masse may cause the emulsification to fail.

Chill out

Follow recipes that call for chilling cookie dough carefully. This process is important for making sliced and shaped cookies. By chilling, the dough becomes more malleable for rolling and even slicing.

Use a bottom rack

Too much heat may compromise cookie integrity. The food experts at Delish say to try moving cookies onto a lower rack in the oven if they aren't retaining their shape when baked. Put an empty cookie sheet on the top rack. That will block the cookies from the most intense heat that rises to the top of the oven.

Mastering cookies takes a little patience and some trial and error. Once bakers get their feet wet, Christmas-cookie-baking becomes even more special.



Bus trip for holiday shopping

There are still seats available for a one-day holiday shopping bus on Monday, Dec. 16, departing from Clinton and Herkimer, heading to the Yankee Candle Flagship Store in South Deerfield, MA, and Holyoke Mall. Everyone will receive special discounts at both locations and you'll end the day with a drive through Bright Nights at Forest Park, a 2.5-mile holiday light display in Springfield. The cost is \$55 per person. For more information, call the Herkimer County Historical Society at 315.866.6413.



Kovels: Antiques and Collecting

by Terry and Kim Kovel

Metallic postcard

Postcards are among the most popular inexpensive collectibles today, perhaps because they are easy to find. But they require time and searching to create a special collection. Postcards are wanted for the postmark, the stamp, the message or the picture on the front, and they can be framed and hung or displayed in scrapbooks.

Although an English postcard was mailed as early as 1840, the first U.S. postcard wasn't printed until 1873. The earliest picture postcards mailed in the U.S. probably were cards sold at the World's Columbian Exposition in Chicago in 1893. A printed stamp was used on early postal cards by the U.S. Post Office. A rectangular stamp was glued onto a souvenir postage card, bought and mailed by tourists. The required postage changed 21 times between 1872 and 2000, going from 1 cent to 21 cents. Today it is 35 cents.

Collectors also can date a card from its design. The "divided back" era began in 1907. "Linen" cards that had texturized paper for better color printing were popular from 1931 to 1959. "Chrome" era postcards featuring Kodachrome photographs started in 1939. The craze for collecting postcards began in 1946, and there were clubs, stores, sales and research for collectors

buying postcards.

This unusual card, featuring the side of an attached metal turkey, seems great for a Thanksgiving message, but the raised turkey would not allow it to go in the mail. It's part of a group of cards that have strange attached or moving parts known as "mechanicals." It also has a divided back, suggesting a date as early as 1907. The postcard has an old price tag of \$20.

Q: I bought a green Thanksgiving plate at an auction and am curious to see its value. A colonial couple is pictured on the front, and underneath it says "Speak for yourself, John." There are four other scenes around the border. The back of the platter has a picture of pilgrims, and underneath it says "Pilgrim Exiles" and "Colonial Times by Crown Ducal, England." Can you help?

A: Crown Ducal is used on some pieces of porcelain made by A.G. Richardson and Co. Ltd. of Tunstall and Cobridge, England, beginning in 1916. The Colonial Times series was made in the early 1930s. It includes 12 different designs and was made in several colors, including blue, brown, green, mulberry and pink. Plates were made with scalloped or smooth edges. A square plate also was made. Colonial Times plates sell for \$25 to \$50.

Current prices

 \bullet Egg beater, tin and steel, wood handle, side gear drive, teeth and crimp, Holt's, 1899, 10¾ x 3 inches, \$75.

• Mechanical postcard, Thanksgiving greeting, opens into booklet, Indian maiden holding turkey, Germany, 1913, \$95.

 \bullet Tin, Thanksgiving, round, orange and black, pilgrim girl holding basket, pumpkins and turkeys, 1920s, 1% x 3% inches, \$125.

Tip: Use your lace and lace-trimmed tablecloths. It is more damaging to let the linens get dusty than it is to wash them. If you're really worried about stains, don't serve red wine or cranberries.

