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February 23,
2019

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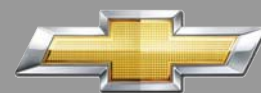
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SOMETHING FOR EVERYONE & EVERY BUDGET!

Tom Bergen Memorial Bowling Tournament to Benefit Arc Herkimer Autism Programs

LITTLE FALLS, NY — The Bergen family of Little Falls and friends will host the third annual Tom Bergen Memorial Autism Awareness Bowling Tournament on Saturday, Feb. 23 and Sunday, Feb. 24 to benefit the autism programs at Arc Herkimer.

The family will welcome bowling squads at 12 p.m. and 2 p.m. on Saturday, and 11 a.m., 1 p.m., and 3 p.m. on Sunday. The tournament will be held at RD's Gorge View Lanes, 240 Burwell St., Little Falls. Registration is \$15 per person, with no-tap doubles, handicap: 100 percent of 220, and no average: men 180 and ladies 150. Bowlers can call 315.823.3630 or stop in Gorge View to register.

The Bergen family has raised \$6,000 to date in memory of their son, Tom, who was diagnosed with autism, and passed away unexpectedly in 2016. Tom loved to bowl, from youth bowling to his high school team to the Sunday mixed league. He also was very active in his community and St. Paul's Lutheran Church in Fort Plain, where he served on the church council and assisted with communion. He was a member of Boy

Scout Troop #31 and was awarded the rank of Eagle Scout. He served as assistant scoutmaster for the troop and was a member of the Order of the Arrow Lodge. Tom graduated from Mohawk Valley Community College, with an associate's degree in Graphic Arts Technology and a Certificate in Small Business Management. He enjoyed volunteering for Arc Herkimer for 16 years, and he was an advocate for autism awareness, hosting a booth each year at MVCC. He was employed as a graphic designer at All Events Engraving, Little Falls.

Other activities during the tournament weekend include a bake sale, prizes, 50-50 raffles, Chinese auction, and t-shirts for sale. For more information, please contact Tammy Helmer-Bergen at 315.823.1865.

Arc Herkimer's mission is to empower people and enrich lives. Each day, nearly 400 employees provide support for approximately 787 individuals with disabilities and others in the community. For more information about Arc Herkimer, visit www.archerkimer.org or call 315.574.7000.



The Bergen Family (L - R), Billy, Tammy and Bill, present Arc Herkimer President/CEO Kevin Crosley, third from right, with a check for \$6,000, which they raised to honor their son and brother, Tom, from two memorial bowling tournaments. The money is earmarked for the autism program.

Photo courtesy of Arc Herkimer



Kenneth Canary, owner of K C Canary, remembered

Kenneth C. Canary, 92, passed away peacefully in his sleep early Friday morning, Feb. 8, 2019 at Kingsway Community in Schenectady, NY where he and his wife Phyllis had been residents since July.

Ken was born on the Route 29 Canary Farm on June 22, 1926, to Clayton and Estella Miller Canary. He was the fourth of eight children, all of whom formed close life long bonds with each other, working and growing up on the farm together. While in high school he started buying, repairing and selling Used Cars and Used Parts (a good move due to new cars not being built and new parts not being available during World War II). Ken caught the attention of the owner of an Esso Gas Station in Johnstown when he was able to correct an engine issue on a customer's car that none of his Gas Station Mechanics had been able to figure out. He offered young Ken a job at his Gas Station and Ken agreed to move his Repair Business out of the barn on the farm so long as he could sell his Used Cars at the Gas Station.

Eventually the station became Canary Bros. Esso when Ken's brother Warren joined him in business. Ken married his childhood sweetheart Phyllis Crannell on June 5, 1948. They ran the Gas Station and Used Car Business until 1950. At that time, Ken's brother Warren became a dairy farmer, the station was sold and the repair business was moved back to Route 29. Ken and Phyllis built the original portion of what would be their home there for the next 68 years. By 1952, Ken and Phyllis were parents of Lynda and Lois and became the local John Deere Dealer. They turned one end of the basement of their home into a Parts Department and the other end into a Repair Shop Garage. Eventually the business was moved to a new building next door. In 1958 the family welcomed another daughter, Laurie. Ken and Phyllis founded Capital Tractor in 1966 and welcomed son Keith in 1967. In 1969, K C Canary opened in Clifton Park and in 1981 in Fultonville. Eventually other partners joined the business and expansion /mergers took place resulting in additional K C Canary locations in Beacon, Schroon Lake, Plattsburgh and Gouverneur. Today three of the K C Canary Industrial Locations survive as Nortrax Equipment locations. Ken was one of the original partners in the formation of The Hudson River Tractor Company which has locations in Fultonville, Goshen, Chatham, Clifton Park and Schaghticoke. He was recognized at various times throughout the years by Deere & Company as being a major contributor to their success in the Northeast due to his commitment to their complete Product Line and taking care of customers. An annual "John Deere Day" where customers were treated to a nice meal, door prizes and movies was a tradition held for many year's at the Broadalbin High School. This tradition continues at Hudson River Tractor each March. An extremely humble man, Ken took great joy in quietly helping others and giving people a chance to excel.

In the latter years of his life Ken started to put together a collection of John Deere Two Cylinder Tractors and memorabilia. For many years his Two Cylinder Tractors were a favorite attraction at the Fonda Fair and other area Vintage Tractor Shows. Ken was a member of The Coons Hollow Engine Club and has hosted their Annual Show at his Museum for many years each July. Ken is believed to have been the only original Amphicar



Kenneth Canary

owner in existence, still owning the 1966 Amphibious car he had purchased new. Ken and Phyllis enjoyed a ride on the Mohawk River in it within the past two years.

Ken is survived by his wife of over 70 years, Phyllis Crannell Canary, daughter Lynda Naske (Bob) of Johnstown, daughter Lois Wager (Michael) of Broadalbin, daughter Laurie Frederick (Tom) of Northville and son Keith (Kelly) of Vail Mills. Kenneth had 8 grandchildren, 8 great grandchildren and one great-great grandson. He is also survived by his younger sister, Marilyn Ottendorf (Doug) of Kokomo, IN and 22 nieces and nephews. Family reunions each summer for both sides of the family were always a highlight for Ken.

Ken was predeceased by his infant brother Merrill in 1928, then more recently, his younger twin sisters Eileen Minkler and Arlene Mac Vean, older sister Shirley Rose, older brothers Warren and Donald and son in law, Bill Dmyszewicz.

Memorial Contributions can be made to Sacandaga Bible Conference, 191 Lakeview Road, Broadalbin, NY 12025.

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Foodborne illness: What consumers need to know

What is foodborne illness?

Foodborne illness is preventable, yet it causes an estimated 48 million illnesses and 3,000 deaths each year in the United States. It is an illness that comes from eating contaminated food. The onset of symptoms may occur within minutes to weeks and often presents itself in the form of nausea, vomiting, diarrhea or fever. Because the symptoms are often flu-like, many people may not recognize that harmful microorganisms (germs) in food cause the illness. Everyone is at risk for getting a foodborne illness. However, some people are at greater risk for experiencing a more serious illness or even death should they get a foodborne illness. Those at greater risk are infants, young children, pregnant women and their unborn babies, older adults and people with weakened immune systems (such as those with HIV/AIDS, cancer, diabetes, kid-

ney disease and transplant patients.) Some people may become ill after ingesting only a few harmful germs; others may remain symptom free after ingesting thousands.

How do bacteria get in food?

Germs may be present on food items when you buy them. For example, plastic-wrapped chicken parts and ground meat came from live chickens or cattle. Raw meat, poultry, seafood and eggs are not free from germs; neither is fresh produce such as lettuce, tomatoes, sprouts and melons. Many germs are naturally present in our environment. Germs that cause disease are called pathogens. When certain pathogens enter the food supply, they can cause foodborne illness. Not all germs cause disease in humans. For example, some are used to create cheese and yogurt. Foods, including safely cooked and ready-to-eat foods, can become cross-contaminated. Germs can be transferred from raw egg products, raw meat, poultry and seafood products and their juices, or from food handlers who do not practice safe hand washing, to the food you eat. Most cases of foodborne illness can be prevented with proper cooking or processing of food to destroy the germs.

