

Vol. 33 No. 11 November 2019 Standard US Postage Paid Permit # 566 Utica NY

Our Mailing Address Has Changed:

Town Crier, PO Box 876, New Hartford, NY 13413-0876

For advertising rates, or information on how to place an article for your community event, please contact the Town Crier at 315-794-0057 or email us at towncrier@pjgreen.com.

Our Oxford Road office is closed. We can meet you at your local business, or at PJGreen Inc.

Basket Bonanza

Held at St. Peter's Lutheran Church, 4897 Old Oneida Rd. Verona Saturday, November 2, 2019 from 9am to 3 pm Many theme baskets and two special raffles will be available. Baked goods and lunch also available. More info call 315-264-7787



EVENT CENTER

SAT., NOV. 30TH • 10AM-6PM SUN., DEC. 1ST • 10AM-4PM

ADMISSION

ADULTS: \$6.00

MILITARY & SENIORS 55 AND UP: \$4.00 CANNOT BE COMBINED WITH ANY OTHER OFFERS CHILDREN 6 - 12: \$2.00 • CHILDREN 5 & UNDER FREE

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\$1.00 OFF ADMISSION COURTESY OF THE TOWN CRIER
(No Other Offers or Discounts can be combined)

41st Annual Sauquoit Valley Fine Arts & Crafts Show

SATURDAY | SUNDAY | NOV 23rd | NOV 24th | 10am - 4pm

Elegant juried show of fine quality exhibitor booths! \$3 Admission · Kids under 12 are Free · Free Parking & Shuttle Bus Adult Supervised Kids' Arts & Crafts Room for \$3 per hour Visit www.svcraftshow.com or Facebook for more information!

Sauquoit Valley Middle School, Sulphur Springs Rd, Route 8 to the Sauquoit exit & follow signs 👢

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Kids' Art Activities!

Town Crier



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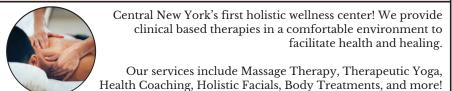
AMERICAN RED CROSS BLOOD DRIVE FRIDAY, DECEMBER 13, 2019 1pm – 6pm

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fosters relationships between the young and the youngat-heart by pairing children with Sitrin's long-term care residents, rehabilitation patients, and assisted living tenants. Together, the two generations create crafts, sing songs, read together, and bond. This program has proven beneficial for both age groups, combating loneliness and isolation for the older generation, and building respect, empathy, and patience in the younger. "The Kash For Kids raffle allows us to continue

exceptional programming at the Child Care Center, " said Heather Galinski, program director. "We provide a loving, nurturing environment for the children to grow and learn in each day, and this fundraiser helps us purchase the necessary materials for them to take the next step in their academic lives."

The Kash For Kids drawing will take place at the Child Care Center on Monday, November 18, 2019 – just in time for holiday shopping! Entrants must be 18 years of age or older. The winning ticketholder(s) need not be present to win.

Anyone wishing to support the raffle can visit the Sitrin Health Care Center or Child Care Center. For more information, call Cheryl Jassak-Huther, special events/ planning associate at (315) 737-2245 or email cjassak@ sitrin.com.

About Sitrin: In addition to child care, Sitrin provides a variety of services for people of all ages and abilities, including comprehensive medical rehabilitation (inpatient and outpatient), long-term care, assisted living and enriched housing (Cedarbrook), NeuroCare, residential care for people with intellectual disabilities and medically complex conditions, medical and social model adult day health care (OPAL Program), aquatic therapy, military rehabilitation, adaptive sports, concussion management, orthopedic injury program, dental clinic, and wellness center.



The Kash For Kids raffle supports Sitrin Child Care Center programs, including "GranApple Day," where grandparents visit the Center to spend quality time with the children.

Kash for Kids Raffle **Drawing this Month**

There are only two weeks left in Sitrin's Kash For Kids raffle. This year there are also two chances to win, as the grand prize winner will take home a \$5,000 cash prize, and another will win a second-place prize of \$1,000!

Tickets are only \$10 each and can be purchased with cash, check, or credit card. Get yours today at the Sitrin Health Care Center, Child Care Center, or by calling (315) 737-2245.

All proceeds will benefit the Sitrin Child Care Center, which welcomes children from six weeks to five years of age to its friendly, educational environment. The Center's unique setup allows for customized classrooms, tailored to each child's age group and needs. Younger classrooms partake in fundamental play and handson learning activities. Older classrooms learn skills that prepare them for Kindergarten, and nearly 1,000 preschoolers have graduated from the Center during its tenure. Additionally, Sitrin is one of only six day care facilities in the region to offer services to infants as young as six weeks, providing vital support to working parents.

"My family loves the Sitrin Child Care Center because they are very organized, have great communication with the parents, and they provide a robust curriculum for all ages and a host of fun events for the children," said Nicole Cornacchia-Morgan. "My two-year-old has been attending the Center since he was three months old and has a smile on his face every day; he always gives the teachers a big hug in the morning."

In addition to learning, the Center takes pride in its specialized programming, including the Intergenerational Program. This monthly activity





2019 Add Value to Someone's Life

NOV.

If you want to add value to someone's life, consider becoming a Hospice & Palliative Care Volunteer

Hospice & Palliative Care volunteers are truly a part of the team and are needed for a variety of volunteer opportunities such as helping support patients, caregivers, and families directly with friendly visits at the patient's home, in a nursing home or in the Siegenthaler Center, Hospice's four bed residence located in New Hartford, delivering Hospice Veteran's Recognition to hospice patients who are veterans, hairdressing and baking. Volunteers are needed in Oneida, Herkimer and Eastern Madison Counties.

"Hospice volunteers play an indispensable role in enabling Hospice & Palliative Care to offer the best care possible for patients living with a life-limiting illness, their families and caregivers. By sharing their time, energy, and expertise, our volunteers bring compassion and caring to the lives of those in need and can support the organization in many ways," explained Shannon Cayea, Chief Executive Officer of Hospice & Palliative Care.

While hospice volunteers have a tremendous impact on the lives of the patients, caregivers, and families they serve, the volunteers themselves also benefit from giving of their time and talents. Hospice volunteers commonly share that they have a greater appreciation for life, a deeper understanding and acceptance of the role of death in the process of life and a sense of fulfillment and contribution to the community.

The next Volunteer Training will be presented by hospice professionals and active volunteers on Saturday, November 9th from 9 a.m. to 4 p.m. and Sunday, November 10th from 12 noon to 4 p.m. at the Hospice office located at 4277 Middle Settlement Road, New Hartford. Participants need to be able to commit to both days of training. An online volunteer training option is also available that can be completed in the convenience of your home and on your schedule.

To register or for more information please contact Erin Dooley, Volunteer Coordinator at 315-735-6487, ext. 1023 or by email at edooley@hospicecareinc. org by October 31. You can also learn more at www. hospicecareinc.org.



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NOV. 2019

Consult the Consultants



Judge Joan Shkane

This is a continuing discussion of Legal Myths and Reality, because those informed are always the most successful.

MYTH: Any person who may be responsible to pay child or spousal support to another may avoid this obligation

by making sure (s)he has no job and no income with which to pay.

REALITY: If this were true, no-one would ever pay support and many children and adults would probably wind up needing public assistance. To some, this could mean that the taxpayer would be supporting that person. Child or spousal support is not calculated on what one is actually earning, along with assets. It is calculated on what one is ABLE to earn, looking at past earnings records, and the expected income or wages in the persons' geographic area. For a child's or spouse's lawyer, it can be a long, expensive and tedious process to prove past earnings and to show that there is no legitimate reason that that sum cannot be earned today. Currently a well-known New York City attorney who is undergoing a very public divorce has offered his services pro bono, that is, at no cost, to his famous and wealthy client. Now he is claiming that he is not making any money in representing this famous client. His soon to be ex-spouse claims that the lawyer's reasoning is that he wishes to reduce his income so as to reduce his spousal support obligation. This argument will most likely not be successful, unless his spouse's attorney fails in properly laying the case before the court.

MYTH: Criminal law in New York State is static and never changing.

REALITY: Changes are coming on January 1, 2020 in our criminal law. One of the changes is in the area of requiring prosecutors to share information with defense attorneys. As important as some believe that may be in the interest of fair-play and the pursuit of justice, another more far reaching area is also changing. The issue of bail has been reviewed on and off for over 40 years. Many countries, especially in Europe, have liberalized pre-trial detention (essentially bail or a form of it). Now judges in New York State will no longer be able to lock up an accused without bail who is charged with minor crimes (misdemeanors) and non-violent major crimes (felonies). On the other hand, prosecutors are concerned that such release may put witnesses' safety in jeopardy. Sometime changes in the law can be risky, and the legal system will keep an eye on developments.

MYTH: Our law is never changing.

REALITY: New York State law is forever under review so that it addresses changes in science and society. Two good examples may be just going into effect. The first example deals with postings to social media. The case that brought the need for a law to lawmakers' and media attention was the case of the spurned boyfriend who posted naked pictures of his former girlfriend to social media and sent the images to her employer and sister. She did not consent to any of these publications. As of September 21, 2019, such cyber sexual abuse is a misdemeanor (minor crime)

punishable by up to one year in jail and a fine. 45 other states already have such laws, but New York State has given an additional protection to the victim. He or she can now force a website to remove the images.

The second example of change is not yet legislation, but is making its way through the system. If passed and signed by the Governor, the law will provide that a state or local elected official who admits to a major crime that violates his/her oath of office may immediately lose his/her position. Any delay of the case in a federal or state court after the admission will not delay the loss of job.

Giving attention to legal myths is not wrong. It can be a starting point for developing an interest in the law. However, if legal issues are important in your life, for instance regarding custody of your children or money payable for any reason, it is wise to consult a lawyer who can advise you on the truth of legal myths. This discussion is not intended to render legal advice on specific cases or to express an opinion on any specific case.



Never Too Young

submitted by James LaFountain, All American Fitness Center

Until 10-12 years ago, resistance training was frowned upon for young children. During the 1970's-2000, it was even suggested that females should menstruate and males should have significant

facial hair before engaging in resistance training. Any earlier and damage to joints, connective tissue and even hernia was expected. Currently, experts advise that the only requirement is that a child be mature enough to accept instruction and be in good enough health to engage in physical activity.

With injury rates in youth sports on the rise, Exercise Scientists (myself included) strongly advise parents to explore the possibility of enrolling their child in a fully supervised, professionally instructed, resistance training program. Safety proper form and workout structure are the primary concerns. Unsupervised resistance training is a recipe for disaster, even for experienced high school and college athletes.

What can be expected from a youth resistance training program?

*A well organized, supervised program will improve joint integrity, helping young athletes avoid musculoskeletal injuries. A "Prehabilitation" component should be included in all youth resistance programs.

*Youth athletes will improve strength, power, muscular endurance and cardiovascular efficiency. Having a "bigger engine" will allow athletes to practice at a higher intensity and compete at a much higher level.

*An often overlooked benefit to youth resistance training is improved self esteem. A stronger, more fit prepubescent is more confident on the field, in the classroom and in relationships.

What would an appropriate youth resistance training program look like?

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*Again, supervision by a certified professional is essential.

*Workouts should be done in a clean, well equipped facility.

*Exercise form should be stressed in all exercises. Two seconds spent moving the weight, followed by a one second pause to reduce momentum, concluded by four seconds returning the weight to its starting position (2:1:4) is a safe and effective technique.

*Light to moderate resistance (weights, machines, bands) should be used.

*1-3 sets of 10-15 repetitions should be performed in each workout.

*Workouts should be done on 2-3 non-consecutive days a week.

*Symmetrical muscular development should be the focus. Children, especially boys, tend to gravitate toward exercises that address the "showy" muscles, including the arms, chest and shoulders.

*A balanced musculature, surrounding joints, will provide the most protection from injury.

*Resistance should be added gradually, in a linear manner.

*Avoid overly competitive workouts among peers. Remember, form is the most important ingredient in any resistance training program.

*Every session should include a warm-up before and and cool-down after the workout.

*Stretching is suggested, particularly after a workout.

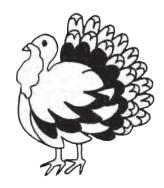
*Workouts should be changed every 4-6 weeks to minimize boredom and potential dropout.

*Support and encouragement from instructors and parents is important.

A current trend in youth sports is participation on more than one team, on a year around basis.