For more collecting news, tips and resources, visit www.Kovels.com.

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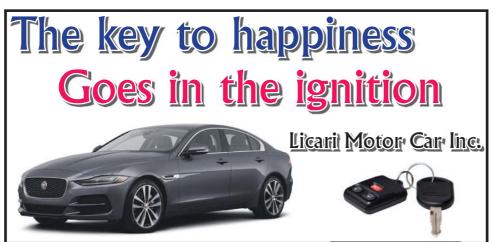




This postcard, with a divided back for the address and a message, is printed in metallic gold. The Thanksgiving turkey is a raised metal addition. It's rare and by an unknown maker.









HERKIMER COUNTRY EDITOR

Arc Herkimer awarded over \$50,000 from NYSARC Trust Services to support programs

Arc Herkimer has been awarded over \$50,000 in grants from NYSARC Trust Services to support the agency's guardianship and recreational programs for 2020.

Guardianship is just one of the services offered through Arc Herkimer and it provides support for people with disabilities who would not otherwise have a legal guardian or advocate. Arc Herkimer currently provides guardianship services to seven people.

The recreational opportunities offered through the funding from this grant include trips to Utica Comets hockey games, the Herkimer County Fair, the Utica Zoo, Jellystone Park Camp Resorts, monthly dances and much more.

Our agency can continue providing first class opportunities to people supported thanks in part to the generosity of grants like these from NYSARC Trust Services

Arc Herkimer has been empowering people with disabilities and enriching lives throughout our community for over 50 years. For more information visit www.archerkimer.org.

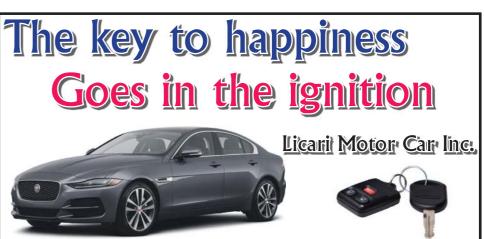






Arc Herkimer has been awarded over \$50,000 in grants from NYSARC Trust Services to support the agency's guardianship and recreational programs for 2020. The recreational opportunities offered through the funding from this grant include trips to Utica Comets hockey games and much more. Photo courtesy of Arc Herkimer







Central Valley Foundation makes donation to Franco's Homework Club

The Central Valley Central School District Foundation recently donated prize items to Franco's Pizza Homework Club. Daniel Mendez, owner of Franco's, started the after-school program at the beginning of the school year to give students of all ages a safe and welcoming environment to do homework and make new friends along the way. Students have the opportunity to earn Franco's Bucks by completing an assignment, showing proof of passing grades and helping fellow students. Franco's Bucks can be used to purchase items such as arts and crafts supplies, winter hats and gloves, backpacks and other school supplies.

Daniel Mendez, owner of Franco's (center), with Foundation members Rebecca Gillette (left) and Jackie Moore (right).

Photo courtesy of Central Valley Central School District Foundation







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HERKIMER COUNTRY EDITOR

VHS recipient of Giving Tuesday Award from First Source Federal Credit Union

Valley Health Services in Herkimer is the recipient of a \$250 award from First Source Federal Credit Union (FSFCU) New Hartford. FSFCU participated in Giving Tuesday, an annual global day of giving, which encourages the power of people and organizations to trans-

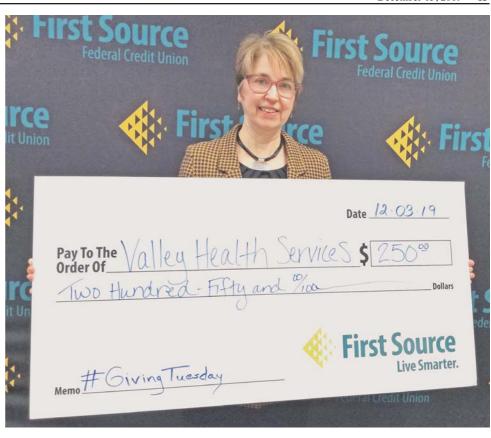
form their communities through giving, collaborating and celebrating generosity.