The "Danger Zone"

Germs increase in numbers between temperatures of 40° and 140° F. To keep food out of this "Danger Zone," keep cold food cold and hot food hot.

- Store food in the refrigerator (40° F or below) or freezer (0° F or below).
- Cook meat, poultry and leftovers to a safe minimum internal temperature of 165° F by using a food thermometer.
- Cook beef, veal and lamb roasts to 145° F; "fully cooked" ham to 140° F; and fresh ham, pork and egg dishes to 160° F.
- Maintain hot cooked food at 140° F or above.
- Egg products can be substituted in recipes typically made with raw eggs, such as eggnog, custard or key lime pie. Be sure that eggs and products containing eggs are thoroughly cooked when serving those at higher risk for foodborne illness.

In case of suspected foodborne illness follow these general guidelines:

- Save a sample of the food. If a portion of the suspected food is available, wrap it securely, mark "DANGER" and freeze it. Save all the packaging, such as cans or cartons. Write down the food type, the date, the time it was eaten and when symptoms began. Save any of the same unopened foods.
- Seek treatment as necessary. If the victim is in an "at risk" group, seek medical care right away. Likewise, if symptoms continue or are severe (such as bloody diarrhea, excessive nausea and vomiting or high temperature), call your doctor.
- Call the local health department if the suspect food was served at a large gathering, from a restaurant or other food service facility, or if it is a commercial product.
- Call the USDA Meat and Poultry Hotline at 1.888.MPHotline (1.888.674.6854) if the suspect food is a USDA-inspected product and you have all the packaging.

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Three tips to overcome everyday aches and pains

Pain is a significant concern for many people. Estimates from the International Association for the Study of Pain suggest that one in five adults across the globe suffer from pain.

Pain can affect anyone, even people who have not been in an accident or suffered an injury while playing a sport or performing another physical

activity. For example, lower back pain, which can be caused by sitting at a desk for long stretches of time, is the most common type of chronic pain in the United States. Such pain may be unavoidable, but that does not mean it and other types of everyday aches and pains cannot be overcome.

1. Begin a well-rounded

exercise regimen.

Regular exercise that includes both strength training and cardiovascular exercise increases blood flow and helps build a strong core. A strong core supports the spine and reduces the pressure on it, making it less likely people who sit for long stretches at a time will end their days with lower back pain.

Routine exercise also helps other areas of the body by keeping muscles loose and flexible. Before beginning a new exercise regimen, men and women, especially those with existing aches and pains, should consult their physicians about which exercises they should do and which they might want to avoid.

2. Employ RICE.

RICE, which stands for rest, ice, compression, and elevation, can help men and women overcome the aches and pains that result as the body ages and tendons begin to lose some of their elasticity. RICE might be most helpful for people who have been diagnosed with tendinitis. Athletes over 40 who engage in activities that require repetitive motion might need to take more days off between rounds of golf or other competitive and/or repetitive activities. If tendinitis flares up, take some time away, icing any sore areas, wrapping them in bandages, and elevating them while resting.

3. Recognize your body may develop some limitations.

Age should not prevent you from being physically

active, and numerous studies have touted the benefits of continuing to exercise into your golden years. However, as the body ages, muscle fibers become less dense, resulting in a loss of flexibility that increases the risk of injury and/or soreness. As men and women grow older, they shouldn't abandon activities like gardening or strength training. But they may need to scale back on the intensity with which they perform such activities. Doing so can prevent the kinds of muscle strains associated with aging.

Pain affects more than one billion people across the globe. But some simple strategies can help people overcome pain and enjoy a rich quality of life.

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

Feb 23

Tom Bergen Memorial Bowling Tournament to Benefit Arc Herkimer Autism Programs.

The Bergen family of Little Falls and friends will host the third annual Tom Bergen Memorial Autism Awareness Bowling Tournament on Saturday, Feb. 23 and Sunday, Feb. 24 to benefit the autism programs at Arc Herkimer. Bowlers can call 315.823.3630 or stop in Gorge View to register. Other activities during the tournament weekend include a bake sale, prizes, 50-50 raffles, Chinese auction, and t-shirts for sale. For more information, please contact Tammy Helmer-Bergen at 315.823.1865.

Feb 28

Get Stuck on Stamps. 6:30 - 8 p.m. Fort Plain Free Library, 19 Willett St., Fort Plain, NY. Casual, drop-in group. Facilitated by stamp collector and American Philatelic Society member Keith Seeber. Contact 518.993.4646.

Mar 1-2

Bake Sale, Lasagna Dinner and Book Sale. March 1: 3-7 p.m. March 2: 8 a.m.-noon. Fort Plain Reformed Church, 165 Canal Street, Fort Plain. Book Sale, Lasagna Dinner and Silent Auction on March 1. Book Sale and Silent Auction on March 2.

Mar 2

Benefit Antique Show. 10 a.m. - 4 p.m. Arkell Museum, 2 Erie Boulevard, Canajoharie. 14th annual Antique Show & Sale by Palatine Settlement Society will be at Arkell Museum for the benefit of 1747 Nellis Tavern in St. Johnsville. \$5 admission. Joan Draus, show manager, may be reached by text or leave message at 518.894.7807.

Mar 6

Ash Wednesday Lenten Journey day. Events all day from 7 a.m. until 6:30 p.m. Fort Plain Reformed Church, 165 Canal Street, Fort

Plain. Full day of opportunities to start your Lenten Journey. Brief worship with imposition of ashes planned at both 7 a.m. and 6:30 p.m. Come sit, pray meditate as long as you wish all day. Imposition of ashes available all day. Other meditative opportunities.

Apr 23

Friends Speaker & Meeting. For more information, contact Schoharie Crossing State Historic Site, 129 Schoharie Street, Fort Hunter at 518.829.7516 or www.nysparks.com

Apr 27

Canal Clean Sweep. For more information, contact Schoharie Crossing State Historic Site at 518.829.7516 or www.nysparks.com.

May 4

I Love My Park. For more information, contact Schoharie Crossing State Historic Site at 518.829.7516 or www.nysparks.com.

May 18

Kids to Park Day. For more information, contact Schoharie Crossing State Historic Site at 518.829.7516 or www.nysparks.com.

May 21

Friends Speaker & Meeting. For more information, contact Schoharie Crossing State Historic Site at 518.829.7516 or www.nysparks.com.

May 25

Geocache Challenge Starts. For more information, contact Schoharie Crossing State Historic Site at 518.829.7516 or www.nysparks.com.

June 1

National Trails Day (Kayaking Tour). June 1 19. For more information,

contact Schoharie Crossing State Historic Site at 518.829.7516 or www.nysparks.com.

Starts June 6

Putman Porch Music. June 6, 13, 20 and 27. For more information, contact Schoharie Crossing State Historic Site at 518.829.7516 or www.nysparks.com.

June 14-16

Path Through History Weekend. June 14-16. For more information, contact Schoharie Crossing State Historic Site at 518.829.7516 or www.nysparks.com.

June 26

Friends Business Meeting. For more information, contact Schoharie Crossing State Historic Site at 518.829.7516 or www.nysparks.com.

July 6

Canal Days. For more information, contact Schoharie Crossing State Historic Site at 518.829.7516 or www.nysparks.com.

Starts July 10

Wildlife Wednesdays. Wildlife Wednesdays. July 10, Aug. 7, Sept. 11. For more information, contact Schoharie Crossing State Historic Site at 518.829.7516 or www.nysparks.com.

July 16

FMRRRC Mule Haul. For more information, contact Schoharie Crossing State Historic Site at 518.829.7516 or www.nysparks.com.

July 23

Friends Business Meeting. July 23 19. For more information, 518.829.7516 or www.nysparks.com.