In addition to resistance training, scheduled recovery periods should be included and a variety of sports also makes the most sense.

***Return this column for a FREE week at the All-American Fitness Center. Please call ahead for your initial appointment.



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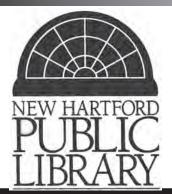
of Anesthesiology, Inc.

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THE TOWN CRIER

Library News

2019



2 Library Lane 315-733-1535

IMPORTANT Library Closure Dates

We will be closed on Thursday, November 28nd and Friday, November 29th in observance of Thanksgiving. We will be open on Saturday and Sunday that week.

Save the Date!! Friends to Sponsor "Baked Goods and Books" at NHPL on December 5

Imagine looking for a unique Christmas gift while munching on a succulent, homemade cream puff or pustie? Imagine a shopping trip where all your purchases help the local library?

You can experience both situations on Thursday, December 5, from 10 AM until 4 PM at the Friends of the New Hartford Library "Baked Goods and Books" sale in the library. Members of the Friends group are preparing their best recipes for the event. Their baking is so good that you'll want to set aside some extra time just for selecting. Offered with the baked goods are selected used books gathered from the library's donations. Included among the books are vintage local history books and a potpourri of best sellers. These make for GREAT GIFTS. The books are not priced, but the Friends are asking for donations. We always appreciate your support!

Reserve a Space for your Group's 2020 Meetings

Did you know that we offer rooms for a variety of group sizes? Need a space to hold a meeting or just want to get a group together to craft, play games, or cards? We can help! Please call 315-733-1535 to book your 2020 room reservations now. Please ask to speak to Amy.

Rocking Chair Reader Story Time



Volunteers read to children every Friday at 11:00. Thank you to all of the wonderful volunteers that have taken part in reading to the children. If you are interested in becoming a Rocking Chair Reader, call the library at 315-733-1535 and ask for Ashlyn.

Story Time

Tuesdays & Thursdays 10:30-11:00 for preschool aged children. Join us for stories and crafts. Aimed towards preschoolers – but all are welcome. An adult must accompany the child. All story times are held in the Children's Area/Corasanti room.

Bedtime Story Time

This program is scheduled for the 3rd Monday of each month through December (November 18, and December 16) at 6:30. Enjoy stories and crafts with Miss Ashlyn in time to wind down for bed. Aimed toward preschoolers, but all are welcome.

Check Out an American Girl Doll

The Heritage Doll Club has generously donated an American Girl doll with her own travel case to go home with any borrower who would like to give her a two week vacation. She comes with accessories and a good book. She waits for you behind the circulation desk...just come in and ask to check her out!

(No school) Kid's Thanksgiving Crafts

Monday, November 11, 11:00-12:30. Drop in and make some Thanksgiving crafts!

Save the Date for Kid's Program

Annual Children's Holiday Party

Join us in decorating holiday cookies on Saturday, December 7, 2:00-3:00. Holiday music, hot cocoa and treats will be provided!

Social Artworking Adult Painting Party

Monday, December 2, 6-8:30pm: A fun night for adults to paint a Winter Farm Scene. We will have a registration form at the circulation desk beginning November 1st. The session is free and all materials are provided, but space is limited – call 315-733-1535 to register.

users as they prepare for the following month. Come and get creative and be prepared to inspire and get inspired. We will provide the space and some supplies (markers, stencils, colored pencils, washi tape). You supply the ideas and your own journal. Brand new to bullet journaling? No worries! We can provide some

American Red Cross Blood Drive

Join us on Friday, November 8th from 11:30-4:30pm and donate blood. The American Red Cross appreciates your donations. Please call <u>315-733-1535</u> to sign up for a time slot or feel free to just walk in!

AARP Defensive Driving Course

The AARP will be hosting another AARP Smart Driver Course on Saturday, November 9, 10:15-4:45. \$20 for AARP members (bring your card), \$25 for non-members. Bring a bag lunch and your NYS driver's license. Space is limited, please call 315-733-1535 to register.

Alzheimer's Association - Effective

Communication Strategies

Tuesday, November 12, 5:00-6:00. This program explores how communication takes place when someone is living with Alzheimer's, how to decode the verbal and behavioral messages delivered by someone with dementia, and how to identify strategies to help you connect and communicate at each stage of the disease. The program is one hour long and is intended for anyone who interacts with individuals living with Alzheimer's disease or another dementia. Registration is required. Please call 315-472-4201 x227 to register.

CDPHP 2020 Product Presentation

Medicare's Annual Enrollment period is upon us. Join us to get a first look at 2020 Medicare Advantage plans from CDPHP on Tuesday, November 19, 2:30-3:30. A CDPHP sales representative will be on hand to answer your questions and talk about 2020 plan offerings, differences between HMO and PPO's, and how to choose the best plan for you. The program is free to attend.

Pre-Need Seminar

The Friedel, Williams & Edmunds Funeral and Cremation Services will be offering a Pre-Need Seminar on Tuesday, November 19, at 6:00 pm at the New Hartford Public Library. This seminar will offer the benefits of prearranging services. Following the presentation, we will have refreshments. We will have limited space so please register by calling the Library at 315-733-1535 or the funeral home at 315-724-6105. We look forward to seeing you.

Monthly Bullet Journal Workshops

Is scheduled for the third Tuesday of each month in the Large Study Room from 7:00-8:00. What is a Bullet Journal? It's a fun and creative way to stay organized and to set goals. It's a way to keep track of lists, ideas, plans, goals, and anything else you would like. There's no right or wrong way to bullet journal... the goal is to design something that works for you and your lifestyle. Join a group of fellow bullet journal users as they prepare for the following month. Come and get creative and be prepared to inspire and get inspired. We will provide the space and some supplies (markers, stencils, colored pencils, washi tape). You supply the ideas and your own journal. Brand new to bullet journaling? No worries! We can provide some resources and ideas to get you started.

Women (and Men) of Mystery

If you enjoy mysteries, join us at the New Hartford Public Library on Saturday, November 23 at 11:00 as we learn more about those writers who have mystified and puzzled readers with their stories of murder and mayhem – and sometimes a bit of wacky humor. We will explore authors from all corners of the world from the last 100 years! Our topic for this session is Around the World and, led by Janet Hoover, we will explore the writings of Philip Kerr, Georges Simenon, Martin Cruz Smith, Deborah Crombie, and Alexander McCall Smith. If you enjoy their books, come to learn more about them, if you have never heard of them come to discover new ideas for your reading list.



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Library News

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Kids Cuts

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5

by Salima

315-520-1302

Yoga for Seniors with Bill Skinner

Classes on Mondays from 3:00-4:00 and continue through the end of the year. Each participant is required to bring their own yoga mat. The classes are conducted by Bill Skinner. Bill received his training at The Savannah Yoga Center in Savannah, GA and has 4 years' experience teaching senior yoga. Class is limited to 25 participants. Please call 315-733-1535 to register.

Mystery Book Club

Saturday, November 9th, 11:00am-12:30pm; this month's title is The Templar's Last Secret by Martin Walker. Copies are available to be checked out at the circulation desk. Stop by to get yours today!

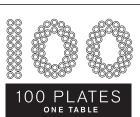
Wanderlust Book Club

Tuesday, November 19, 5:30; this month's title is Stalin's Daughter by Rosemary Sullivan. Meeting place to be determined.

November Artist on Display Andrew Buffington

Display Case November Joan Marie Sanger/Wool Fiber Arts





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Join Ruth Anne Kane for Knitting and Crocheting Lessons!

She will be teaching the basics of knitting and crocheting. Class meets on Thursdays from 1:30 -3:00. All supplies are included but space is limited. Please call 315-733-1535 to register.

The Blanket Project

Ruth Anne's Thursday Knitting Group has joined The Blanket Project! Members are busy making blankets to send to the Border Angels to be distributed to children in shelters and elsewhere at the Mexican Border. All are welcome to participate or blanket donations can be dropped off to the Knitting Group during their weekly meetings (Thursdays from 1:30-3:00).

Tai Chi Classes at theLibrary

Classes continue on Thursdays through November 21. The Beginner Class meets from 10:00-11:00, and the Advanced Class meets from 11:15-12:15. No registration required. Classes will resume again on January 9, 2020.

The Bill Bonsted Indoor Miniature Golf Tournament 18 Holes of Indoor Miniature Golf Saturday, November 2, 2019 All Ages Welcome 10-4 p.m. \$5.00 per person

Play 18 holes of miniature golf inside the library where you don't need to worry about the weather. Test your skills as you weave among the book shelves through masterfully designed holes by community members, add your name to TROPHY for the lowest team score. There are door prizes, goody bags, a scrumptious bake sale (bakers who wish to donate baked goods may sign up at the library circulation desk), face painting and many smiling faces!

HOLE DESIGNERS needed. Please contact the circulation desk if you are interested. We are also seeking SUPPORTERS for this event. Levels of Support: Masters; \$500, Eagle; \$250, Birdie; \$100, Par; \$50 and The Gallery; \$5 - \$49.99. Your 501 (c) 3 tax deductible donation should be made payable to Friends of the New Hartford Public Library and mailed to 2 Library Lane, New Hartford NY 13413. Thank you. Forms can also be found in the library.

. Any questions, please contact the library at 315-733-1535. The Bill Bonsted Indoor Miniature Golf Tournament is sponsored by Friends of the New Hartford Public Library. All proceeds benefit the library.

MITTEN TREE

Since our cool, crisp fall days are upon us, it's time to remind all creative, knitting enthusiasts to grab your needles and yarn to ready, set to knit! Children sizes are especially needed to warm little hands at the Thea Bowman House. The mitten tree will be set up soon.

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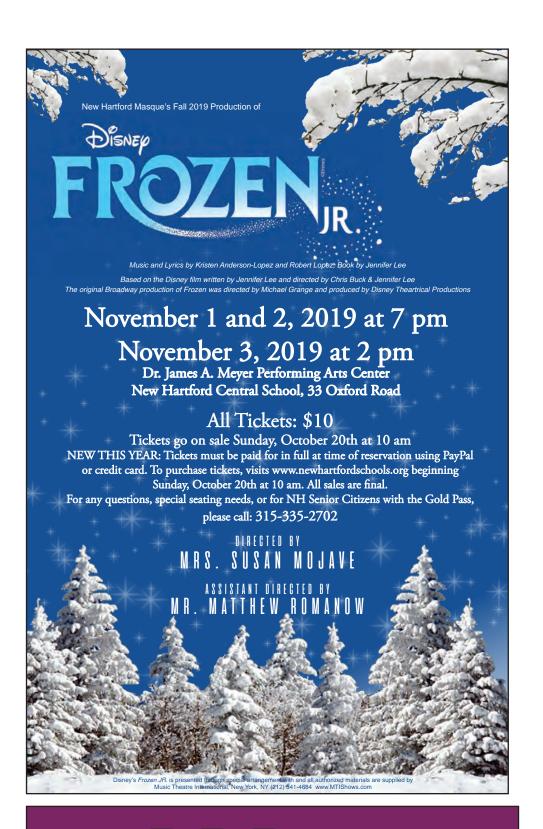
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NOV. 2019

Community News

State Supreme Court in Oneida County. His previous awards include the ABA's Outstanding Military Attorney of the Year, Onondaga County's Pro Bono Service Award, and Region Legal Service Office Mid-

Atlantic's Junior Officer of the Year.

The 41st Annual Sauquoit Valley Fine Arts & Crafts Show

The 41st Annual Sauquoit Valley Fine Arts & Crafts Show will take place Saturday, November 23rd, 10-5 and Sunday, November 24th, 10-4, at the Sauquoit Valley Middle School in Sauquoit, NY. The event is an elegant, juried, fine art and high quality craft show of 100 booths, making it the perfect place to shop for that special someone, or yourself! This year there are several new exhibitors, along with many returning favorites. Exhibitors are an exciting mix of fine artists, craft artisans, photographers, and culinary artists. Admission is \$3, children under 12 are free. Additionally there is an adult supervised kids arts & crafts room to entertain the children for \$3 per hour while you shop.

Lunch is available and will be provided by the Willowvale Diner again this year. Home baked desserts are also available. Parking is free and frequent shuttle buses will transport show goers to and from their vehicles. To get to the show take the Sauquoit exit off of Rt 8 and follow the signs, visit <u>www.svcraftshow.com</u> for directions. Each year all of the show's proceeds support beneficial arts, educational programs, and special events for all Sauquoit Valley school students, in addition to contributing to field trips for our students of all grade levels. The Sauquoit Valley Fine Arts & Crafts Show also awards scholarships to two creative Sauquoit seniors at our graduation ceremony each Spring.