FSFCU encouraged the local community to nominate their favorite charitable organization for a chance to win one of four awards of \$250 each. VHS President Lisa M. Betrus said,

"We are so grateful for this donation from First Source Federal Credit Union. The \$250 award will help us to make the holidays brighter for our residents and their families."

VHS thanks FSFCU wholeheartedly for their spirit of giving during this time of year.

Connie M. Castellano, Valley Health Services' Director of Community Relations and Fund Development. Photo courtesy of Valley Health Services



Annual Christmas dinner

The Annual Christmas Dinner at the First United Methodist Church in Herkimer will take place on Christmas Day, Dec. 25, from noon - 2 p.m.

This is the only dinner offered in the Mohawk

Valley. Reservations are not necessary and all are welcome.

For delivery for those who are homebound, call 315.867.1204 by Dec. 21. Deliveries will primarily be made in Herkimer, Mohawk and downtown Ilion.

Volunteers are needed for serving, clean up and some deliveries. To volunteer, call Toby 315.868.5560.

This dinner is sponsored by the churches in the Mohawk Valley and private donations.

Smullen Champions 'Toys For Tots' as holiday season approaches

With Christmas and the holiday season approaching, retired Marine Colonel and current Assemblyman Robert Smullen (R, C, Ref-Meco) is proud to be an advocate of Toys for Tots. Founded in 1947, Toys for Tots is run by the U.S. Marine Corps Reserve and provides toys to thousands of children during the holiday season.

Smullen was recently joined in a video by former Marine Gunnery Sergeant and Capital Region Toys for Tots representative Robert Porter, who serves as "Gunny Clause" to discuss the upcoming 2019 holiday season effort.

"I am so proud of my fellow Marines for the service they provide each year to communities through this tremendous organization, giving toys to children in need all across the country." Smullen said. "As Gunny Clause stated in our video, it is important to remember that you don't have to be a Marine or a military service member to get involved in Toys for Tots. You just have to be someone committed to the goal that every kid deserves a toy on Christmas.

"During the holiday season, I encourage all of my constituents to be involved in their community and give back to their neighbors," Smullen continued. "If you are interested in serving the Toys for Tots mission, please use this link to visit their Capital Region website and learn more about how you can help."

Assemblyman Robert Smullen represents the 118th Assembly District, which includes Hamilton and Fulton counties as well as parts of Herkimer, Oneida, and St. Lawrence counties.



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Lions Club and Hannaford team up to help flood victims in Mohawk Valley



Because of the recent floods and the devastating impact they had on so many families in our area, the Greater Herkimer Lions Club has teamed up with Hannaford to support those families affected by the flooding. The Lions Club purchased 500 Helping Hand Boxes and the Herkimer Hannaford, with support from their home office, has donated 100 boxes to the families and victims affected. These boxes contain a variety of shelf stable foods.

The boxes were distributed and delivered by the Lions Club officers and their members. The areas that were recipients of the Hannaford Helping boxes were Dolgeville, Town of Ohio, Middleville, Herkimer/Mohawk Food Pantry, Fairfield, Herkimer Office for Aging, Poland, Newport, Little Falls/Food Pantry, Frankfort/Ilion Food Pantry, Norway, Schuyler, Mohawk, Ilion, Deerfield, Cold Brook and the Town of Russia.

(L - R) Michael Childrose, manager of customer service; Holly McLean, center store associate; Erica Briggs, assistant center store manager; Dave Parmon, VP, Herkimer Lions Club; Rudy Scialdo, president, Herkimer Lions Club; Michael Rondenelli, store manager; William Scialdo, member, Herkimer Lions Club; Corine Putch, assistant produce manager; Kyle Williams, bakery manager; and James Lape, center store associate. Photo courtesy of Herkimer Hannaford #8366













VHS Employee Recognition Program at Francesca's

Valley Health Services and Valley Residential Services celebrated their dedicated staff on Thursday, Dec. 4, during a recognition dinner at Francesca's Banquet & Catering facility in Ilion. At the event, staff members were recognized for their length of service to the organization and one staff member, who embodies the qualities most celebrated, was named the organization's employee of the year.