Alternatives to engagement rings

Engagement rings are often sizable investments. Money magazine reports the average engagement ring costs around \$5,800. An engagement ring symbolizes the start of a lifelong commitment and may even set the tone for a couple's wedding day.

Jewelry styles are personal, and grooms-to-be should carefully research their significant others' preferences in terms of precious metals, colors and gemstones. Even though tradition holds that a diamond gemstone is classic for engagement rings, these precious stones are not the only options. In fact, before World War II, just 10 percent of proposals involved diamond engagement rings. That number jumped to 80 percent by 1990. However, many modern couples now lean toward other offerings not only for the uniqueness they provide, but also for the potential cost savings.

Those seeking something unique can embrace these engagement ring options.

- **Amethyst:** This vibrant, lavender-hued stone can be breathtaking when cut the correct way. Purple shades have long been associated with royalty, making an amethyst fitting for such an occasion as special as an engagement. Because amethysts, which are less expensive than diamonds, are a seven on the Mohs scale for gemstone hardness, they can be very durable.

- **Knot rings:** These rings do not have a center stone. Rather, they're designed to be a tied knot or infinity symbol. These rings can be particularly sentimental as they represent true, unbroken love.

- **Opal:** Gemstones, like flowers, have been assigned certain meanings. Tying the engagement ring to one of them can infuse more symbolism into the relationship. Opal, for example, represents love, passion, creativity, spontaneity, and inspiration. Those traits seem tailor-made for surprise proposals.

- **Sapphire:** While sapphire stones often are blue, they can also be yellow, green, pink, and white. Sapphires are the third hardest mineral. A white sapphire can be the perfect diamond replacement.

- **Garnet or ruby:** Red is the definitive color of love. A Valentine's Day proposal can be made even more special by presenting an engagement ring with a red gemstone.

- **Moissanite:** The jewelry source Brilliant Earth says moissanite is a gemstone first discovered in 1893 by Henri Moissan in a meteorite that fell to earth. It is remarkably similar to a diamond in appearance and strength. Moissanite also has heightened brilliance, with a refractive index higher than that of a diamond.

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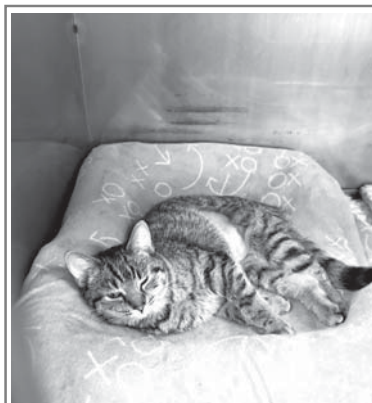
Paisley is a female dilute tortie. She is a little shy at first, but warms up to be such a sweet loving kitty. Paisley loves other cats and is very playful!



Lexi is a beautiful 67 pound spayed female Coonhound who is about 2 to 3 years old. She is a little shy at first, but once she warms up she is a complete mush! This sweetheart is good with some dogs.



JAKE is such a beautiful guy! He is a 3 to 4 year old neutered male brindle pitty mix. HE LOVES to play ball. Jake loves people and is okay with some dogs. He needs a home with older kids.



Diva is an 11 to 12 month old spayed female tiger she loves people and is great with other animals. Diva is a little shy at first, but she is such a lover!!



Twinkie is a 36 pound female Bluetick Coonhound. Good with some other dogs and loves people. She is about 2 to 3 years old. Twinkie will need to learn basic house manners, but being a sweetheart she already had down pat!



Red is a 5 to 7 year old min pin. He is neutered and weighs 15 pounds. Red loves people, is good with other dogs and kids!



Shellie - Is a 4 to 5 year old spayed female shepherd (hound) mix? She is great with cats, good with some dogs but shy around new people.



This beautiful girl is **Snickers** - She is a 40 pound female Bluetick coonhound. Snickers is good with some other dogs and loves people. She is about 2 to 3 years old. Snickers will need to learn basic house manners, but being a sweetheart she already has down pat!



Poly's Kits - 4
1 orange and white male, 1 tiger male, 1 orange female & 1 grey female. 12 weeks old. FIV positive. Super sweet!

Wish List:

- Clay Kitty Litter
- Lumabone type chews



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The Kitchen Diva

by **Angela Shelf Medearis**
An Apple a Day

My sister, Marcy, and I host local community health outreach events to provide workshops and curriculum about diet-related health issues and support for other non-profits to increase attendance at their events. Our main focus is on diet-related diseases and obesity. Being obese can increase your chances of dying from high blood

pressure, Type 2 diabetes, coronary heart disease, stroke, gallbladder disease, osteoarthritis, sleep apnea, respiratory problems, high cholesterol and uterine, breast, prostate and colon cancers.

We also host or partner with other non-profits to provide a healthy meal to the attendees at community health events. I was going through the donation boxes when I saw

several lovely Fuji apples. They looked so delicious that I had to try one. The crisp crunch, explosion of sweet juices and the flavor of that apple brought back childhood memories.

Fuji, Gala, Honeycrisp, Cripps Pink, Jonathan, Red Delicious and Golden Delicious apples are in season until May. High-quality apples are smooth-skinned, crisp, juicy and well-colored for their variety. Varieties that are not solid red should have a yellow-green undertone, often called "ground color." A ground color that is too green indicates a less sweet or under-ripe apple. Ground color that is

too yellow identifies an apple that is overripe, soft and mealy textured. Avoid apples with bruises, soft spots or wrinkled skin.

Handle apples gently to avoid bruising them. Apples will remain crisp and juicy longer if refrigerated. Keep apples in plastic bags with small air holes to maintain a high moisture level and delay withering.

Apples are a dieter's dream — a medium apple is only about 80 calories! Apples also are a good source of fiber, especially if you eat the peel, and they contain only a trace of sodium and fat.

Apple tips:
• Quick-peel apples for

cooking by dipping them quickly in and out of boiling water. The skin will come off much more readily.

• Apple butter cooked down on top of the range requires constant stirring to prevent scorching. No time to stir? Pour apple pulp mixture into a large roasting pan and bake in the oven at 300°F, stirring only occasionally. The butter thickens as it bakes without scorching.

• Dried apple slices can be rehydrated for use in crisps, cobblers and pies.

Apple Shake
6 to 8 apple slices
1/2 cup skim or 2 percent milk, or non-dairy milk
1 cup low-fat yogurt or

vanilla ice cream
Blend ingredients together until smooth.

Lemon-Honey Apple Fruit Salad

2 sliced apples
2 cups pineapple chunks, fresh or canned, drained and juice added to dressing

2 oranges, peeled and cut into sections, or other fruit as desired

Lemon-Honey Dressing (see below)

Prepare the dressing and salad as directed below. Do not cut the fruit or dress it with the salad until ready to serve.

Lemon-Honey Dressing

2 rounded tablespoons honey or agave

Juice of 1 lemon, or juice of 1 lime, or 1/2 of each

1/4 cup of other fruit juices

1/8 teaspoon salt

Stir the dressing together in a medium bowl. Pour over all the sliced fruit and toss together to combine or use for individual servings as desired. Refrigerate up to 6 hours.

Bruschetta with Apples, Honey and Cheese

1 loaf bakery bread, sliced into 1/2-inch slices

1/4 cup olive oil

1 wedge or wheel of brie cheese, or 8 ounces goat cheese, or low-fat cream cheese

2 apples (Fuji, Gala, Honeycrisp, Cripps Pink, Jonathan, Red Delicious, Golden Delicious or Granny Smith varieties)

1-2 tablespoons of honey or light agave syrup

Freshly ground black pepper (optional)

1. Preheat broiler or set oven to 400°F or 450°F. Arrange bread slices on baking sheet and brush with olive oil on each side. Toast on each side, checking every 2 minutes to prevent burning.

2. Slice cheese or cream cheese into 1/2-inch thick slices, 2 inches long. Slice apples into thin half-moons.

3. Place toast on a cutting board. Lay 2 to 3 pieces of cheese on toast. Press cheese into the bread with fork. Lay 2-4 apple slices on the cheese. Drizzle with honey or agave syrup. Sprinkle with pepper, and cut into halves, if desired.