Each year the Sauquoit Valley Fine Arts & Crafts Show seeks out new and highly interesting artists and welcomes back many of everyone's longtime favorite

We are pleased to welcome Daisy Hollow Farm as a new exhibitor to our show this year. A deep love for nature and the simple ways of life have inspired Emily's creativity and brought her incredible natural handmade soaps, lip balms, lotions and more to us! We could not

Please also check them out on Etsy and at their country

THE TOWN CRIER

store in Dryden, NY.

Local Rome artisan, Act 2 Wreaths will be featuring incredibly beautiful and one of a kind wreath creations. Check out Nancy's exquisite designs- a perfect gift or addition to your own home. Get a sneak peak of Nancy's works on her Facebook page, under Nancy

Inspired by color, travel, and design, Kimberly of Penache LLC is creating truly one of a kind jewelry, and is a returning exhibitor to our show. Using gemstones, leather, and vibrant beads, you are sure to find a beautiful gift for all of the special people in your lives. Most likely adding to your own personal collection as well! Information about Kimberly and her works of art can be found on Penache.net.



LtoR: Rich Woodland, New Hartford Town Councilman; Mayor Don Ryan; Don's wife Carol; and NY Assemblyman Brian Miller. The Society is grateful for both Councilman Woodland and Assemblyman Miller for taking the time to help us Honor Mayor Ryan.

New Hartford Historical Society News

At the Society's Annual Dinner held Wednesday October 9th at Valentino's in Washington Mills, the Society was proud to present their 1st winner of our newly created "Judith M. Wenner Memorial Award" to the Honorable Don Ryan, Mayor of New Hartford.

"Judith M. Wenner" Memorial Award

This Award is created and dedicated to the memory of Judy Wenner, a long time member and staunch supporter of the Society. Judy's love and devotion of the Society and its mission was unparalleled.

Mayor Ryan has shown continued and unwavering support of the Society. His leadership, commitment and guidance, not only to the Society but the citizenry of New Hartford as a whole, has been exemplary.

Lt. Thomas M. Caruso L'14

Thomas M. Caruso L'14 is a Lieutenant in the US Navy JAG Corps and currently serves as the Staff Judge Advocate (SJA) for Naval Special Warfare Group THREE in Pearl Harbor, HI. His previous assignments include SJA for Naval Submarine Support Command as well as Submarine Squadrons ONE and SEVEN; SJA for Naval Station Norfolk, VA; and trial counsel and defense counsel in Norfolk.

2019 Syracuse Law Honors

Awards Recipient - Caruso

A tireless advocate for veterans rights, Caruso co-founded (with Josh Keefe L'14) the Betty and Michael D. Wohl Family Veterans Legal Clinic, the first comprehensive veterans legal clinic in New York State. As a student and alum, Caruso has assisted the law school in raising nearly one million dollars for this important initiative to assist our warriors and train the next generation of veteran advocates. The Wohl Family Veterans Legal Clinic is now one of the premier veteran legal clinics in the country.

Caruso also has served as the Vice Chair of the American Bar Association's (ABA) Military and Veterans Health Law Task Force, Chair of the Veterans Committee of the Syracuse University Alumni Association Board, and Adviser to the Dean of the College of Law on Veteran Programs. He is a founder of the ABA's Lawyers for Warriors Hampton Roads pro bono program.

A Utica, NY, native and a graduate of the University of Notre Dame (B.A., 2010), Caruso is a joint degree graduate from the College of Law and Maxwell School (summa cum laude) and has clerked for the New York be more thrilled to welcome them to our community.

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MOLD: IS THIS A HUGE AND EXPENSIVE CONCERN?

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Water damage - whether caused by <u>leaks or</u> condensation - can do more than cause unsightly stains in your home. It can cause permanent structural and mold damage.

As a general rule, water damage from poor or infrequent maintenance, neglect or general deterioration isn't covered by your insurance. But proper home maintenance can help you prevent messy and costly damage to your home.

As of January 1st 2016 New York State has implemented a law stating all mold remediation contractors shall be licensed and carry the proper pollution insurance.

Start With the Roof

Your roof is "out of sight and out of mind" – so it's easy to forget – until you have unsightly water damage from a leak. Defend your home by stopping that leak before it starts. Corrosion or deterioration of your roof, wind or hail damage or improper installation of vents, flues, chimneys, air conditioners, evaporative coolers or condensers can all result in roof leaks. Your attic is part of your home, however most people do not frequent this area often, and when they do, a mold problem could have escalated into an expensive fix.

Regular inspections and maintenance can prevent problems before they begin. Inspect your roof for punctures, cracks or breaks. Each year clean and inspect rain gutters, downspouts (be sure they extend at least 6 ft from your home. All types of manufactured home roofs should be checked once a year - whether shingled, metal, vinyl or fiberglass.

Seal metal roofs with a good commercial manufactured home roof coating at least every other year - more often in some climates. Apply roof coating around all vents and seams and use coating along the drip edge of the roof. Make sure to cover all exposed screw heads, fasteners and other areas susceptible to leaking. Don't forget to inspect and seal the roof around vents and chimneys. Look for and repair loose, damaged or missing shingles, missing or damaged vent caps, raised nail heads and anything else that's in disrepair or could cause damage.

Eliminate Excess Moisture

Today's well-built, well-insulated homes can trap excess moisture and condensation inside, especially if you have inadequate ventilation. This unwanted moisture shows up as: musty odors, rusty stains around light fixtures, damp, sticky floors, mildew along the ceiling, wall and baseboard edges, dripping pipes, condensation on windows and cold surfaces, and mold and mildew growth.

Good preventive maintenance can help eliminate many moisture problems. Keep inside air circulating with vents and fans to avoid condensation. Use exhaust fans in the bathroom when showering. It's a good idea to have an exhaust fan installed in your laundry area and use it when doing laundry. Also, make sure to exhaust all moist air to the outdoors and never into your attic or basement.

Fix leaky faucets and dripping toilets. In cold climates, water flowing down the drain under the home may freeze, causing water to back up through the drain lines and into your home. Invest in a good portable dehumidifier with a humidity control. Ideally choose one that a garden hose can be connected to and gravity drains the unit. This prevents the constant manual draining of the unit.

Be sure the skirting around the base of your home is well ventilated and allows air to circulate freely, to help eliminate unwanted moisture being drawn into the subflooring of your manufactured home.

Inside your Home

Obviously a dripping pipe can cause water damage inside your home. To find problems before they cause damage here are some tips: Listen for any unusual hissing sounds, discoloration of vinyl floor covering, musty odors etc. Periodically check hard-to-reach, seldom seen spaces around the water heater, under sinks and behind clothes washers. Check the ice maker lines, furnace humidifier lines and filters for your refrigerator.

Water stains and wetness are often caused by loose or damaged plumbing fixtures or fittings. Moisture at the base of a toilet may indicate a deteriorated wax ring, which is easily replaced. If you discover interior water damage correct the problem immediately. If you can't make the repair yourself, hire a qualified repair person.

If your water supply has over 80 pounds of pressure, consider having your repair person install a pressure regulator to help avoid high water pressures that may cause a line rupture or leak.

Emergency Tips

If you discover a build-up of water on the floor, find standing water in your home or experience severe, sudden and accidental water damage, it is best to call in a professional mitigation company to access the damage and explain your options to you. At Disaster Services we use state of the art thermal imagining and precise moisture meters to evaluate moisture in wall, ceiling cavities and under flooring. This prevents the expensive and unnecessary process of demolition.

Here are some precautions to start with until help arrives:

Shut off the water source, if possible.

Protect your property from further damage with temporary, reasonable and necessary repairs, like plywood or plastic covers over roof or wall openings.

Move household items to an undamaged area of your home or cover them with plastic. Mop, blot up as much water as possible.

Don't leave books, magazines or other colored items on wet carpeting. Remove oriental or other colored throw rugs from wet wall-to-wall carpeting. Remove the pad from under saturated carpets Place wood blocks or aluminum foil between furniture legs and wet carpeting.

Wipe excess water from wood furniture. Open drawers and cabinets to aid in faster drying. Open windows to speed drying.

Make small holes in sagging ceilings to get rid of trapped water. Be sure to put a pan or bucket below to catch the water before you make a hole. And don't turn on a ceiling fixture if the ceiling is wet – don't mix water and electricity!

Clean-up Cautions

Stay safe while you clean up. For the average homeowner, It is difficult to determine the extent of water travel. It is often best to avoid using and electrical appliances, fixtures or power equipment until the electrical system can be evaluated and isolated if necessary.

For more information on any concerns, please feel free to call Disaster Services. When in need of emergency services, Disaster Services LLC. offer's immediate certified response to damage caused by water, fire, smoke and mold. We are recognized by all insurance carriers and work closely with both the home owner and insurance carrier. When calling our office, you will always speak to a certified technician not an answering machine. We realize that in your time of need you should be speaking to a live voice, not a machine. When your emergency arises, call us at 315 797-1128 day or night.



Sunday, November 3rd

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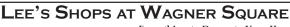
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- New Hartford Fund Balance Risk ~ Utica OD 8/17/19
- General Fund Balances Increases by \$378,153
- S&P Global Gives New Hartford High Marks ~ Utica OD 2/21/19
- Bond Increase to AA with Stable Outlook, AAA is Benchmark



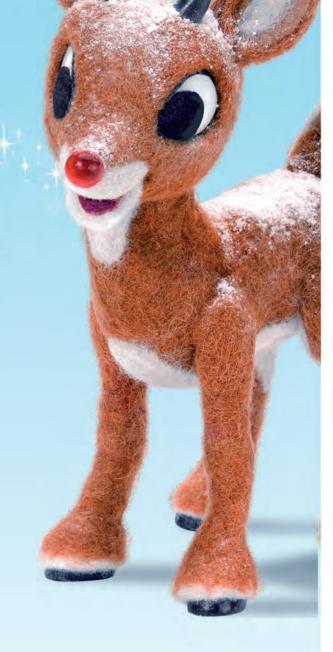
- Gander Mountain Could be New Hartford Offices by Year End ~ Utica OD 7/16/18
- Consolidation of Offices for Better Efficiencies
- New Hartford Looks to Reinstate Curbside Trash Pickup ~ Utica OD 6/2/18

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Community News

NOV. 2019

New Hartford Home Games - November

*subject to change without notice

Date	Start time	Sport	Level	Opponent	Location
11/29/2019	4:15 PM	Basketball (Boys)	JV	Utica Proctor	HS Gym
11/29/2019	6:00 PM	Basketball (Boys)	Varsity	Utica Proctor	HS Gym
11/30/2019	4:15 PM	Basketball (Boys)	JV	Auburn	HS Gym
11/30/2019	6:00 PM	Basketball (Boys)	Varsity	Auburn	NHHS

New Hartford Central Schools Winter Sports

The winter sports seasons will be starting on the following dates:

VARSITY/JV/MODIFIED Wrestling - 11/11/19

All other VARSITY/JV Sports and MODIFIED Volleyball - 11/18/19

MODIFIED Basketball – 12/2/19

MODIFIED Swim – 1/6/20

Sign-ups took place in Physical Education class. A current sports physical and a Pre-Participation form as well as a blue card need to be completed and turned in to the nurse's office at the respective school in order for the student athlete to be eligible.

Zion Lutheran Church to Observe 60th Anniversary in **New Hartford**

Zion Lutheran Church, located at the corner of French and Burrstone Roads, was dedicated on All Saints' Sunday, November 1, 1959. The church was originally a German congregation in West Utica, founded in 1842 by Pastor Andrew Wetzel.

On Sunday November 3, at 10 AM, Zion's congregation will celebrate the 60th anniversary of that dedication with a special service. A sumptuous coffee hour will follow. The congregation invites the New Hartford community to join in the festivities.



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Chamber News

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Welcome New Members

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Loved1 Care
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Lucianna's Boutique

Small Business Saturday in New Hartford

The Buy Local Committee of The New Hartford Chamber of Commerce proudly presents the second-annual "On the Map" event in coordination with Small Business Saturday on November 30th. The Community is invited to participate in all the festivities starting with a kick-off event Saturday morning in the Village Green.