This year the following staff members were recognized for length of service:

5-year: Bethany Bongiorno; Tina Bruette; Alysha Henrickson; Shellèy Kentile; Lisa Knoblauch; Danielle Rickard; and Diane Young.

10-year: Margaret Avery; Janice Huffman; Thomas Samsel and Diane Wedemeyer.

15-year: Eileen Callahan; and Melissa Congdon.

20-year: Nancy Agne; Christine Congdon; Christine Dygert; and Wanda Loefler.

25-year: Lisa Eckler; and Bonnie Graves.

30-year: Sherry Krick.

35-year: Joan Keiffer.

The employee of the year was Mark Ritzel, Physical Therapy Assistant, who joined the VHS staff in 1998. Ritzel was nominated by his colleagues, who attribute his success on the job to having the ability to interact with and help people every day to improve their quality of life. Ritzel has an Associates in Applied Science (AAS) degree and is a graduate of the Physical Therapy Assistant program at Herkimer College. He resides in New Hartford, NY.



Pictured (L-R): Row 1: Sherry Krick. Row 2: Christine Dygert, Alysha Henrickson, Diane Young, Shelley Kentile, Nancy Agne, and Bethany Bongiorno. Row 3: Lisa M. Betrus, VHS President, Diane Wedemeyer, Danielle Rickard, Eileen Callahan, Tina Bruette, Bonnie Graves, Joan Keiffer, Janice Huffman, Mark Ritzel and Wanda Loefler.

Photo courtesy of VHS











'TIS THE SEASON TO BE



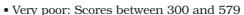


16 • December 13, 2019 HERKIMER COUNTRY EDITOR

How credit scores can affect your finances for years to come

Monthly budgets help people make the most of their money. While a person's income will affect how much they can spend on housing, food and clothing each month, another, more abstract factor can have a big impact on monthly budgets as well.

Nearly every adult has a credit score, which can fluctuate daily. Various factors, including a person's age and track record in regard to paying bills, combine to produce a credit score. According to the credit reporting agency ExperianTM, credit scores range from 300 to 850, though most consumers' scores fall somewhere between 600 and 750. The Fair Isaac Corporation create what's known as a FICO® Score, which is used by many lenders to determine prospective borrowers' credit worthiness. FICO® scores are often characterized using five terms:



- Fair: Scores between 580 and 669
- Good: Scores between 670 and 739
- Very good: Scores between 740 and 799
- Exceptional: Score between 800 and 850

Some consumers may feel that these are just numbers on a page. But in certain instances, such as when consumers attempt to buy a home, a credit score can have a dramatic effect on a person's monthly budget. When borrowing to buy a home, borrowers with desirable credit scores may be eligible for considerably lower interest rates than borrowers whose scores fall into the 'Very poor" or "Fair" range. Over the length of a standard, 30-year, fixed-rate mortgage, a low interest rate can save borrowers tens of thousands of dollars in interest fees.

In addition to paying more in interest fees, Experian notes that borrowers with subpar credit scores may have to do even more to earn the trust of lenders. Borrowers whose scores fall into the "Very poor" range may be required to pay a fee or make a deposit when opening a new credit account, and some might not be approved for credit at all. Borrowers whose scores fall into the "Fair" may be classified by lenders as subprime borrowers, making it hard for them to open new credit accounts or secure loans without a cosigner.

Consumers can benefit from knowing their credit scores and how to improve them. Taking measures to improve low or subpar credit scores can put more money in consumers' pockets, both in the immediate and distant future.