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Apples can help make a great snack.

Photo by Depositphotos.com

Kovels: Antiques and Collecting

by Terry and Kim Kovel

Figural bottles

Figural bottles were being made by the ancient Egyptians by 1546 B.C. That's more than 5,000 years ago. But collectors couldn't find many to collect until the early 1800s, when manufacturers started using them to sell whiskey or bitters medicine to an individual customer. Before that, most whiskey was ladled out of a barrel into your pottery container during a visit to the distillery. When bitters medicine was created from herbs, roots, bark, alcohol, drugs and other ingredients, it was sold in bottles to encourage sales to individuals. (There were few stores.) It made people feel better, but it was mainly because of the alcohol

and drugs. Traveling medicine shows sold the bitters, which often was the only "medicine" available in a town with no doctor.

Many likenesses of George Washington, the "Father of our Country," were made to sell in 1876 because of bicentennial celebrations of the founding of the U.S. Simon's Centennial Bitters was sold in a bottle shaped like a bust of General George Washington on a pedestal. His name was molded on the bottle around the bottom of the bust. It was made by Bernard Simon of Scranton, PA, and created using clear, aqua or amber glass. Later reproductions were made in amethyst and other colors. Many were made in the 1930s, probably because of renewed interest caused by the bicentennial celebration of Washington's birthday. A recent auction of a clear example standing 9 7/8 inches tall brought \$748.

G: I bought two Mexican Feathercraft pictures of birds in Mexico City in 1952 and am wondering if you can give me an idea of their worth. The bodies and tails of the birds are made from brightly colored feathers and their beaks and legs are painted. The trees in the background are also painted.

A: Featherwork pictures, jewelry and items of clothing were made in Mexico as early as the 1500s. Spanish conquerors took Mexican featherwork back to Europe, where it was popular until the 17th century. Early indigenous artists used the brightly colored feathers of tropical birds. Some more recent featherwork pictures are made from feathers that have been dyed to achieve the bright colors. Twentieth-century featherwork pictures, which are about 13 by 28 inches, have sold for \$100-\$150.

Current prices

- Carnival gambling wheel, wooden framed bicycle tire, pinned-on playing cards, mounted to plank, hanging, 1930s, 31-inch diameter, \$1,300.
- Weathervane, dog, long-haired setter, walking, 32 x

15 inches, \$3,510.

• Brass, gong, quarter circle, hole near arc, Harry Bertoia, c. 1950, 6 1/2 x 9 inches, \$5,310.

• Cut glass, punch bowl, stand, Arabian, Eggington, 12 1/8 x 14 1/2 inches, \$10,200.

Tip: An auction staff member examined a blanket chest that might be in a coming sale. He found a hidden compartment filled with valuable historical documents. That's another reminder to search for secret compartments in antiques.

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

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This bottle, shaped like a bust of George Washington in his uniform, held Simon's Centennial Bitters. It sold recently at a Glass Works auction for \$748.

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Mon. Feb 25th - Normal Monday Sale & Monthly Organic Day

Mon. Mar. 4th - Normal Monday Sale & Monthly Fat Cow & Feeder Sale

Fri. March 15th - Sale held on the Farm - Annville, PA. 11:00AM Valley River Holsteins Milking Herd & Bred Heifer Dispersal. 75 Head of Registered Holsteins DHI RHA 24,302 4.1 933 3.1 745 BAA 109.9. Retirement Dispersal you don't want to miss!

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Sat. April 6th - Sale on the farm - Copake, NY. 10:00AM. Hill-Over Farm Complete Machinery & Equipment Auction and Barn Equipment.

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Whatchamacallits

Art is always an interesting field to dive into, especially when it comes to items from the past. Discovering who the artist behind the work was can be enlightening, and learning something about what made waves in the art world many years ago can be entertaining.

Take this porcelain statue as an example. A friend of mine recently brought it into the office looking for a little more information about it. All we had to go on was the small, faded stamp inside the base as our starting point. It's a small, blue diamond with the letters RW printed above it.

Rudolstadt was a faience factory based in the Thuringia region of Germany from 1720 to about 1791. (Faience is glazed ceramic ware, in particular decorated tin-glazed earthenware of the type which includes delftware and maiolica.)

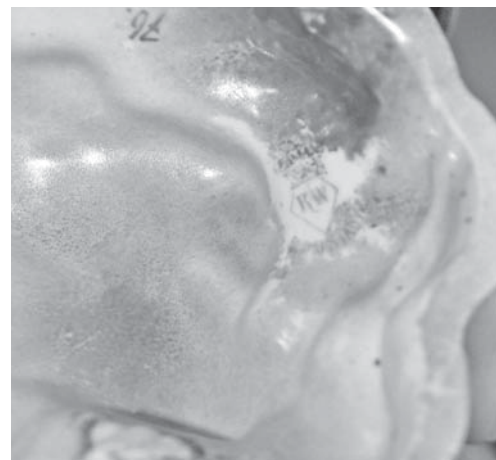
In 1850, then-famous porcelain painter Ernst Bohne began working in the area. His sons took over the facto-

ry in 1856. Between 1895 and approximately 1920, freelance artists such as Kistler, Opper and Deubler worked for the Thuringian porcelain factories. They sold their models to the highest bidder, which is why factories in Grafenthal, Sitzendorf, Possner and Schaala (no longer in existence) also have models made by these artists.

Expansion took place in the later nineteenth century, and from about 1887 to 1918, the New York and Rudolstadt Pottery Company made decorated porcelain marked with the RW stamp and crown familiar to collectors of the firm's works, like the one inside this statuette.

This porcelain was imported by Lewis Straus and Sons of New York, which later became Nathan Straus and Sons. The word "Royal" was included in their import mark, and so collectors often call it "Royal Rudolstadt." Most pieces found today were made in the late nineteenth or early twentieth century.

This particular statue could not be found in any of our searches, but as far as we can tell, it is a likeness of Neptune, Roman god of the sea. Other similar pieces are all named after ancient Roman deities, and the presence of the sea serpent under his feet led to this educated guess.



Do you have your own Whatchamacallit?

Send a photo and short description to cllewellyn@leepub.com.

Gardening trends for 2019

by Dr. Leonard Perry, Horticulture Professor Emeritus, University of Vermont

Each year for about the past couple decades, experts from the Garden Media Group (www.gardenmediagroup.com) — a marketing firm for the home and garden industry — identify key gardening trends for the coming season. For 2019 they've pegged eight of these, based around the overall theme of people reconnecting with the natural world.

The first of the specific trends pegged for 2019 is termed the "Indoor Generation." This generation consists of nearly 90 percent of people worldwide who spend at least 22 hours a day inside.

The result of all this time inside is higher rates of obesity, cholesterol, and mental health issues such as anxiety, depression, and insomnia. Yet there is hope, as the indoor generation adds nature indoors, in the form of houseplants. Last year, 30 percent of households bought at least one houseplant, with terrariums, cactus plants, and tropical plants among top sellers.

"Screen Age" is what the second trend refers to — too much time in front of computer screens and similar devices, an addiction that can cause physical and psychological problems. "Blue light from screens can cause lack of sleep,

obesity, stress, and depression." One of the facts from this trend report is that adults now spend, on average, 11 hours a day looking at screens, and checking their phones every 10 minutes.

To counteract the "screen age", gardening is recommended, especially for younger generations. It can teach so many skills and habits, from responsibility to patience, trust, confidence, and good earth stewardship. Several means to engage youth are given, including choosing colorful fruits and vegetables, and planting containers with kid-friendly plants such as compact berry plants.

The third trend — "Golden Hearts" — refers to "the new environmentalist... looking for fulfillment outside of themselves and turning to caring for the earth." A study by Unilever found that worldwide, about one-third of people "choose brands for their social and environmental impacts." Volunteerism among Millennials set a record, beating the national average. Generation Z — those born after the Millennials — are becoming the new environmentalists. They're involved in environmental movements, and are choosing schools based on sustainability.