Pick up your map Saturday morning at the kick-off event, or ahead of time at First Source Federal Credit Union in New Hartford, the Treehouse Reading and Art Center or at any of the participating businesses or sponsors.

See how many small businesses you can visit on Small Business Saturday! Get your map stamped at each location and earn entries into the prize giveaway. At the end of the day, turn your map into any of the participating businesses, or better yet, bring your map to the Village Green and enjoy the event wrap-up celebration.

Small Business Saturday will culminate in a celebration in the Village Green that will include a holiday Tree Lighting Ceremony and prize giveaway. Check out all the event details on the chamber website: www.NewHartfordChamber.com





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Community News

NOV. 2019

Ten Questions Answered About Utica's Irish Cultural Center

Submitted by Peter A. Karl III, Vice President and Counsel to the ICC and President of the Great American Irish Festival

1 - What is the Irish Cultural Center of the Mohawk Valley?

The Irish Cultural Center (ICC) is the abbreviated name of the organization formally named the Irish Cultural & Historical Society of the Mohawk Valley. It is a 23,500 square foot multi-use facility encompassing a museum, event center and an authentic 19th century Irish tavern-restaurant (Five Points Public House) located in Utica's Brewery District at 623 Columbia Street, Utica, NY.

2 - Why was the location in Utica's Brewery District chosen?

It is the site of the first Irish Catholic Church in Utica (St. Patrick's which subsequently merged with St. Joseph's). During the excavation stonework from the original Church's foundation was preserved and used on the site.

3 - Who is the owner of the ICC realty?

The owner of the realty is the ICC, a 501(c)(3) charitable organization. The ICC owns a separate for profit entity, Five Points Hospitality, Inc. (FPH) that operates the tavernrestaurant and event center. As with any commercial enterprise, FPH will be subject to the payment of all applicable taxes including real property tax assessments.

4 - What is the significance of the Five Points name?

Five Points is derived from the epicenter of the Irish in New York City during the 1800's having the same name (as seen in the movie, Gangs of New York, starring Leonardo DiCaprio). It was called that because of this area in NYC contained the merger of five corners which the ICC also has with the four street intersection of Columbia, Varick, Huntington Street and St. Marianne Way.

5 - What type of cultural activities are anticipated at the facility?

A wide range of Irish cultural activities will be held at the ICC including Irish music, movies and dance performances. In addition, it is anticipated that workshops will be offered in Irish cooking, language and crafts. The building will be providing meeting space for various Mohawk Valley Irish organizations (which currently do not have any central location) such as the Ancient Order of Hiberians and the University of Notre Dame Alumni Club of the Mohawk Valley.

6 - Is the ICC open to the public?

Yes, the entire facility is open to the public. The Irish tavern and restaurant is open daily for lunch and dinner (except Sundays) from 11AM to as late as midnight on weekends. The event center is available to host a number of activities such as wedding receptions, reunions, business meetings, and holiday parties. The event center has a capacity for 285 attendees with the ability to be separated into three smaller rooms.

7 - What does the tavern/restaurant feature?

The tavern restaurant portion of the ICC, the Five Points Public House, offers an American and Irish menu. There is an outdoor patio that will in the future feature a large gas fireplace while inside there is a music stage for performers. All of the furniture, tile, wooden bar and room dividers were built in Ireland and shipped in three containers to Utica in order to provide patrons the feel of a 19th Century establishment in Dublin.

8 - What does the second floor museum offer?

The current exhibit "Irish in Music - Traditional and Rock" is from Milwaukee's Irish Museum. In Spring 2020, also from Milwaukee, the next revolving exhibit will be Irish in sports encompassing boxing and baseball. This is intended to take advantage of the 2020 Cooperstown Hall of Fame Induction of Derek Jeter along with Canastota's Boxing Hall of Fame. Subsequently, the museum will feature displays of Upstate NY Irish history which items will be donated or loaned to the ICC. The ICC has a separate Museum Committee which group includes Brian Howard, Executive Director of the Oneida County Historical Center.

9 - How will this affect the Brewery District and its other businesses?

Our goal is to truly make this as the "second anchor" to the Brewery District and a magnet for regional tourism. The ICC is working with both the Oneida County Visitor's Bureau and NYS Tourism Department in order to bring tourists from outside the area (including tour buses) to our area and the Brewery District. The expectation is that all nearby businesses will benefit from the additional traffic.

10 - Where can additional information be obtained about the ICC?

The ICC phone number is (315) 733-4228

e-mail is events@fivepointspublichouse.com in order to:

- (a) Make dinner reservations at the Five Points Public House.
- (b) Schedule a function at the Event Center.
- (c) Volunteer at the Museum and for ICC cultural event programming;
- (d) Donate or loan Irish memorabilia to the ICC;

(e) Make a tax deductible contribution. The ICC has partnered with the Community Foundation and established an ICC fund for individuals who wish to either donate tax deductible gifts during life or at death.

These monies will be used for enhancements to the facility along with assuring that the highest quality of programming will continue over the decades at the ICC. Donations can also be made directly to ICC with a mailing address of 623 Columbia Street, Utica, New York 13502. Donors may be interested in naming rights (including "in memory of") that will be memorialized by a plaque which are being granted for rooms within the ICC and its furnishings.

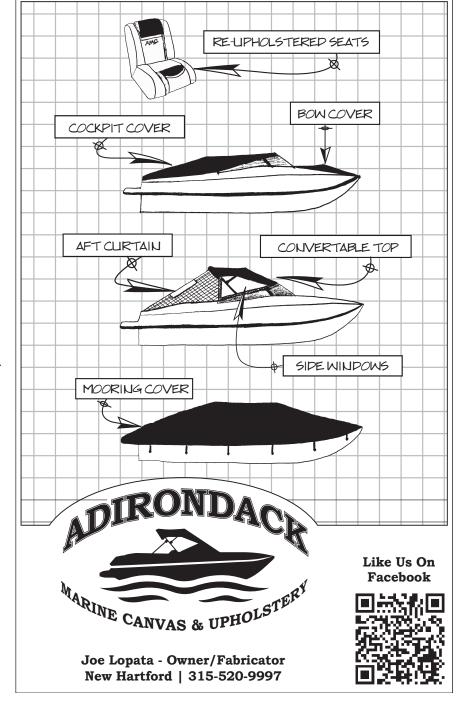
For more information about the ICC on the Web check its Facebook page or google "Irish Cultural Center of Utica" as the web page will be operational in the near future.

Iroquois Chapter ADK Meetings

First Baptist Church. 7 Oxford Rd. New Hartford

November 5, 2019, 7PM business meeting, 7:30 program. Phil and Teresa Smith will present on their 5 month, 3 week trek hiking the Appalachian Trail in 2015. Phil and Teresa are retired from the Air Force as a officer and Registered Nurse respectively. They are avid cyclists, hikers, runners and XC skiers which they explain justifies their frequent bakery outings.

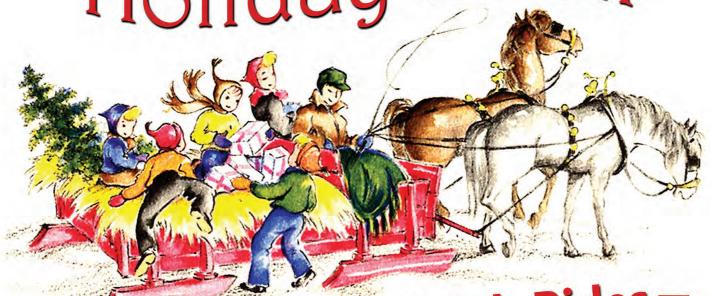
December 7, 2019 Holiday Potluck Dinner Meeting. 6PM dinner, 7PM program. Bob Allers will present on the bedrock geology of the upper Mohawk Valley. Bob is a retired Earth Science teacher who resides in Deansboro. He has 34 years of teaching experience in junior and senior high schools as well as extensive geologic field work in Northern Arizona and SE Alaska. He has also served twelve summers as a seasonal Ranger for the National Park Service at Fort Stanwix in Rome, NY.











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Community News

NOV. 2019



The Clean House

What makes a good joke? Sarah Ruhl's Pulitzer Prize finalist, "The Clean House" tells the story of the search for the perfect joke, a maid who hates cleaning and a housewife who thrills for it, and a brilliant doctor who discovers that her husband is having an affair.

Directed by Eileen Tiller-Clanton and Thom Capozzella, the play deals with profound truths of life and love and loss, dancing across the line between fantasy and reality, which Sarah Ruhl does like no other playwright. And as the situation reels out of control, the lives of the characters gain new focus, proving that the most precious aspects of life are rooted in chaos and disorder, and the best we can all do is learn and grow... and enjoy the ride.

Shake off the dust and get your tickets now for the "The Clean House" at playersofutica.org or by calling 315-724-7624.

Cast: Mathilde - Alexis Carey; Lane - Zenna Monaghan; Virginia - Marilee Ensign; Charles - Mike Clark; Ana - Laura Hedglon.

Performances: October 25, 26 and November 1, 2 at 7:30 p.m., October 27 and November 3 at 2 p.m.

Location: Players Theatre, 1108 State St., Utica

Tickets cost \$20 for general admission, \$17 for seniors and \$10 for students with proper ID.

Happy 100th Birthday!



New Hartford First United Methodist Church celebrated Elizabeth (Libby) Hughes 100th Birthday on Sunday October 20th at a 10 a.m. breakfast at the church. Her actual birthday is October 22nd. but we celebrated with her on Sunday, 10-20-19.

Libby has been a very active member of our church since 1951 when she and her husband Elliott Hughes joined our church. She is now a resident at Sitrin Home in New Hartford.



Strategic Financial Services **Donates** to the Country Pantry

On August 24th, Strategic Financial Services proudly supported the Clinton Chamber of Commerce Art and Music Festival by holding the first Annual Cornhole Tournament from 12-4pm. The tournament raised \$1000 for The Country Pantry through entry fees and the generous donations of the players and onlookers. The Country Pantry serves families from Clinton, Clark Mills and Westmorland, providing them with healthy, nutritious food. Items like pasta, cereal, milk, eggs, meat and so much more are given to families once a month through generous donations of money, non-perishable foods and fresh produce. The pantry is supported by many volunteers that give their time and energy to make this service available to the community. The Country Pantry is truly a blessing for the families it serves and the staff of Strategic Financial Services were happy to donate to this great organization.

The tournament took place in the center of historic West Park Row in Clinton, which was closed down for the festival. There were 40 players in two person teams. First place winners were Jake Johnson and Sam Catterson, second place winners were John Mancuso and his daughter Kayla. Winners received a large gift basket full of items donated by local business including Almost Local, Artisans' Corner, The Cremeria, Krizia Martin, Proforma Full Circle, Soul Bowl and The Village Crossing.



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attorneys.

based on the specific needs and circumstances of each client. This material is not intended to provide professional tax or legal advice, which should be obtained from a certified tax professionals and licensed

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One Day at a Time

Submitted by MaryJo Timpano

I recently came across a poster in one of my favorite lunch spots which read, "you will never change your life until you change something you do daily. The secret of success is found in your daily routine". This is a powerful and empowering statement because it reminds us about the importance of lifestyle choices in our well-being and quality of life. Research from the MacArthur Foundation on successful aging tells us that 70 percent of how we age is about choices we make every day in these four components: physical, intellectual, social and spiritual. Movement can change our physical and mental health. That doesn't mean we need to spend endless hours in a gym or run a marathon, but instead find ways to purposefully move our body throughout the day. Learn something new, challenge your brain and consider moving into your "un-comfort" zone by trying that yoga or art class you've been thinking about. Staying connected with family, friends and community is a sure fire way to improve our outlook and our health. Spiritual wellbeing refers to finding meaning and purpose in our life and can include things like volunteer work, getting outside in nature or religious activities. Whatever it is that inspires you, do it!

Often times the hardest part is just getting started. Consider asking yourself these questions to jump start your journey. What is the ONE thing in your life you want to focus on? WHY is this important to you? Defining your "why" will help you stay committed and focused. What would success look like/how would you feel? What is one small step you can take TODAY toward your journey?

On behalf of all the team members at Community Wellness Partners and most especially the men and women who call our community home, we wish you a Happy Thanksgiving! We are grateful for you!

Combining nearly 150 years of service, Community Wellness Partners is a faith-based 501 © (3) nonprofit affiliation of LutheranCare and Presbyterian Homes & Services. Offering the most comprehensive post-acute continuum of services in Oneida County, Community Wellness Partners employs 980 team members and serves over 1,000 older adults each day throughout our continuum, which includes Home Care, Independent Living, Assisted Living, Rehabilitation, Wellness Center and more.