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friends, nothing is more memorable than watching the pure joy on a child's face when they open a holiday gift. As a result, well-meaning gift-givers sometimes forget to consider safety when seeking out toys and games for

The U.S. Consumer Product Safety Commission says there were more than 250,000 toy-related injuries treated in American hospital emergency departments in 2017. Most of these injuries were attributed to non-motorized scooters, toy balls and toy vehicles. However, any toy that is not age-appropriate has the potential to cause harm. That is why the organization Prevent Blindness America, which spearheaded the campaign to make December Safe Toys and Gifts Month, advises

caution when gifting youngsters. The following are some guidelines when gifting young kids, courtesy of PBA, the CPSC and Kids Health by Nemours:

- Always read labels to see if the toy is right for a child's age. Don't buy a toy that is too mature for a child even if you think it would be a big hit.
- · Consider a gift recipient's temperament and behavior before purchasing a toy. While one child may be mature enough to handle a toy, another of the same age may not be ready for it.
- · Recognize choking hazards in toys, which may include marbles, small balls and uninflated balloons. Button batteries, which come in many electronics, can be a choking hazard and cause damage to intestines if swallowed.
- Toys with strings and straps can strangle young children and should be avoided.
- Inspect all toys for sharp edges or points. Even stuffed animals with internal wires can stab, cut or shock.
- Avoid toys that have parts that fly off, as they can injure the eyes or other parts of the body.
- Look for nontoxic labels on toys, including crayons, markers and other art supplies.
- Toys made of fabric should be labeled as flame-resistant or flame-retardant.
 - Painted toys must use lead-free paint.
- · Look for the American Society for Testing and Materials (ASTM) label, which signifies that the tov has passed the group's safety inspection standards.
- Monitor toy usage during play, and frequently examine toys to see if wear and tear has made them into hazards.

The holiday season is an exciting time for children eager to play with new toys and games. Ensuring those gifts are safe can make for a healthy giving season.





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HERKIMER COUNTRY EDITOR

Information to include on holiday party invitations

Technology has changed nearly every facet of everyday life, and that includes holiday hosting. Whereas hosts once had to worry about getting invitations stamped, sealed and sent out on time, e-invitations, often referred to as "evites," have simplified the invitation process immensely.

Hosts can still send invitations the old-fashioned way, but they also can now use preexisting templates to design holiday invitations in minutes and send them out to all of their guests.

While the way invitations are sent has changed immensely, the information to include on the invites has stayed the same. If it's been awhile since you sent a holiday invitation, this refresher course on what to include on your invites can ensure guests know all they need to know about your holiday party.

- Date and time: The date and time of the party should be clearly stated on the invitation. The holiday season is one of the busiest social seasons of the year, with family gatherings and office parties dotting December schedules. Leave nothing to the imagination on your invitation and clearly indicate the day of your party and
- Location: It might seem like a no-brainer, but don't forget to include the location of the party on your invitation. Even if you annually host a holiday party at home, include your full address so guests, especially new invitees, have something to enter

into their vehicle GPS systems.

- Degree of formality: Guests will want to know if the party is formal or casual, so let them know via the invitation. If no dress code information is included, guests will likely assume the affair is casual.
- Menu: If you plan to serve a meal, include information about the menu on the invitation and request that guests with specific food allergies inform you or bring their own food to the party.
- Theme: Holiday parties sometimes have themes. If you want everyone to dress up as a favorite holiday movie character or if you want to throw a holiday-themed soiree, make sure to include such information on the invitation.
- Accommodations: The U.S. Department of Transportation notes that each year, hundreds of people die in drunk driving crashes during the week between Christmas and New Year's Day. If you plan to serve alcohol, let guests know on the invitation and let them know you will arrange for safe transportation home, if necessary. Ridesharing apps have made it easier than ever to get home safely, but hosts should still keep the phone numbers of local taxi companies on hand and make sure guests rooms are ready to accommodate guests who get a little too festive.

Party invitations have changed dramatically over the last couple of decades. But they still serve as a guests' primary source of party information.