"Root to Stem", as the fourth trend is called, refers to waste that has ended up in landfills previously, now being "upcycled" or eliminated entirely. It can be as diverse as brewery grain flour or plastic straws. "Zero Waste", "Recommerce", and "Conscious Consumption" are other terms for this trend. Globally, one third of all food is wasted each year. Each American wastes 4.4 pounds daily, or the weight of a 22-foot U-Haul truck each year. Only nine percent of plastics are being recycled, with 8 million metric tons dumped into the oceans each year.

"Silence of the Insects" refers to global insect collapse, why this is important, and techniques to reverse this fifth trend of 2019 — defensive gardening, and changing habits. This trend is dangerous, according to a Harvard biologist, as "insects are the foundation of our ecosystem." The plight of pollinators is one example, known by many gardeners, with 40 percent — particularly bees and butterflies — risking global extinction.

Invasive species of plants and insects are one reason for this pollinator decline. The National Wildlife Federation reports that 42 percent of threatened or endangered species are at risk due to invasive species. Planting insect gar-

dens; selecting insect-friendly native trees, shrubs, and flowers; adding a compost pile; being mindful of pesticide use; adding a pond or water feature; and letting some of your landscape "go wild" are all means to help reverse the decline of beneficial insects.

"Robo Gardening" — the sixth trend for 2019 — refers to the increased use of technology in gardening. High-tech tools can free gardeners from unpleasant or boring tasks, or just make them better gardeners. Smartphone apps help organize plant information, a solar powered robot can weed whack for up to three hours, wireless plant sensors and sprinkler systems often water more effectively. Experimental mini drone bees have been 37 percent successful in pollinating flowers. Drones are being used to monitor crops for pests, and to apply controls.

The "Moon Struck" seventh trend refers to our reconnection with the moon, from its appearance on watches to wedding gowns. The saying that "what goes around comes around" applies to moon-phase gardening — the idea of timing planting, pruning, weeding, and harvesting based on moon phases — an idea as old as agriculture itself but being rediscovered. More gardeners are installing moon gardens — those with white flowers or light colors that reflect moonlight such as lamb's ear, night-blooming fragrant flowers such as evening primrose, and flowers such as nicotiana for night-time or "crepuscular" pollinators.

Finally, the experts note the trend of vintage, cool mint green making a comeback both indoors and out. This "neo mint" is the "new neutral". If you wonder why this color, the report explains that "this oxygenating, fresh tone of mint harmonizes science and technology with plant life and nature." In addition to mint-colored accessories and plants, the herb mint is multifunctional — good for of course drinks and cooking, the flowers attractive to pollinators, planted to deter biting insects, and used since ancient times for various healing benefits.

Horticulture, through these eight trends as the report explores, can help solve climate change, stop biodiversity loss, and provide urban eco-system services. Consider which of these you can incorporate into your own gardens, landscapes, and even interior living and work spaces.



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Free tax filing options available now

New York State Tax Department expands partnership with colleges across the state to provide filing assistance on campuses

The New York State Department of Taxation and Finance announced the statewide opening of its free tax filing assistance sites. These locations are open to help eligible taxpayers electronically prepare and file their income tax returns, claiming potentially valuable credits owed to them.

"Taxpayers with adjusted gross household incomes of \$66,000 or less in 2018 may use free, user-friendly software at these sites to electronically prepare and file both their state and federal tax returns," said Acting Commissioner Nonie Manion. "Eligible taxpayers don't need to visit a site, though: they can also access and use the same free software anytime from their

computer, smartphone or tablet at www.tax.ny.gov."

Taxpayers can search Free File on the Tax Department website to be directed to the tax preparation software. Using the software can reduce filing errors that delay return processing and refunds. It also prevents valuable credits from being overlooked.

Tax Department experts will be available at each free tax assistance site to assist low- and middle-income New Yorkers through the filing process at no charge. At certain locations, they can assist taxpayers in multiple languages, including Arabic, Bengali, Chinese, Haitian Creole, Italian, Japanese, Korean, Russian, Spanish and Urdu.

Partnership with colleges

The Tax Department is expanding its presence on college campuses across New York State this year. By

partnering with seven different community colleges around New York State, the Tax Department is providing exclusive access to college students, faculty and staff to electronically prepare and file their income tax returns for free.

A schedule of dates, times and locations for all free filing sessions statewide is available from the Facilitated Self Assistance (FSA) program at www.tax.ny.gov/fsa/default.htm.

Benefits of e-filing

E-filing is safer and more efficient than sending paper returns through the mail. About 92 percent of all personal income tax returns in New York State are electronically prepared and filed. All returns, whether filed electronically or on paper, undergo the same systematic review.

Senior News Line

by Matilda Charles

Senior Scamming 101

One in 18 seniors will become the victim of scammers this year, and those thieves will steal \$3 billion from us. Others say these figures are too low because many scams aren't reported, and the thieves could well be getting as much as \$36 billion a year.

How do the scammers con us? Maybe we did well in life and not only have money in the bank but we also receive a Social Security check every month, so we're more relaxed about money. Maybe we didn't do well financially and could use some extra cash if it's offered, not recognizing a scam. We might have a medical problem, and it's just easier to give in when we're pushed. Often we're lonely and are too willing to talk to people who call us, or we're scared when they threaten us. There are many ways thieves can break down our barriers.

What do they want? Money, any way they can

get it. They want our banking information, passwords and logins, Medicare number, Social Security number — anything that will get them access to our money and identification.

Why don't we turn them in when we get scammed? We're embarrassed ... shocked that someone did this to us and that we fell for it.

How do they get to us? The Internet is the most likely way, or they might call on the phone. Mortgage, pretend grandchildren, Social Security, home repairs, sweepstakes prizes, Medicare, phony IRS calls, investments, counterfeit drugs — all of these and more are associated with scams against seniors.

If you haven't taken a scam class at the senior center, do so. Or if none is offered, ask for one to be created. Out of approximately 20 people in a class, at least one has already been victimized.

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Twelve ways to maximize vertical space

Who hasn't, at one point in their lives, lamented a lack of space and organization at home? A lifetime's worth of items have to be kept somewhere, and without the right organizational strategy, clutter can quickly take over.

The home improvement site Home Therapy says that, when square footage is limited, tapping vertical walls is the fastest way to maximize and multiply the space available. Hooks, rods, shelving, built-ins ... the sky is the limit when it comes to finding additional storage and adding a bit of personality to tight quarters. Even homes that may have adequate space can benefit from vertical solutions.

Here are some ideas to put vertical and other less-utilized areas to work for you.

1. Hang wire or plastic file organizers on the inside of kitchen cabinets to easily store cookie sheets, trays and cutting boards.

2. Save on counter or

cabinet space with hanging spice racks. These can be hung directly on walls or on the inside of cabinet doors.

3. Stack all the stuff you can, including washers and dryers, beds (with storage drawers underneath) and even stacking nesting tables.

4. Choose furniture that is tall rather than wide. This can mean swapping out a dresser in a bedroom for an armoire or vertical chest of drawers.

5. Canvas bags hung on a towel bar on a wall can keep dirty clothes wrangled until it's time to wash them. This also eliminates clothes hampers on the floor.

6. Add a second rod or shelving to the inside of closets to create more space for clothing and other items.

7. Take kitchen cabinets all the way to the ceiling. Store lesser used items on the uppermost shelves and the items you use each on the most accessible shelves.

8. Install a shelf over

the entryway to a room to utilize this seldom-used space. Shelves also can be custom cut and placed in oddly shaped areas, such as in attic rooms under the eaves or on slanted walls.

9. Dowels or curtain rods and some fabric can be used to fabricate slings to hold books or magazines.

10. Invest in some magnetic boards that can hold keys or notes by the front door or store knives on a kitchen wall.

11. Install two towel bars parallel to one another on the wall of a bathroom. These can hold extra toilet tissue or rolled hand towels.