MaryJo Timpano is a Wellness Consultant at Community Wellness Partners in Clinton NY and the Director of Health and Wellness at the Rome Rescue Mission. She has extensive experience in the wellness field and a passion for working with older adults. She has an MA in Psychology with a Health and Wellness specialization and is a Masterpiece Living certified Successful Aging Coach. She is a RYT-200.



Thanks-Giving Strategies

With the holidays on the horizon, gift giving is a discussion topic likely to make its way to your Thanksgiving table. "What do you want this year" "What are you going to get crazy uncle...fill in the blank" Also high on many year-end checklists is charitable giving. In fact "Giving Tuesday" now precedes "Black Friday" and "Cyber Monday" as a reminder to think charitably amidst the shopping craze. So, as you ponder philanthropy amidst your turkey, stuffing and possible awkward family interactions, here are a few tax efficient giving strategies to consider.

Appreciated Securities: Utilizing investments with long-term unrealized capital gains rather than cash is a popular tax-efficient way to give. A stock or fund donation can be claimed as an itemized deduction, with the added benefit of taxable gains being passed on to a non-taxable entity. The higher the gain, the more the tax benefit. Check with your charitable organization on specifics regarding making a securities gift.

QCD: If you are over 70½ and taking required minimum distributions (RMDs) from an IRA, you are eligible to utilize those RMDs to make tax-efficient charitable donations. These qualified charitable distributions (QCDs) can be made directly to not-for-profit organizations gross of any income tax liability, with the full amount being applied towards your annual RMD. This strategy is a great option to minimize income taxes while still maintaining full use of the higher standard tax deductions implemented in 2018.

DAF: Donor-advised funds (DAF) are giving vehicles that provide donors lots of flexibility. Appreciated securities or cash can be contributed to a DAF, allowing for a tax deduction in the year they are made. From there, donors can decide on amounts, timing and the target charities for distributions over time. This is a great strategy to be employed in a year of high earnings or if you are uncertain about your current charitable intent. Additionally, this strategy may allow for itemization of deductions above the new standard amounts by making larger donations to the DAF every few years, while still directing charitable gifts annually.

Before employing any of these strategies be sure to consult your tax professional, legal counsel or financial advisor.

Submit questions or topics of interest to <u>aevans@</u>, <u>investstrategic.com</u>

Original content provided by Aaron R. Evans, CFA, CFP® a Senior Advisor at Strategic Financial Services.

This material does not constitute the advice or recommendation of Strategic Financial services, and should not be used as the basis upon which to make investment or financial decisions. Strategic Financial Services provides advice and makes recommendations



Jensen Joins Getnick Livingston Atkinson and Priore, LLP

The law firm of Getnick Livingston Atkinson and Priore, LLP, is pleased to announce that John C. Jensen, Esq. has joined their firm as an associate attorney.

Mr. Jensen holds a degree in History, magna cum laude, from the State University of New York at Binghamton. He earned his law degree, cum laude, from Syracuse University College of Law, He was active in the advocacy program and Moot Court Honor Society at Syracuse and earned numerous awards for his oral advocacy, most notable the International Academy of Trail Lawyers Award, earned by the best advocate in the graduating class each year. After graduation, Mr. Jensen spent several years as a prosecutor and civil litigator in Syracuse.

Mr. Jensen concentrates his practice in the areas of creditors' rights, serious personal injury, and business litigation.

Founded in 1986, Getnick Livingston Atkinson and Priore, LLP has represented a wide range of businesses, financial institutions, and individuals throughout Central New York. The firm's nine (9) attorneys represent clients in all areas of civil practice including estate planning and administration, personal injury, probate and will contests, appellate practice, complex litigation, special education law, divorce and family law, banking and financial services, creditors' rights, and real estate transactions.



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Parkinson Support Group

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Highway Department News

Submitted by Richard Woodland

approaching. As the year winds down, let's review some of the milestones achieved by the Town and town

We moved the town offices into our new location at the former Gander Mountain building in the first part of the year. By June, the police department and town court had moved into the new town hall. The new town hall offers residents easy access to all the town services. Many services can now be accessed through the town's website further improving access and convenience for residents.

In April, we were notified that S&P had assigned its "AA-" rating to the town's bond rating with a stable outlook. The S&P report cited the town's strong budgetary performance with very strong budget flexibility and liquidity.

The 2nd annual Picnic in the Park at Sherrill Brook started in May and went through September. The weekly event was well received by residents and visitors. Unfortunately, I was not able to eat my way through all the food menus, but there is always next

year! The new playgrounds at Sherrill Brook and renovated picnic pavilions were well received. The new Farmer's Market pavilions were completed in time for the Farmer's Market to start in June. The Farmer's Market went through October. The new pickle ball courts were a great addition to Sherrill Brook Park. There are additional upgrades ongoing at Sherrill Brook Park which will be completed next year.

The Highway Department is busy throughout the year. The annual curbside trash pick-up kept the department busy throughout June. They kept right on rolling into the summer as they paved over 8 miles of road in the town; a lot of those miles were in the 4th Ward. It was cool to watch those new trucks in action! The leaves are falling which means leaf pick-up is in full swing and winter is around the corner. The upgrades to the Recreation Center will be complete for the ice skating and hockey season.

In keeping with being a green community, electric November is here and the holidays are fast charging stations have been installed at the town hall. We also purchased electric vehicles for the codes department and hybrid vehicles for the police department.

> As we move into formulating our budget, it is important that residents see how tax dollars are spent. Many of the various upgrades aimed to improve quality of life issues were funded by grants obtained by the board. It is my pleasure to serve you on the town board; please contact me with any suggestions, questions, or concerns you may have. I can be reached by phone at (315) 982-4936 or by email at rwoodland@ townofnewhartfordny.gov.

Catholic Women's Club Seeks **New Members**

If you're a woman looking to enrich your Catholic faith, support charitable community causes, and meet new friends with similar interests, the Catholic Women's Club is looking for you. We meet monthly (except summer time) for a catered lunch, the second Wednesday of the month at 12:30 in the Seton Center of Our Lady of Lourdes Church, 2222 Genesee St., Utica. Please contact Mary Ann Looney, 315-797-0942 to join or for more information.



New Hartford Highway News

Submitted by Highway Superintendent, Richard Sherman

The leaves are falling and the weather is changing. It seems like every year the leaves are falling later in the season. This gives us a very small window if snow arrives early. Please, once the leaves start to fall, don't wait. Get them to the street as soon as you can. This year, our two brand new leaf trucks are out picking up the leaves for the second year in a row. Once the leaf piles get heavy, the highway crew will have two shifts working to pick them up much faster. The two shifts will be 6:30 a.m.-2:30 p.m. and 2 p.m.-10 p.m. With the two trucks working together, we should have a smooth leaf removal season. Please do not put the leaves in plastic bags or containers. PLEASE DO NOT PLACE ARTICLES SUCH AS BRUSH, PUMPKINS, AND ROCKS IN WITH THE LEAVES. These articles damage the machines impeller fan causing down time during our busiest season.



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Above is a picture what the debris mixed with the leaves does to the impeller fans in our leaf trucks. The rainy season is also upon us which brings the leaves down and plugs our catch basins which cause flooding.

Please remove all basketball hoops from the town right of ways so that the plows will not hit them and damage the hoops during the winter season. Also, remember no all-night parking on Town of New Hartford Highways starting October 1st.

The Highway department winter shifts will start December 1, 2019 this year. The town will have two shifts 4 a.m.- 4 p.m., and 4 p.m.-4 a.m. for plowing and sanding. The mechanics are working very hard to get the trucks, hoppers, and plows ready for this winter months. Please call us with any questions at 315-724-4300 or 315-534-2998. Email <u>rsherman@</u> townofnewhartfordny.gov.

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Village Greens
Meatballs in Sauce
Chef Salad
Tomato Pie

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Baked Ziti
Village Greens
Chef Salad
Tomato Pie

Thursday
Mushroom Stew
Ziti
Georgio Greens
Chef Salad
Tomato Pie

Friday
Hats & Broccoli
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Village Greens
Chef Salad
Tomato Pie

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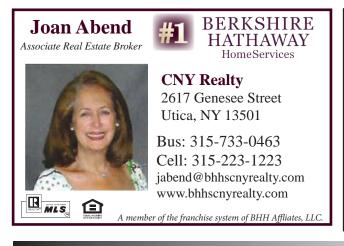
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November is National Hospice Month

Why choose Hospice & Palliative Care, Inc.? Because we provide the best care when it matters most. Since 1977, Hospice & Palliative Care has been partnering with our medical community to provide services to patients in Oneida, Herkimer and eastern Madison Counties. We are centrally located in New Hartford to provide service to our three-county service area. Decisions that affect our community and our services are made locally, not in a corporate headquarters in another part of the state.

No other hospice, no matter what name they use, offers more comprehensive services than Hospice & Palliative Care, Inc. We provide the highest-quality care with the most options, expertise, support, and compassion. Every decision we make is mission-driven, with the goal of providing the best care to the patients and families we serve. Our board of directors, staff and volunteers work and live in the communities we serve.

Our reputation for quality, compassionate care has not gone unnoticed by healthcare providers, patients and families we care for and, eligible patients who need and want our services, regardless of their ability to pay. In every area of hospice and palliative care, our professional staff goes the extra mile for our patients. The desire to do more can be seen in the passion and commitment of our staff and trained volunteers.

Hospice & Palliative Care is distinguished nationwide as being among the top performers in hospice care. Hospice & Palliative Care received prestigious, national Hospice Honors Elite Status in 2018 and 2019 from HEALTHCAREfirst. Hospice Honors recognizes exceptional quality of care and superior customer satisfaction as measured through the results of family satisfaction surveys.

Hospice & Palliative Care is the only local hospice provider offering these specialized services:

Our Medical Director is Dr. Deborah Lang, she is board-certified in both Hospice and Palliative Medicine and Internal Medicine. She holds the role of Medical Director of Hospice of the North Country and Hospice & Palliative Care of St. Lawrence. Prior to that, she spent 10 years as a hospitalist mostly in Oregon, Virginia and then Plattsburgh, NY. Dr. Maria Gesualdo is our Associate Medical Director. Dr. Gesualdo currently serves as an Intensiveness of the ICU at Mohawk Valleys Health Systems St. Luke's Campus. Dr. Gesualdo has over 20 years' experience as a physician, serving as the President of Slocum-Dickson Medical Group, Medical Director, and Pulmonologist. These physicians are supported by Nurse Practitioners Liane Chlus and Cassandra Pronti who are here to collaborate with you and assist in the care of your patients.

A four-bed hospice residence called the Siegenthaler Center located on our campus in New Hartford which provides treatment of acute pain and symptoms, inpatient care, and respite care. We also offer residential services for patients who cannot or prefer not to live at home. Our hospice residence is designed to complement the care offered through our home hospice program. Compassionate, emotional and spiritual care that preserves comfort and dignity is provided in a spacious, welcoming, and home-like environment. Our residence is the only facility of this type in all this area.

We partner with the Abraham House in Utica and the Abraham House Rome Home in Rome to oversee the medical case management of Hospice patients who choose to reside in one of these comfort homes. Together we provide the best care to these patients in a home-like setting at no cost to the patient or their family.

We contract with 18 Skilled Nursing Facilities in Oneida, Herkimer and eastern



Madison Counties to augment the care they are providing to terminally ill patients. Our interdisciplinary team works closely with their staff to enhance the care of these patients at the end-of-life.

Community Bereavement Support Groups while all hospices are required by regulation to offer some type of grief support, we take it to the next level at Hospice & Palliative Care. We offer many different support groups and individual/family counseling regarding loss/grief issues free of charge. Our groups are open to anyone in the community who has experienced loss, not just those who have utilized Hospice & Palliative Care services. We also offer a Children's Bereavement Camp called Brave Hearts.

Accessibility to services 24/7 our goal is to anticipate your patient's needs or problems before they happen. Questions and concerns often occur after traditional working hours. We have experts from every field on-call or on duty 24 hours a day, 7 days a week that can answer your patient's questions, help to resolve their problems or get a nurse on the way to the patient when they need it...no matter what time of day or night.

We are an NHPCO We Honor Veterans Program Partner. One of the ways we honor those who have served our country is to hold a special ceremony for Veterans honoring them for their service to our country.