Mortgage insurance: A faster way into your first home

(BPT) — For many Americans, the biggest hurdle in buying a home is the down payment. According to a recent report, 49% of non-homeowners stated that not having enough money for a down payment and closing costs was a major obstacle to purchasing a home. Many people also mistakenly believe lenders require a 20% down payment to qualify for mortgage financing.

Data shows that by using private mortgage insur-

ance (MI), millions of homebuyers with down payments as low as 3% or 5% have been approved for affordable and well-underwritten mortgages.

In the past year alone, MI has helped more than 1.1 million borrowers purchase or refinance a mortgage. Nearly 60% were first-time homebuyers, and more than 40% had annual incomes below \$75,000.

How MI works

In addition to the other elements of the mortgage underwriting process - such as verifying employment and determining the borrower's ability to afford the monthly payment - lenders require borrowers to commit some of their own money before approving their mortgage loan. This is where MI entered the system more than 60 years ago, to bridge the down payment gap and help creditworthy borrowers qualify for a mortgage without large down payments.

Benefits of MI

• It helps you buy a home sooner. On average it could take 20 years for a household earning the national median income of \$61,372 to save 20%, plus closing costs, for a \$262,250 home, the median sales price for a single-family home. MI helps borrowers qualify with as little as 3% down.

- It is temporary, leading to lower monthly payments down the road. MI can be cancelled once 20% equity is established, either through payments or home price appreciation. Borrowers typically can cancel MI within the first five to seven years. This is not the case for the vast majority of mortgages insured by the Federal Housing Administration. FHA mortgage insurance premiums stay on the loan for the life of the loan.
- It provides several flexible payment options. Your lender can offer several MI product options for MI payment; the most common is paid monthly along with your mortgage until the MI cancels.

MI is a stable, cost-effective way to obtain a low down payment mortgage, and offers distinct benefits to borrowers. It's been a cornerstone of the U.S. housing market since 1957, providing more than 30 million families with the opportunity to own homes despite financial barriers. If you are considering purchasing a home, it is important to understand your options, including your low down payment options. To learn more, visit Low-DownPaymentFacts.org.



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Mon. Jan. 13th - Normal Monday Sale & Monthly Heifer Sale

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Sat. April 18th - Annual Spring Machinery Consignment Sale - at our facility. Sat. May 2nd - reserved for on the farm Machinery Sale

Sat. May 9th - reserved for on the farm Machinery Sale

Sat. Oct. 31st - Premier Fall All Breed Sale, Selling 150 Head of Registered All Breed Dairy Cattle

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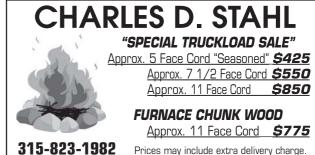
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Country Editor

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- 1180 Trucks Vacuum
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The Country Editor

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Big Dippers

Easy to make — and the kids can help dunk and decorate.

2 1/2 packages (8 ounces) sweet-chocolate squares

Chopped toasted nuts

Chopped dried fruit

Flaked coconut

Almond brickle chips

Mini peanut-butter pieces

Green and red sprinkles

12 baked pretzel rods

1. Place chocolate in 4-cup measuring cup or large glass bowl. In microwave oven, cook, covered with waxed paper, on High 2 to 3 minutes, until almost melt-

Good Housekeeping

ed, stirring occasionally until smooth. (Or, in 3-quart saucepan, heat chocolate over low heat, stirring frequently, until melted and smooth.)

- 2. Meanwhile, place each topping choice on sheet of waxed paper.
- 3. Holding 1 pretzel rod at a time over melted chocolate, spoon some chocolate over pretzel to coat, leaving about 2 inches uncoated at one end. Immediately sprinkle coated pretzel with choice of topping. Carefully place coated pretzel rods in pie plate or shallow bowl, leaning uncoated portion on edge (try to keep pretzels from touching one another) and refrigerate about 15 minutes to set coating.
 - 4. Apply a second coating of melted chocolate and

choice of topping to each pretzel as above; refrigerate about 15 minutes to set coating. Store at room temperature in tightly covered container, with waxed paper between layers, up to 2 weeks. Makes 1 dozen pretzels.