12. Use rope plant hangers to store potatoes or onions near prep areas. The same plant hangers can wrangle stuffed animals and small toys in kids' rooms.

Utilizing vertical areas in a home is a great way to increase storage capacity and keep rooms more organized.



Shelving can corral items and keep rooms more organized.

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Weekly SUDOKU

by Linda Thistle

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

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

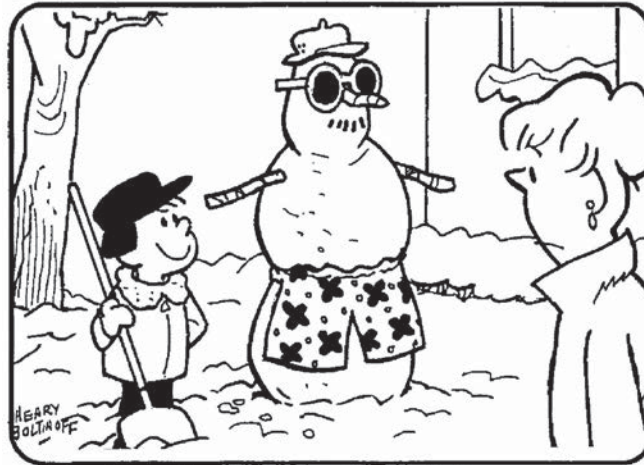
DIFFICULTY THIS WEEK: ♦♦

- ♦ Moderate
- ♦♦ Challenging
- ♦♦♦ HOO BOY!

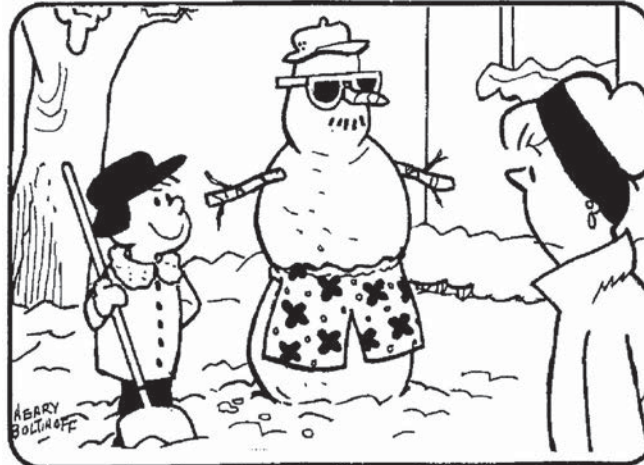
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HOCUS-FOCUS

BY HENRY BOLTIHOFF



Find at least six differences in details between panels.



Differences: 1. Woman has headband. 2. Sunglasses are different. 3. Boy's shirt has buttons. 4. Tree is wider. 5. Showman's "arms" are different. 6. Boy is taller.

ACROSS

- 1 Departed
- 5 Id counterpart
- 8 Unclear view
- 12 Hebrew month
- 13 High-arc shot
- 14 Leak slowly
- 15 Wrinkly fruit
- 16 Biden, Cheney, etc.
- 17 Earth
- 18 Flood
- 20 Diner employ-ee
- 22 Brains of the operation
- 26 Missteps
- 29 Individual
- 30 Neither mate
- 31 Apiece
- 32 Tin Man's prop
- 33 Old portico
- 34 Rd.
- 35 Nintendo console
- 36 Lost in reverie
- 37 Visa rival
- 40 Retain
- 41 Handy
- 45 Rivers or Collins
- 47 Make a choice
- 49 Oxen's onus
- 50 Doing
- 51 Pi follower
- 52 English river
- 10 Submachine gun
- 11 Kin (Abbr.)
- 19 Petrol
- 21 Raw rock
- 23 Poisonous
- 24 Middy
- 25 Small wagon
- 26 Line of fashion?
- 27 Volcanic out-flow
- 28 Emulate
- 32 Logan or LAX
- 35 Teensy
- 36 "- Doubtfire" quartet member
- 38 Barbershop quartet member
- 39 Cars
- 42 Sad
- 43 Misplace
- 44 Basin accessory
- 45 "Oklahoma!" baddie
- 46 Unclose, in verse
- 48 - Beta Kappa

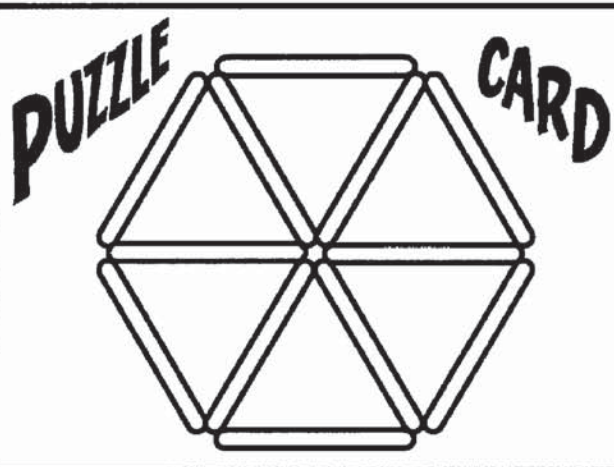
DOWN

- 1 Praise highly
- 2 Lip
- 3 Autumn
- 4 Win
- 5 Pole staff?
- 6 Republicans
- 7 X-rated
- 8 - buddy (close pal)
- 9 Investigate

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King Crossword

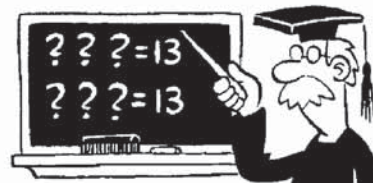
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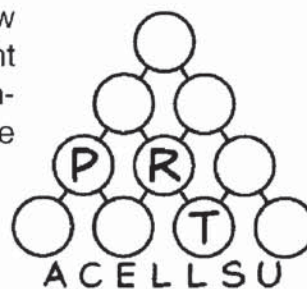
ICE CREAM STICK PUZZLE! Place 12 ice-cream sticks on the table and challenge your friends to arrange them in the form of six equilateral triangles, all the same size. The solution is pictured above.

LUCKY 13! Thirteen will be your lucky number if you can use another number, three times, to express the number 13. There are two solutions to this problem that use two different numbers

Answers: 12 + 12/12 and 14 - 14/14 both equal 13.



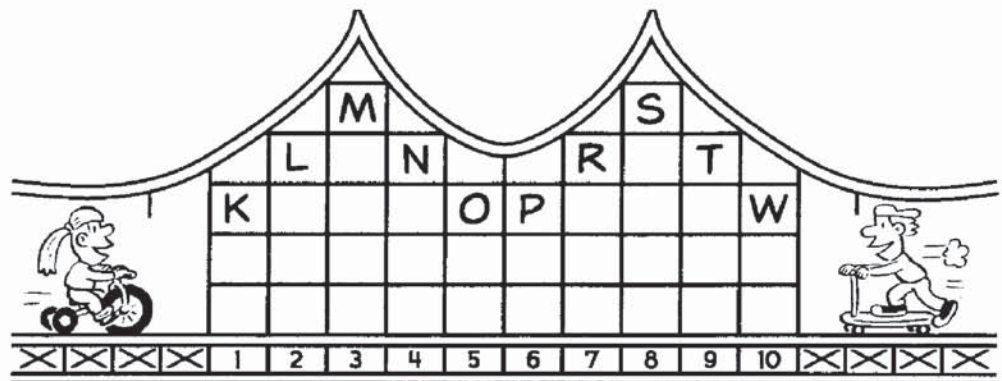
CHAIN REACTION! Take the seven letters printed below our diagram and place them in the circles so that eight four-letter words can be read, top to bottom, along the connecting lines. All the words will begin with the letter in the top circle.



Answers: Top to bottom, left to right: Caps, cape, care, cart, cure, curt, cult, cull.

Junior Whirl

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.