A.I.M. Palliative Care Program is medical care focused on the relief of the symptoms and stress of serious illness whatever the diagnosis and age of the patient. Hospice and palliative care both offer compassionate care to patients with chronic or life limiting illnesses who are not ready or may not be medically appropriate for Hospice services. Palliative care is focused on relieving symptoms associated with the patient's condition even while they are receiving active treatment. The goal is to help people live comfortably and to provide the best possible quality of life for patients and their families. We meet with patients in their own home to sign up for and provide palliative care.

If you or someone you know could benefit from hospice services, please call 315-735-6484. If you or someone you know could benefit from palliative care services, please call 315-735-6487



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Short Cuts in the Kitchen

Short Cuts in the Kitchen

By Bonnie Pawlick, RDN, CDN, Dietitian for OC Office For the Aging

For many people, the aging process or debilitating diseases can make it difficult to stand for any length of time. When people are unable to stand for even short periods of time, it makes the task of meal preparation and shopping very difficult. For some people, the problem of not being able to cook a meal may be a temporary concern. For example, you may be recovering from surgery or an injury and need time to heal or for rehabilitation and just don't have the strength or stamina for cooking. If you find yourself having decreased ability to prepare meals, here are some tips that may help you with the task.

PLAN YOUR MEALS, KNOW YOUR RECIPE one of the best time savers is to know what you are trying to do. Whether it is serving and preparing a whole meal or trying to prepare an individual recipe, knowing in advance, the ingredients you need and the steps you need to do is key to saving time and energy in the kitchen. Read through your entire recipe and make sure you have all the ingredients before trying to prepare the recipe. Make sure the steps in the recipe make sense or plan the order of steps you want to take. For example, some recipes may tell you to brown, sauté, or cook a part of the recipe, then to keep warm, while you do several other steps. Sometimes the flow of the preparation is better if you do some or all the other steps and then do this step. That is why it is important to read through the whole recipe and know what needs to be done. Gather and prepare or measure each ingredient before starting the recipe preparation. Place your measured ingredients in small containers, paper plates, paper cups, on a cutting board that you chopped them on, or even a shot glass works well for measuring spices/herbs into, to be added to a recipe. Many of the ingredients can be placed together in the same container, if they are added to the recipe all at the same time.

DO WHAT YOU CAN WHILE SEATED - if you need to peel potatoes, apples, carrots, etc. do it while sitting. If you are sitting at a table or counter just make sure the height of the surface you are using doesn't put undo strain on your shoulders or back. Sometimes it is easier to sit on a couch or easy chair with a large bowl or other container (like the cleaned, wash basin you took home from your last hospital stay) in your lap and peel the food directly into the bowl or container, place the peeled foods to the side of the bowl, on top of the peels. When you have peeled all the foods, take the container to the sink, rinse the peeled foods and discard the peels. If the food item needs slicing or cutting, do that sitting as well. If you have multiple spices or dry ingredients to measure, set them all out in one location and sit to do the actual measuring. I have used a rolling office chair in the kitchen to get around after having surgery on my knee, so I didn't need to use crutches between the mixer, stove, refrigerator and the counter I was using. I was able to stand with my weight on my good leg for periods of time at the stove or mixer, but purchase no bake lasagna noodles to make lasagna, the chair was very handy for moving around.

USE THE MICROWAVE TO SAVE TIME – when a recipe calls for cooking a chopped food in oil before adding to the recipe, cook it in the microwave. (No need to add the oil.) Place the chopped food in a container with a cover (a paper towel, wax paper, plastic wrap, a purchased plastic piece designed for covering foods in the microwave) and microwave for 1-4 minutes, depending on type of food and the amount (carrots, potatoes will take longer than onions or peppers). Large quantities of food may need to be stirred after 2-3 minutes and cook for another 2-3 minutes. Most chocolate can be melted in the microwave as well. The key is to use short periods of time, and it depends on the type and thickness of the chocolate. Squares of semisweet or unsweetened chocolate can start with 30 seconds to a minute on high before stirring and heating again. It also depends on the wattage of your microwave, which you need to know to prevent overcooking. Most heating times are based on a 1000watt microwave, but a home microwave that is only

750-watts or lower, may take longer, or a 1200-1600- in future meals. Slice the chicken after the meal and watt microwave, will take less time. Chocolate chips will require less time and should be checked and stirred or heat with gravy for hot chicken sandwiches. Cut up after 15-20 seconds, stir them and heat again for 15-20 seconds. When you remove the bowl from microwave, allow time for the heated bowl to continue heating the product as you are stirring and pressing the solid chocolate pieces against the sides of the bowl. This will help to prevent scorching the chocolate.

SUBTITUTE FROZEN PREPPED FOODS - for chopped pepper and onion you can purchase them frozen to save time, but they are more costly than doing it yourself, but will save you time and energy. Peppers and onions can also be purchased in strips and are combined together (peppers and onions for fajitas). If using frozen foods, microwave the amount needed to thaw it, or cook longer if they were to be sautéed. Frozen blueberries can usually be added directly to the recipe, while still frozen, which will reduce the amount of color bleed. Another frozen food to consider are diced cooked chicken or chicken strips. Again, these products are more expensive than using fresh chicken that you cut yourself, but will greatly reduce your time in the kitchen.

SUBSTITUTE ONION POWDER OR GARLIC POWDER – if onion or garlic is needed to add flavor but not necessarily bulk to the finished product, use garlic powder or onion powder. One clove of garlic equals about 1/8 of a teaspoon of garlic powder (not garlic salt). One teaspoon of onion powder (not onion salt) equals about 1/3 of a medium onion, use 3 teaspoons or one tablespoon to equal one onion. If you need the bulk of onion in the recipe, such as for salsa, a salad or chili, use the real thing. But if it is being used to flavor browned meat, a sauce, for meat loaf or meatballs, or to flavor a broth or gravy, use the powder to save time and energy of peeling, chopping and cooking.

CREAM SAUCE PREPARATION - if you need to make a cream sauce as part of a recipe or if doing creamed onions or creamed chipped beef use this alternative to making a roux. A roux is butter and flour cooked together before adding the liquid, usually cream, milk or broth, to be thickened. To make white sauce or "cream" sauce, measure the amount of milk (or liquid) called for into a pan. Measure the amount of flour and sprinkle over the milk. Stir together and continue stirring over medium high heat until the sauce thickens and starts to boil. Remove from heat, add flavorings, (salt, pepper, onion powder, spices or herbs), grated cheese or other ingredients and stir to combine. Basic medium white sauce would be one cup of milk with 2 Tablespoons of flour. I use non-fat milk and flour, so it is even lower in fat and over all calories. You can add shredded cheese for macaroni and cheese, or other ingredients such as fat free cream or more milk if making a cream soup. To make macaroni and cheese, you can add shredded reduced fat, sharp cheese and seasonings pour over cooked macaroni and bake to heat through.

USE READY TO BAKE MACARONI - you can which saves the tedious task of boiling the noodles, draining them without breaking them and then cooling enough to handle. When assembling the lasagna with no bake noodles, use sauce that is heated and thinner than when using cooked noodles and bake the lasagna as soon as assembled. Macaroni and cheese or other macaroni casseroles can be made without first cooking the pasta if the sauce is hot and adequate enough to cook the macaroni while baking, in a covered dish or cooking in a slow cooker. Look for no boil macaroni dishes in recipe books or on line to get a feel for amounts of sauce or liquid required, then experiment with your favorite recipes that you used to first boil the pasta before adding to the dish.

PLAN MULTIPLE MEALS FROM ONE MAIN FOOD – rotisserie chickens can be purchased in just about any grocery store now. These are fully cooked chickens that are sold hot and ready for you to have for a meal as soon as you get home. But if you live alone or have only 2 of you in the household, you will have left overs. Plan that leftover chicken for use

refrigerate for cold chicken sandwiches the next day, the leftover chicken for making chicken pot pie using readymade crust or biscuit topping from homemade biscuits or refrigerated dough. You can also debone any leftover meat and refrigerate the meat. Cook the carcass with water, salt, pepper, celery, onions, (or dehydrated celery flakes and chopped onion), herbs to make chicken stock. After simmering for 45 minutes or longer (can be done in a slow cooker), strain broth and place it in a large pan and add vegetables, pasta, rice, barley or other grains and cook until tender and then add reserved meat for homemade soup. You can also add barbeque sauce, your own or a purchased one, to left over chicken, for pulled chicken BBQ sandwiches or to have over rice. Or use the leftover chicken meat to make a stir fry type dish, only add the cooked chicken after the vegetables and sauce have been completed. The same ideas can be used if you prepare a beef roast or pork roast for a main meal and then plan on how you will use the leftover meat for future meals. Freezing the chopped or shredded, cooked meat (label well before freezing, so you know what is in package and date it) is a good way to make a future casserole with shorter prep time.

QUICK DESSERTS - if having guests for dinner or coffee and want to have a dessert to serve, or you just feel like something sweet yourself, try one of these easy ideas. For easy Pumpkin Bars: mix a 15.25 oz. Spice or Carrot cake mix (dry, none of the other added ingredients) with a 15 oz. can of pure pumpkin (not pie filling) in a large bowl until well blended. Batter will be very thick, can be mixed by hand or use electric hand mixer or stand mixer. Spread the batter in a greased and floured, 9 x 13" pan. (Wet the spatula to ease spreading.) Bake in preheated, 350° F oven, for 18-22 minutes or until tests done. Sprinkle with powdered sugar when cooled or frost with cream cheese frosting (if using canned frosting, may want to thin with a teaspoon or so of water, for easier spreading). Easy Baked Apple: wash and core a medium apple. Place in microwave safe bowl or custard cup. Fill hole with brown sugar or Splenda TM, cinnamon, raisins, chopped nuts or granola if desired. Cover and microwave on high until tender, 3-5 minutes. 3-2-1- Mug cake: measure 3 Tbsp. dry cake mix, 2 Tbsp. water or other liquid into a 12 oz. mug. Mix well until all is moist. (Can add cut up fruits, mini chips or nuts) Microwave uncovered for 1 minute. Let it cool slightly before consuming.

Hopefully some of these tips will help to shorten your meal preparation time. If you are unable to safely prepare meals at home and find yourself just heating frozen meals or relying on your meals from outside sources, perhaps you should call to see about Home Delivered Meals (Meals on Wheels) from Oneida County, Office for the Aging services. Contact us at the number below to find out about meals available at our congregate dining sites or as home delivered meals.

Nutrition Counseling and Education is provided by Oneida County Office for the Aging and Continuing Care/NY Connects. Anyone with questions about services and programs for older adults and caregivers, including the Senior Nutrition Program, should call Oneida County Office for the Aging/NY Connects at (315)-798-5456. You will be connected to someone who can assist you.

SAVE THE DATE

AMERICAN RED CROSS **BLOOD DRIVE** FRIDAY, DECEMBER 13, 2019 1pm – 6pm **AT** NHFD FIRE STATION

Out Reach Worker Carol Nettleman November New Hartford Adult Will Be Here November 1,8,15 to

Answer Any Questions You May Have

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24 Hour Notice Required for Reservations 12:00 Noon is the Deadline Therapeutic Diet Available

1. Diabetic—Low Calorie 2. Low Sodium

CLOSED

Monday	Tuesday	Wednesday	Thursday	Friday
on thongot to voto	WE ARE IN THE NEED FOR YARN PLEASE DROP OFF HERE NHSC	AARP DRIVERS CLASS TUESDAY NOV 19 8:30-3:30		1 Seafood Newburg 10:00 Bridge
Rib BBQ	5 Italian Wedding Soup	6 Chicken Ala King	7 Kielbasa	8 Goulash

Don't Forget to Vote	NEED FOR YARN PLEASE DROP OFF HERE NHSC	CLASS TUESDAY NOV 19 8:30-3:30		10:00 Bridge
4 Rib BBQ 10:30 Knitting Crocheting 11:00 Aerobics	5 Italian Wedding Soup 10:00 Bridge/ Canasta 10:00 Computer Training 11;15 Entertainment		7 Kielbasa 10:00 Canasta 10:00 Chair Zumba VETERANS PROGRAM COLOR GUARD	8 Goulash 10;00 Bridge
11 CLOSED VETERANS DAY	12 Italian Sausage 10:00 Bridge/ Canasta 10:00 Computer Training 11:15 Entertainment	13 Swedish Meatballs 11:15 Respite Care Nikki Nucci - The Pines	14 Ham 10;00 Canasta 10:00 Chair Zumba	15 Chicken Tenders Beef Barley Soup 10:00 Bridge
18 Hot Dog 10:30 Knitting/Crocheting 1:00 Theater	19 Veal Parmesan 10:00 Bridge/ Canasta 10:00 Computer Training 11:15 Entertainment AARP DRIVERS CLASS	20 Salisbury Steak 11:30 Elder Scams Halley Kowalski	:30 Elder Scams Thanksgiving Dinner	
25 Spanish Rice 10:30 Knitting/Crocheting	26 BBQ Chicken 10:00 Bridge/ Canasta 10:00 Computer Training	27 Broccoli Quiche	28 THANKSGIVING DAY	29

NH Senior Center News

11:15 Entertainment

submitted by Marge Anweiler, Kitchen manager

1:00 Theater

Fallishere, and it has been a beautiful season. Come out and visit us, have lunch and enjoy the sunny days. We have many activities in Nov for you to attend. We honor our veterans on Thursday Nov 7th, with the American Legion color guard at 11:15. Our Veteran, David Geiser was able to go on the honor flight to Washington DC to visit the city and the Veterans memorials. He told us all about this wonderful experience and his daughter, Robin, who accompanied him also spoke to us about the memorable time they had.