Note: We do not recommend using semisweet chocolate for coating pretzels; it will not set as well.

* Each serving: About 265 calories, 16g total fat (9g saturated), 0mg cholesterol, 180mg sodium, 37g total carbohydrate, 0g dietary fiber, 5g protein.

For thousands of triple-tested recipes, visit www. goodhousekeeping.com/food-recipes/.

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Christmas games old and new

by Lucie Winborne

The shopping and wrapping are done, the tree is decked out with lights and tinsel. You've hung the holly and you've frosted the cookies, and now you're...a bit tired of watching the same old Christmas movies and hearing the same carols on the radio. How about taking a leaf from our ancestors' book and gathering the family and friends for some Christmas-themed games instead?

Shadows

Those of a bit less daring nature might have enjoyed a game of "Shadows," in which an individual sat in front of a white tablecloth or sheet hung in a darkened room, with a lamp behind it. The rest of the party then took turns passing in front of the lamp, so the viewer could guess their identi-

ties by their shadows. To make things more challenging, participants maneuvered their bodies or clothing however possible, though if the guesser correctly identified them, they were subject to a forfeit or taking the guesser's place.

Questions & Commands

A precursor to today's "Truth or Dare." Failure to follow a command, or answer a question, would either cost you a fine or get your face blackened with fireplace soot!

The Messenger

Reminiscent of "Simon Says," this parlor game involved one player entering the room and addressing another with "My master sends me to you, madam" (or "sir"). At the response of "What for?" the messenger would perform a simple but silly action for

the responder to repeat, with each guest doing so in turn until everyone in the room was in motion. after which the messenger would exit and reenter the room with a new command. Stop moving too soon, and you'd pay a forfeit.

Blindfold Christmas Drawing

Here in the 21st century, try tapping into your artistic side with "Blindfold Christmas Drawing." Grab some markers and paper plates, then have one player describe a Christmas scene while everyone else - blindfolded, of course! - tries to render it on their plate. The most accurate drawing wins.

Pin the Nose on Rudolph

Little ones especially will enjoy "Pin the Nose on Rudolph" or "Find Santa's Friends," in which toy elves and reindeer are hidden around the house like Easter eggs. And for the older fry, a holiday version of "Two Truths and a Lie" can generate a lot of ingenuity and laughs by asking players to name three Christmas gifts, only two of which they actually received at some point, with the rest of the group trying to guess which one's a

The fun is limited only by your imagination. Happy holiday gaming!

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King Crossword — — Weekly SUDOKU — Answers

Solution time: 25 mins.

В	Α	R	В		Р	Е	S	Т		0	W	Ν
Α	G	U	Е		R	0	Р	Υ		С	0	0
S	0	Ν	Α	Т	1	Ν	Α	S		Α	٧	Ε
Ε	G	G	Ν	0	G			0	G	R	Е	S
			1	Ν		L	Α	Ν	Α	Ι		
0	Ν	С	Е		Υ	Е	W		S	Ν	Α	Р
F	Е	Z			Е	Α	R			Α	Р	Ε
F	Ε	Α	R		Т	R	Υ		М	S	R	Р
		R	0	В	1	Ν		G	0			
С	Н	1	N	Α			J	1	Ν	G	L	Е
R	U	Ν		S	Е	М	0	L	1	Ν	Α	S
Α	L	Α		Κ	Ν	0	В		С	U	S	Р
В	U	S		S	Е	W	S		Α	S	Н	Υ

Answer

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

Christmas Traditions

Advertising Consultant

The Country Editor is looking for an advertising consultant in an established territory. Full time, outside sales experience helpful, but we would be willing to consider an outgoing person with a competitive spirit.