1. A small barrel.
2. Hog fat.
3. Indians cultivated it.
4. Opposite of midnight.
5. A clumsy fellow.
6. A type of talk.
7. Where coral is found.
8. Spicy sauce, or dance.
9. What ice skaters hate.
10. A frying pan.

Answers: 1. Keg. 2. Lard. 3. Maize. 4. Noon. 5. Caf. 6. Pep. 7. Reef. 8. Salsa. 9. Thaw. 10. Wok.

Sat., Feb 23rd
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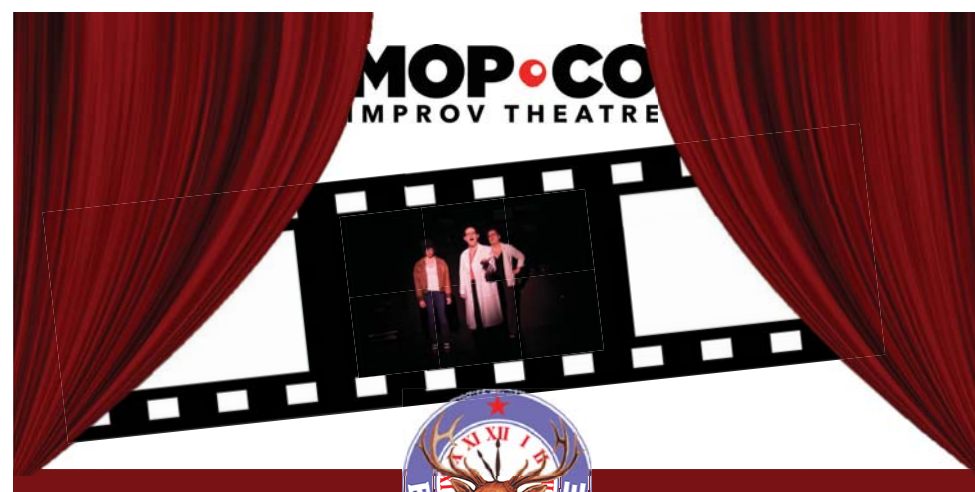


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Strange but True

by Samantha Weaver

- It was British Prime Minister Winston Churchill who made the following sage observation: "All the great things are simple, and many can be expressed in a single word: freedom, justice, honor, duty, mercy, hope."
- In Washington state it once was illegal to carry a concealed weapon that was more than 6 feet in length.
- Dominique Bouhours, a Frenchman who lived in the 17th century, was a priest, an essayist and a grammarian. The love of language may have been closest to his heart, though; it's been reported that the final words he uttered on his deathbed were, "I am about to — or I am going to — die; either expression is used."
- You might be surprised to learn that Italians spend more time on social media than people of any other nationality.
- England's virgin queen, Elizabeth I, went bald at the age of 29. Smallpox was the culprit.

- According to a survey by the National Association of Convenience Stores, 11 percent of adult Americans have at some point in their lives worked at a convenience store or gas station. For 3 percent of adults, that was their first job.
- Those who study such things claim that to get a truly random mix in a deck of playing cards, the deck must be shuffled seven times.
- Chocolate lovers like myself may not believe it, but the most popular flavor of ice cream in the United States is actually vanilla. Chocolate comes in second place.
- In 1875, a locust plague of epic proportions descended upon the Great Plains. Observers say it was 110 miles wide, and at 1,800 miles long, stretched from Canada all the way down to Texas.
- Thought for the Day: "We may not imagine how our lives could be more frustrating and complex — but Congress can." — Cullen Hightower
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Moments in Time The History Channel

• On Feb. 28, 1844, President John Tyler cruises the Potomac with 400 others aboard the U.S. Navy's new steam frigate USS Princeton. The Princeton carried a

new 12-inch, 27,000-pound cannon called the Peacemaker. During a test firing, the cannon exploded, killing several aboard, including two members of Tyler's cabinet.

• On March 3, 1875, the first indoor game of ice hockey is played in Quebec. Prior to the move indoors, ice hockey was a casual outdoor game, with no rules regarding the number of players per side. For the 1875 Montreal game, the ball was replaced with a wooden disc, now known as a puck.

• On March 2, 1929, The Jones Act, the last gasp of the Prohibition, is passed by Congress. The act strengthened the federal penalties for bootlegging.

• On Feb. 27, 1936, Shirley Temple receives a new contract from 20th Century Fox that will pay the 7-year-old star \$50,000 per film, equal to \$910,264.49 in today's dollars. The studio also altered her birth certificate, making it appear that she was a year younger.

• On Feb. 26, 1949, from Carswell AFB in Texas, the Lucky Lady II, a B-50 Superfortress, takes off on the first non-stop round-the-world flight. The Lucky Lady II was refueled four times in the air and returned after 94 hours.

• On Feb. 25, 1964,

Cassius Clay shocks the odds-makers by dethroning world heavyweight boxing champ Sonny Liston in a seventh-round technical knockout. Later that year, Clay took the Muslim name of Muhammad Ali.

• On March 1, 1971, a bomb explodes in the Capitol building in Washington, D.C., destroying a bathroom and barber shop but injuring no one. A group calling itself the "Weather Underground" claimed credit for the bombing, done in protest of the ongoing U.S.-supported Laos invasion.

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Solution time: 25 mins.

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A	D	A	R		L	O	B		O	O	Z	E		
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Weekly SUDOKU — Answer

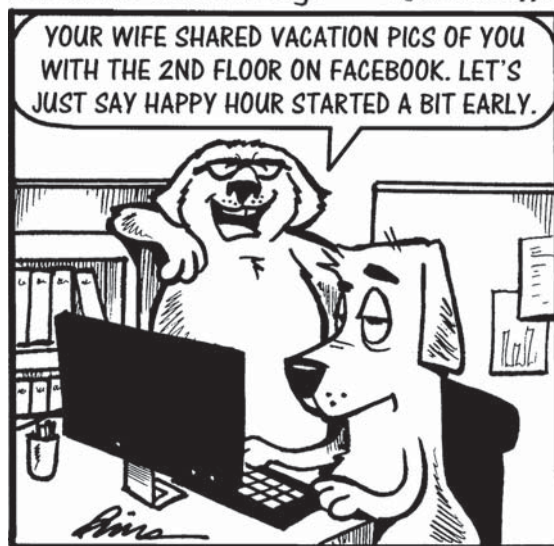
6	4	8	2	7	3	9	1	5
7	1	5	6	9	4	2	8	3
9	3	2	1	5	8	6	4	7
5	6	4	3	8	2	7	9	1
1	2	7	5	6	9	8	3	4
3	8	9	7	4	1	5	2	6
2	5	1	8	3	6	4	7	9
4	7	3	9	2	5	1	6	8
8	9	6	4	1	7	3	5	2

Americanisms

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 — Thomas Jefferson

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- 1/4 cup chopped walnuts

1. Heat oven to 350 F. Spray a 9-by-5-inch loaf pan with butter-flavored cooking spray.

2. In a large bowl, combine sour cream and Splenda. Stir in egg and vanilla extract. Add flour, baking soda and salt. Mix well to combine. Fold in walnuts. Spread batter into prepared loaf pan. (Batter will be stiff.)

2. Bake for 40 to 45 minutes or until toothpick inserted in center comes out clean. Place loaf pan on wire rack and let set 5 minutes. Remove bread from pan and continue cooling on rack. Cut into 8 thick slices. Serves 8.

* Each serving equals: 147 calories, 3g fat, 4g protein, 26g carbs, 273mg sodium, 42mg calcium, 1g fiber; Diabetic Exchanges: 2 Starch; Carb Choices: 2.

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What is the water table, and how does it affect homes?

The groundwater table plays a role in home construction, foundation stability and home comfort.

Because the groundwater table is so significant, it behooves homeowners to understand how it works.

National Geographic defines a water table as the boundary between water-saturated ground and unsaturated ground. Well beneath the ground, at various depths depending on geography, topography and weather conditions, pockets of water, called aquifers, exist. The water table marks the boundary between that available water and the dry surface.