We have several programs coming up in Nov. Nikki Nucci, from the Pines will speak on the respite care that they provide. Hallie Kolawsky, an Aging Service Co-Ordinator from Office of the Aging, will speak on elder abuse and scams. Please check our calendar for these dates.

Our Thanksgiving dinner will be on Thursday, Nov 21 at 11:45. You must call by noon the day before for reservations, as we may not have room to accommodate as many as we would like to this year.

We are still without a director, probably until January. Please put in an application with the town if you are interested to help us to keep our wonderful senior center operating. We have a hot meal everyday, and serve many seniors in our community. We want to continue this. We have a theater readers group and the Clinton Roadrunners seniors who also use our site. Come and join them to keep your mind active, and join our Aerobics or Zumba to keep your body active. We do offer the AARP safe driving course each month, call us to ask for dates and openings.

We will be having a speaker from the DMV soon, to remind us that in 2020 we will all need to have an enhanced drivers license, if you wish to board an airplane. New rules are confusing and we need to be aware of these changes.

Thank you to Mark Wolber for his very informative talk. We look forward to having him again soon. Thank you to John from Rite Aid for holding a flu shot clinic at our Center. It was well attended.Our health fair went very well, and was attended by so many agencies to inform our seniors. Many also got their flu shots from Price Chopper at this event. Thank you to all who came to support this event.



BIRTHDAY PARTY



















NOV. 2019

NH Fire Dept. News

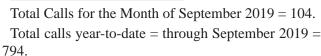
BLINDS & SHADES

THE TOWN CRIER

NHFD News

Your New Hartford Volunteer Fire Department responded to 104 calls during the month of September as indicated by the monthly call report listed below by category:

Fires **EMS** 61 Hazardous Service Type 12 False Alarms Other Alarms Weather Related



Some of the calls listed above - such as Fires, EMS. and Hazardous - are self explanatory. Others such as Service, Good Intent and Other Alarms are not. Service Calls includes water or animal problems, public assistance or standbys. Good Intent refers to responding but did not find anything or canceled in route. Other alarms include explosions, carbon monoxide, smoke or sprinkler detector activations.

The figures above do not include other activities by members of the department such as Fire Prevention details, training, parades, Open House and other various department committee meetings that take place throughout the year.

In Other Department News...

This is the time of the year when everyone begins to think winter and along with that your New Hartford Volunteer Fire Department thinks about winter safety tips to keep you, your family, your business and friends healthy and safe.

This is also the season when the department sees an increase in carbon monoxide (CO) detector activations. Often referred to as the "silent killer", carbon monoxide is an invisible, odorless, colorless gas created when fuels (such as gasoline, wood, coal, natural gas, propane, oil, and methane) burn incompletely. In the home, heating and cooking equipment that burn fuel are potential sources of carbon monoxide. Vehicles

produce dangerous levels of carbon monoxide.

CO alarms should be installed in a central location outside each sleeping area and on every level of the home and other areas where required by applicable laws, codes, or standards. For the best protection, and if possible, interconnect all CO alarms throughout the home. Follow the manufacturer's instructions for placement and mounting height. Select a CO alarm that has the label of a recognized testing laboratory. Test your alarms at least once a month and replace if necessary. Once activated, check to see if the batteries are low. If they are, replace them and if it continues to sound or if people in the vicinity are starting to feel ill,

With winter approaching, make sure vents for your dryer, furnace, stove, and fireplace are clear from the snow build-up.

We share this information and the suggestions below because these are conditions that we encounter on a regular basis. So here are a couple of more tips to keep you safe this winter.

KEROSENE HEATERS:

If using a kerosene heater, be sure your heater is in good working condition. Inspect exhaust parts for carbon build-up. Be sure the heater has an emergency shut off in case the heater is tipped over. Never use fuel burning appliances without proper room ventilation. Remember, burning kerosene, coal or propane produces deadly fumes. Use only the fuel recommended by the heater manufacturer. Never introduce a fuel into a unit not designed for that type of fuel. Keep kerosene or other flammable liquids stored in approved metal containers, in well ventilated storage areas outside the house.

NEVER, FOR ANY REASON BRING GASOLINE INTO YOUR HOME AT ANY TIME OF THE YEAR!

Never fill the heater while it is operating or hot. When fueling an oil or kerosene unit, avoid overfilling. Use caution with cold fuel for it may expand in the tank as it warms up. Refueling should be done outside of the

Keep young children safely away from space heaters when they are wearing loose clothing that can be easily

or generators running in an attached garage can also ignited. When using fuel burning appliances in the bedroom, (which we hope does not happen) but if it does, be sure there is proper ventilation to prevent a build-up of carbon monoxide.

WOOD STOVES AND FIREPLACES:

We encourage you to have your chimney inspected annually and cleaned if necessary, especially if it has not been used for some time. Do not use flammable liquids to start or accelerate any fire. Keep a glass or metal screen in front of the fireplace opening to prevent embers or sparks for jumping out, and unwanted material or children from getting in. Do not use excessive amounts of paper to build roaring fires in fireplaces. It is possible to ignite creosote in the chimney by overbuilding the fire.

Never use charcoal indoors. Burning charcoal can give off lethal amounts of carbon monoxide.

Keep flammable materials away from your mantle. A spark from the fireplace could easily ignite these materials.

Before going bed, be sure your fireplace is out. Never close the damper with hot ashes in the fireplace. A closed damper will help the fire to heat up again and will force toxic carbon monoxide into the house.

The NHFD wants to keep our neighbors safe now and in the future.

For additional information please visit www.nhfd.





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Hartford, NY 13413. Help preserve the history of our

community with your support. Check them out at www.

Victor J. Fariello Jr. is a lifelong resident of New

Hartford and has been a collector and dealer of

antiques for many years. He is a past officer and

member of the New Hartford Historical Society and is

the Charter President of the J. Schoolcraft Sherman

Chapter #1519 of The Questers, an International

organization for people who love antiques and have

a commitment to preservation. Questions on anything

related to antiques can be sent to him at PO Box 194,

Washington Mills, NY 13479 or by email to vifariello@

gmail.com. Any photos submitted will be returned upon

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30 THE TOWN CRIER





Victor J. Fariello Jr.

Wedgwood China

by Victor J. Fariello Jr.

I first became acquainted with Wedgwood China after meeting the well-known Utica Antiquarian Leo Albert Buskey many years ago. Mr. Buskey was an expert on Wedgwood and had studied at the Wedgwood factory in England. He also authored a book, "Josiah Wedgwood," about the company's founder. I was fortunate enough to be invited to view his private collection of Wedgwood at a very early age. The beauty of the pieces, combined with Mr. Buskey's expertise and obvious passion for this china, made a lasting impression on me.

Wedgwood is one of the most iconic of the Staffordshire potteries. It was founded in 1759 by Josiah Wedgwood, who is regarded as the "Father of English Potters." He was born July 12, 1730 in Burslem, Staffordshire, England, the 11th and last offspring of Thomas and Mary Wedgwood. After surviving an early childhood case of smallpox, young Josiah soon became an apprentice potter under the direction of his oldest brother, Thomas Wedgwood IV. He went on to work for many well-known potters of the day before starting his own factory.

Wedgwood China was known for its great design and high quality. And despite Wedgwood's pottery goods costing considerably more than the contemporary potters of the time, it did not seem to slow down the enthusiasm for their works. Although Josiah Wedgwood was responsible for several unique designs, he is perhaps best known for the very distinctive pottery known as Jasperware. It is identifiable by raised white designs on a matte finish. It was introduced in 1774 and

Antique Talk

immediately became a hit. It was made in a variety of colors but is best known for the pale blue background that is known as Wedgwood Blue. I have seen it in yellow, green, red, brown and even black. Pieces were made in every conceivable design from trinket boxes to elaborate urns.

Wedgwood is highly collectable today and perhaps the most widely collected china of all time. While there are many rare and outstanding pieces that command a high price, for the most part it is very affordable. A great deal of it was made through the years and has survived and it is still produced today.

If you are interested in learning more about Wedgwood, there are numerous books in print on the subject. Check the library first or try Amazon.com. If you are lucky enough to own some pieces of Wedgwood then you are fortunate indeed. It is as beautiful as it is distinctive. Although it may not be commanding high prices at the moment, it is like most antiques and collectables, well worth holding on to. As time marches on and quantities diminish for various reasons, the laws of supply and demand will dictate that prices go up. You can bank on them doing so.

Happy Collecting!

20th Annual Antiquefest

It won't be long until the 20th Annual Antiquefest to be held at the Historic Stanley Theatre in Utica. The dates are Saturday, January 25, 2020 from 10 a.m. to 5 p.m. and Sunday, January 26, 2020 from 10 a.m. to 4 p.m. This is the show you don't want to miss!



request.

This Wedgwood pitcher is a highly collectible piece. It too is in the Jasperware design.



This Wedgwood piece is in the popular Jasperware design. It was made in a variety of colors





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NOV. 2019

Community News



MultiPurpose Long
Term Care
Insurance?
Changing
Planning
Solutions for
Long Term
Care

By: John H. Hobika, Jr., CLTC

In our previous article, we gave an overview of traditional Long-Term Care Insurance (LTCI), including the 4 key components to those types of policies.

While traditional LTCI still plays a major role in consumer LTC planning, some newer types of policies have increased in popularity, and we wanted to give an overview of those policies as well. These newer policies are often referred to by names like "linked benefit" or "hybrid" or "combo" policies, because they combine life insurance death benefits (or, in some states, annuity benefits) with LTC (or sometimes referred to as "chronic illness") benefits.

These policies can also be funded (paid for) in 2 ways. The first is with a lump sum or single premium (sometimes referred to as "asset-based") and the second is with ongoing, annual premium payments. The first option is especially appealing for people who have money set aside in, for example, CDs or money market or savings accounts, with the idea being those funds can be accessed to pay for care if needed.

The potential problem with that approach is that most people have not accumulated enough to pay for the

potentially large cost associated with an LTC event. As a very general example of a single premium funded design, one could put, say, \$50,000 into a linked benefit policy. That policy may offer a life insurance death of, say, \$75,000 and a LTC benefit "pool" of, say, \$250,000 (the actual numbers vary based on age, health and underwriting status). Some policies also offer the ability to walk away from (surrender) the policy at a later date, and get all, or a high percentage, of their premiums paid back. While it is uncommon to see that occur, it offers an extra degree of flexibility in planning.

The second type of policy is a life insurance policy similar to those we have become familiar with over the years, with one important exception: the policyholder has the ability to "accelerate" (use during lifetime) the face amount (or a percentage of it) of the policy and use the funds to pay for care.

So, for example, a policyholder may pay \$400 per month for a life insurance policy with a \$300,000 death benefit, and the policyholder – if they meet the requirements to trigger the benefit – could decide to accelerate the death benefit, and use those funds instead to pay for care.

While it is important to note that using death benefits to pay for care typically reduces remaining death benefits (sometimes to zero), many consumers like the "multi-purpose" nature of these newer types of policies. Stay tuned in a later edition for another perspective on planning etc.

Please call us at 315-427-9165 if you would like to learn more about these types of policies so you can make an informed decision about your planning. To receive your complimentary Long-Term Care consumer guide and/or Business Owner tax guide, please call or email me direct.