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mericanisms

"What some people

mistake for the high cost of living is really the cost of living high." — Doug Larson

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This Week's Holidays

Dec. 14 – International **Monkey Day** Dec. 15 - Bill of **Rights Day** Dec. 16 - National **Chocolate Covered Anything Day** Dec. 17 - National Maple Syrup Day Dec. 19 - Look For An Evergreen Day Dec. 20 - Go **Caroling Day**

4-H acrylic pour workshop

On Nov. 29, Cornell Cooperative Extension of Herkimer 4-H Program hosted an acrylic pour workshop. Eleven 4-H members learned a fun, creative way to make abstract art. 4-H volunteer and Herkimer High School art teacher Heather McCutcheon led 4-H members in the step-by-step process as they created their own masterpieces. Participants included Eliyahna, Halleli, Shani and Gamliel Brackett, Hailey and Hannah Carnright, Logan and Lucas Humphreville, Connor and Gwendolyn McCutcheon and Katelin McKenzie.

The 4-H members were taught the many steps and layers involved in acrylic pour, also known as fluid art. They were encouraged to be creative and add their own style to their individual paintings. They each picked out a vinyl design to be added to the final project to make it uniquely their own. Participants then took their completed painting home to display, give as a gift or exhibit at the County Fair.

For more information on this and other programs offered by 4-H, contact Cornell Cooperative Extension of Herkimer County at 315.866.7920.

> (L - R) Participants in the 4-H acrylic pour workshop included Luke Humphreville, Hannah Carnright, Hailey Carnright and Logan Humphreville. Photo courtesy of CCE-Herkimer



Senior News Line

by Matilda Charles Thieves stole my credit card number

Sometimes what you

... isn't. Sometimes it's the real thing. Like the call I got today.

When the phone rang think is a scam phone call I didn't rush to answer. The foreign sounding man who left a message said that he needed to verify certain recent transactions on one of my credit

cards. The only reason I paid attention was that this same thing happened to me 15 years ago.

Still, I was leery. In-

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stead of calling back at the number he left. I called the number on the back of my card and asked for the fraud department. Sure enough, my card number had somehow gotten out and people were busily trying to make purchases all over the country at that very moment! By that time, the attempts to make fraudulent purchases had exceeded \$4,000.

The man immediately canceled my card and said that another one would arrive at my door within 48 hours.

I asked him how this could happen. My card was in my hand. I don't keep a list of credit cards on my computer. I shred documents that have personal information. I don't use the card at small mom-and-pop places (which was my mistake 15 years ago) because their security isn't always the best. I don't use the card at ATMs that might have a skimmer. I hadn't fallen for any scammer tricks over the phone. I hadn't clicked links in any suspicious emails.

So, how did that number get out? He couldn't tell me. He said it happens far too often, and it's nothing the card owner has done.

I suspect that a few months from now we'll learn that there has been another massive security breach, similar to the Target breach of 2013 where the information on 40 million cards was stolen.

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Virginia Clive joins Little Falls Hospital's Dolgeville Primary Care Center

Little Falls Hospital is pleased to welcome Virginia (Pohlig) Clive, ANP (adult nurse practitioner), to the Dolgeville Primary Care Center. Clive is originally from Dolgeville and is excited to be back to care for the community where she lived for many years.

Clive received her mas-

ter's of science in adult nurse practitioner at SUNY Polytechnic Institute and her baccalaureate of science in nursing from SUNY Plattsburgh. She is a board-certified ANP by the American Academy of Nurse Practitioners. She has 23 years of experience providing primary care and long-term care for patients 13

Clive and her husband returned after six years in central Florida, weary after three hurricane concerns, to be close to family. "I am genuinely excited to be back home and to have the opportunity to help care for the patient is this area," said Clive.

and older.

Dolgeville Primary Care Center is located at 9 Gibson Ave. in Dolgeville. Clive joins its team of providers: Richard Norcella, MD, and Linda Belden, FNP. Appointments can be scheduled by calling 315.429.8714.



Virginia Clive Photo courtesy of Little Falls Hospital















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