Ground water is impacted by precipitation, irrigation and ground cover. It also may be affected by land use and tides. The water table can fluctuate with the seasons and from year to year because it is affected by climatic variations, as well as how much water may be drawn from underground, advises Encyclopedia Britannica. The water table where one person lives may be sev-



If not properly addressed, ground water can affect an existing foundation and the ability to build successfully.

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eral inches or feet below the surface of the ground and follow the topography of the land. For others, it may be much higher, even coming above the surface of the soil.

The water table as well as local soil conditions and drainage can impact homes and their foundations. If soil drains efficiently and there is a relatively low water table, it may not be problematic. However, if soil is dense and absorbent and the water table is high, the ground around a home may swell and become saturated. This can exert significant pressure against the foundation walls, states Rytech, a water damage and mold rehabilitation company.

In areas where a local

water table rises near the surface, water can push against the underside of the foundation in a condition known as “hydrostatic pressure.” This may cause water to infiltrate through the bottom of the foundation — even permeating solid concrete over time. If hydrostatic pressure is severe, it could lift certain portions of the foundation out of the ground, but this is very unlikely. But it could cause shifting of foundation walls and structures like fencing and decks.

Even if ground water does not cause foundation cracking or shifting, it could lead to humidity issues, resulting in rust, bacteria and mold. Wood structures in a home may be compromised by a

high level of humidity.

The home improvement resource Angie’s List says certain steps may need to be taken to protect against damage from a water table and abundant ground water. Basement and foundation waterproofing professionals can help homeowners develop a plan to mitigate water damage. This can include grading changes and the installation of drains and pumps to move water away from the house. Special paints and sealants also can protect the foundation.

Ground water can be a hindrance when it affects the home, but homeowners who learn about it can be in a position to confront any ground water issues.

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253: 389 Dingman Road, **FORT PLAIN**: This beautiful Chalet style home sits on 53.7 picturesque acres. Stunning views in every direction! 43 acres of tillable land with 10 acres of hardwoods. House has an expansive wrap-around porch to enjoy the cool evenings and watch the sunsets and wildlife. Large 36x50 barn with a loft gives you endless amounts of storage. This property gives you so many options whether it be farming, gardening, or just enjoying the outdoors with the many trails throughout the property. **Asking \$320,000**



261: **NEW LISTING!!!** 1512 River Road, **FORT PLAIN**: Custom built ranch home with attached two stall garage and 5.5 acres of land. Home has been very well maintained and features a large kitchen with oak cabinets, a Knotty Pine sunroom, three large bedrooms and two full baths and one half bath. The basement has a finished area and a large canning cellar. There is a gigantic 28' x 56' construction garage that was previously used by an excavation company. There is a 16' lean-to built on the rear of the building. This property has a ton of potential!!! **Asking \$269,900**



587: **NEW LISTING!!!** 39 Church Street, **CANAJOHARIE**: Well cared for commercial building with a total of 5 apartments and a large store front. Established antique store. Settlers Block is on the 1st floor, approximately 2,240 sq. ft. w/3 bathrooms. First floor is an open space and has 2 large display windows, 2nd floor is 3 apartments and 3rd floor is 2 apartments. Full basement w/plenty of storage. Updated furnace and electric entrance. Hardwood floors in all the apartments. This is a well-cared for building w/ endless possibilities. Plenty of off-street parking. **Asking \$259,000**



MLS201910637: 424 Fical Corners East Road, **EPHRATAH**: Beautiful well kept home with lots of acreage with handmade stone walls dividing pastures on property. This lovely home is handicapped accessible and has a nice 2 stall garage with barn and milk building across from the home. Plenty of acreage for any kind of animal retreat. Nice deck off rear of home for grilling and enjoying the outdoors with wildlife galore on property. Could be an in-law apartment upstairs as well as basement with outside entrance. **Asking \$310,000**



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P1995	2018	Toyota	Rav4 XLE AWD	13K	\$24,390	\$371	P1959	2015	Toyota	Rav4 LE	44K	\$18,990	\$281
181018A	2018	Toyota	Camry SE Sunroof - Cert.	13K	\$22,690	\$342	P1905A	2015	GMC	Sierra 1500 Denali	41K	\$39,990	\$629
18822B	2017	Toyota	Rav4 SE	31K	\$25,990	\$397	18875C	2015	Jeep	Cherokee Latitude AWD	21k	\$19,990	\$298
P1997	2017	GMC	Canyon LT Crew Cab	35K	\$29,900	\$464	19159A	2015	Toyota	Rav4 XLE AWD	50K	\$19,990	\$298
P1993	2017	Chrysler	Pacifica Touring L	40k	\$21,990	\$331	18902A	2015	Jeep	Cherokee LTD AWD - Loaded	23K	\$22,990	\$347
19226A	2017	Toyota	Rav4 XLE AWD Cert.	30K	\$21,990	\$331	P1955	2014	Chevy	Silverado 1500 LTZ DBL	49K	\$27,960	\$430
19176A	2017	Subaru	Forrester Prem. AWD, Sunroof	45K	\$21,990	\$331	19077A	2014	Toyota	4Runner Premium	68K	\$26,640	\$408
19071A	2016	Toyota	Tundra TRD Off Road Cert.	35K	\$31,990	\$497	18939A	2014	Ram	1500 Big Horn	74K	\$19,930	\$297
19225A	2016	Toyota	4 Runner SR5 4WD Navi	56K	\$29,990	\$464	18878A	2014	Chevy	Silverado LT Z71	73k	\$24,930	\$380
P1996	2016	Toyota	Rav4 LE AWD	36K	\$19,990	\$298	19192A	2014	Toyota	Sienna XLE AWD - Loaded	74K	\$20,990	\$314
P1963	2016	Toyota	Tacoma DBL SPT	21K	\$32,990	\$513	18717A	2013	Toyota	Rav4 Ltd. AWD	54k	\$18,490	\$273
P1958	2016	Toyota	4Runner SR5	38K	\$30,990	\$480	181006B	2011	Honda	Civic LX	73K	\$9,490	\$124
181041A	2016	Ford	Fusion SE	51K	\$13,830	\$196	P1986	2010	Jeep	Wrangler Unlimited Spt 4WD	68K	\$20,990	\$376
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The benefits of joint bank accounts

Once a couple walks down the aisle and returns home from their honeymoon, various tasks must be performed. Couples should not overlook the importance of tending to their financial futures. One of the first steps is merging and

managing bank accounts. A study from Kansas City University found the number one cause of divorce in the United States is fighting over money and other financial problems. Therefore, being on the same page concerning finances and maintaining financial transparency can help reduce the propensity to clash over cash.

Merging bank accounts can be a good idea for newlyweds for various reasons.

- **Improved efficiency:** Having one account makes it easier to track income and spending and can make keeping track of money less complicated. Also, having only one bank means cutting down on statements or correspondence from multiple institutions.

- **Greater communication:** Some people are natural spenders and others savers. It's easy to gloss over financial indiscretions when there are separate accounts. A joint account makes it easy to talk about spending habits and

the flow of money in and out of an account.

- **Creates accountability:** Not being able to hide debt or large expenditures or withdrawals makes couples accountable to each other. This creates transparency in a relationship and may help couples become closer as a result.

- **Good in emergencies:** According to the financial resource Money Under 30, having a joint bank account can ensure that a surviving spouse has uninterrupted access to funds in the event his or her partner dies. This may not be the case with individual bank accounts until the estate goes through probate.

- **Get better banking:** Certain financial institutions may offer perks like

no fees if customers maintain a specific balance or meet the criteria of debit card usage per month. Such requirements may be more easily reached with two people utilizing the account.

- **Combine with ease:** Financial expert Dave Ramsey says it's particularly easy to merge when individuals already were using the same bank or credit union. Simply showing up with identification and transferring the balance of one account into the other and adding a signer is all that's needed. In instances where couples use different banks, select a convenient institution and open up a new account together after closing the individual ones.



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