THE TOWN CRIER 3'

John H. Hobika, Jr. is Senior Vice President/Regional Sales Director for Advisors Insurance Brokers www.advisorsib.com that serves Upstate New York working with a variety of individuals, families & business owners through a variety of distribution channels. He can be reached @ 315-427-9165 or jhobika@advisorsib.com.

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Friday – November 8, 2019 Harts Hill Inn, Whitesboro 7PM– 10PM Doors Open at 6PM \$45/Ticket - Cash Bar

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Look for the special insert in this month's issue to read about the Spirit of Josh Fund, which will also help make children's wishes come true all year long!

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IMMANUEL BAPTIST CHURCH

Pastor Fletcher Matlack 9501 Weston Rd., NH (Next to Perry Jr. High), (315) 737-5222 www.ibcfamily.com E-mail: info@ibcfamily.com Sunday School for all ages: 9:00 am - 9:45 am Sunday Morning Worship Service 10:00 am Nursery, Preschool and Children's Worship hour: 10:00 am Prayer meeting held every Wednesday at 6:30 pm Youth Group for ages 12 and up meets every other Saturday from 6-8 pm. See our website for schedule.

Church is handicapped accessible.

NEW HARTFORD PRESBYTERIAN CHURCH

45 Genesee Street, NH - 732-1139 www.newhartfordpresbyterian.org Communion is available on the first Sunday of each month. Worship services - 10:30 a.m. each Sunday Child care is available.

Sunday School programs for children and adults begin at 9:30 a.m. Communion will be offered on November 3rd for all who wish to receive it. The Sew'n Sews group meets each Wednesday morning at 9:30 a.m., followed by the Church at Prayer at 11:00 a.m. Deacons will meet at 7:00 p.m. on Monday, November 4th.

The New Hartford Presbyterian Women will host the popular annual Christmas Star Bazaar from 9:00 a.m. to 3:00 p.m. on Saturday, November 9th. It will feature handcrafted gifts, wooden items, holiday decorations, baby specialties, knitted items, books, glassware, furniture, toys, decoration, and collectibles. Lunch will include homemade soups, sandwiches and desserts. The bazaar is free to attend.

Church committees will meet at 7:00 p.m. on Tuesday, November 12th. Members of the congregation will prepare and serve the evening meal at Hope House in Utica on Sunday, November 24th. Members of the Session will meet on 7:00 p.m. on Tuesday, November 26th. Church offices will be closed on November 28th and 29th for the Thanksgiving holiday.

OUR LADY OF THE ROSARY CHURCH

1736 Burrstone Road - 724-0402 Pastor Joseph Salerno Sunday: 7:30am and 9am Masses held at Our Lady of Lourdes: Saturday: 4pm and Sunday at 11:15am Handicapped Accessible and Air Conditioned

SAUQUOIT VALLEY UNITED METHODIST CHURCH Cor. Pinnacle Rd. & Mohawk St., Sauquoit email: sauquoitvallyumc@aol.com Pastor Carl Getz Office - 737-7505 Sunday Worship 11 a.m.(Nursery Care Available) Sunday School 9:30 a.m. For all ages. Handicapped Accessible

FIRST BAPTIST CHURCH OF NH

7 Oxford Road - Office phone: 315-733-4570 firstbaptistnh@gmail.com Rev. James Harriff, Pastor Sunday Service - 9:30am Sunday School - 11:00am Handicapped Accessible

All are welcome.

UNITARIAN UNIVERSALIST CHURCH 10 Higby Road, Utica NY 13501 Services and Religious Education for Children 10:30 AM 315-724-3179 uuutica.org Minister: The Rev. Erin Dajke Holley Coffee Hour follows the service

FAITH IN CHRIST FELLOWSHIP CHURCH

3431 Oneida St., Chadwicks - 737-0753 www.faithnchristfellowship.com Pastor: John Kelly Sundays: Worship, 10 a.m. Children's Church during the sermon. Bible Study and Prayer - Wed evening 7:00 p.m.

ST. GEORGE ORTHODOX CHURCH

350 Higby Road, New Hartford, 315-292-6682 Fr. George Goodge Sun - 9am Matins Sun - 10am Liturgy Wed - 5:30pm Vespers

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THE TOWN CRIER

Corner of Pinnacle Rd. and Oneida St, Sauquoit - 737-5075 David Green, Pastor Sunday Service: 10:30 am Junior Church available. Nursery also available Wednesday Bible Study - 7:00 p.m. Sunday School 9:30am

We are handicapped Accessible.

WESTMINSTER-MORIAH-OLIVET PRESBYTERIAN

Interim Pastor Rev. Dr. Mark S. Caruana Music Director Richard Crawley Worship service: Sunday 10:30 a.m. 714 Washington St., Utica. 315-732-6518, www.wmoutica. org. find us on Facebook & Twitter Handicapped accessible

NORWICH CORNERS CHRISTIAN CHURCH

10233 Roberts Road, Sauquoit - 737-0757 WHERE JESUS IS LORD! Pastor Walter J. Wharram, Jr. Sunday Morning Prayer - 8:45am Sunday School - 9:30am Sunday morning Worship Service - 10:30 Mid-Week Bible Study - Thursdays 7pm Summer Hours - Beginning 7/1/18: Sunday Morning Prayer - 8:30am Worship Service - 9:30am Campfire Meetings -Thurs 6:30pm

TRINITY LUTHERAN CHURCH 2620 Genesee St., Utica. (315)732-7869

Fall/Winter worship: 9am - Sunday School & Adult Bible Study 10:30am - Worship is led by our Pastor, Peter Saie Handicapped accessible.

FIRST PRESBYTERIAN CHURCH

1605 Genesee Street, Utica 732-5111 - fpcutica@verizon.net Opening Doors, Hearts & Minds: Serving Christ & Community Reverend Jeanne M. Kumbalek Sundays - 10:30 Worship 10:45 - Sunday School for Elementary Ages Faith Enrichment for all ages Call or email for schedule. Nursery Care Provided Wheelchair Accessible

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25 Robinson Rd. Clinton - 315-853-1582. www.licfc.org Pastors Peter & Addie Forrester Adult Sunday school 8:45 AM Sunday Service 10 AM (Nursery & Sunday school provided) Wednesday Prayer Mtg 7 PM Monday night Bible study (every 3rd Mon.) 7 PM Operating in all of the gifts of the Holy Spirit including 'healing' Go on line and check out our school!

SACRED HEART ST. MARY'S CHURCH

201 Main St. NY Mills, NY Saturday Vigil Mass: 4:00 PM Sundays: 8:15 AM &11:15 AM Weekday 12:10 PM -Tuesday, Thursday, Friday 12:10 - Communion Service Only Wednesdays

ANNUNCIATION CHURCH

7616 E. South Street, Clark Mills - 853-6138 Fr. Kevin J. Bunger. Deacon Gil Nadeau Weekday Mass: Mon & Tues 8am, Wed 7:45am, Fri. 8 am Communion Mass Weekend Mass: Sat. 4pm Vigil, Sun. 9:30am Confession: Sat 3:15pm-3:45pm

STONE PRESBYTERIAN CHURCH

8 So. Park Row, Clinton Scott Leonard, Commissioned Lay Pastor Sunday service-10:30AM Website: www.stonepres.org E-mail: stonepres@verizon.net

NOV. 2019

FIRST UNITED METHODIST CHURCH

105 Genesee Street, New Hartford (315) 733-4227 office@firstumconline.org We are also the home of the Family Nursery School! Rev. Brad Chesebro, Senior Pastor Deacon Becky Guthrie, Congregational Care Coordinator Worship Schedule 9 am Classic Worship 10:00 am Coffee Hour 10 am Adult Sunday School 11 am Xalt Praise Service 11:15 am Children's Church Noon Youth Group Meeting Communion offered 1st Sunday of each month. Child care provided for all Church activities We are handicapped accessible! Visit our website to view recent sermons.

CLINTON ROAD BAPTIST CHURCH SBC

www.firstumconline.org

dba Crosspoint Church Senior Pastor, Samuel Macri Youth Minister, Bobby Allen 140 Clinton Road, New Hartford Sunday Morning Worship Service at 8:00 317 Oriskany Blvd, Whitesboro, 797-4520 Sunday Morning schedule: Sunday School Small Groups, 9:00 Sunday Morning Worship, 10:30 Sunday Evening Youth, 5:00 Sunday Evening Discipleship, 5:30 Tuesday Morning, 6:30, Men's Fellowship Breakfast New Hartford Campus

Wednesday Evening, 6:30, Praise Team Practice Wednesday Evening, 7:00, Prayer Meeting Thursday Evening, 6:30, College/Career Ministry

Website: crosspointchurchonline.org Sunday Morning Services streamed live Pastor Sam's messages available at our website

We are Handicapped Accessible Handicapped accessible!

ST. JOHN THE EVANGELIST CHURCH

66 Oxford Road - 732-8521 Rev. Kevin Bunger, Pastor Cheryl Smith Dir. of Faith Formation Saturday: 8:30am; Vigil, 5:15 p.m. Confessions 4:15-5pm Sunday Masses: 8am & 11am Mon-Fri Masses: 6:45am, 9:10am We are handicapped accessible!

HOPE ALLIANCE CHURCH 4291 Middle Settlement Road, P.O. Box 626, N.H.

General Office: 732-1349 Rev. Andy Ward, Pastor Sunday Services: Sunday School for entire family: 9:30 a.m. Morning Worship: 10:45 a.m. Communion First Sunday of the Tuesdays: Ladies Bible Study - 9:30 a.m.

Wednesdays: AWANA - 6pm Fridays: Christian Service Brigade - 7pm Sundays: Jr. & Sr. High Youth Fellowship. Hope Alliance Church is handicapped accessible.

ST. THOMAS CHURCH

150 Clinton Road - 735-8381 Pastor: Rev. David Sears Saturday Vigil: 4 p.m. Sunday Mass: 9:00 a.m. Confessions: Sat. 4:45-5:15 p.m. Holy Day Schedule: Holy Day Masses 12 noon Adult Religious Education, Open to the Public We are handicapped accessible!

ST. STEPHEN'S EPISCOPAL CHURCH

25 Oxford Road - 732-7462 (Parish & Rectory) The Very Rev. Joell Szachara Sunday Service of Holy Communion at 10am followed by

YMCA School Age Child Care Office/Program (315-797-Al-Anon Meetings: Sundays at 5pm & Thursdays at 5:30pm

AA Meetings: Sundays at 8pm Yoga by Kristy: Tuesdays at 5:30pm & Thursdays at 9:30am

EGA Meetings: 1st Mondays of the Month St. Stephen's is handicapped accessible.

Faith in New Hartford

Office phone: 315-853-2933 Handicapped Accessible

CLINTON UNITED METHODIST CHURCH

105 Utica Road, Clinton Pastor Jeff Hale

Sunday Worship Service 9:30 AM

Sunday school during worship following children's time

Office Phone: 853-3358 www.clintonmethodist.org

PLYMOUTH BETHESDA UNITED CHURCH OF

500 Plant St, Utica (Oneida Sq, across from Dunkin Donuts) Mike Ballman, Pastor Sunday Mornings 9:30am Last Sunday of the month - 10:30am www.plymouthbethesda.com

CORNERSTONE COMMUNITY CHURCH

500 Plant St. Utica(Oneida Sq. across from Dunkin Donuts) Mike Ballman, Pastor Sunday Mornings: 11:15am Last Sunday of month 10:30am www.cornerstoneutica.com

CHRIST CHURCH (REFORMED PRESBYTERIAN)

8470 New Floyd Rd. Rome, NY 13440 Website: www.christchurchreformed.com

https://www.facebook.com/ChristChurchReformedPresbyterian

Pastor: Aaron Goerner Services: Sunday School: 10AM Sunday Worship: 11AM

Thursday Bible Study 7PM

HOLY TRINITY ROMAN CATHOLIC CHURCH

Father Canon John Mikalajunas 1206 Lincoln Ave Utica, Phone 315-724-7238 "The Big Church on the Arterial next to the Ped Bridge" Only 5 minutes from New Hartford (per Mapquest) Saturday 5pm/ Sunday 8AM + 10AM (English Masses) Sunday 11:30AM only all Polish Mass in Central NY Weekday 8AM Mass followed by Rosary 7 days a week Confessions Daily 7:45am, Saturdays 4pm Handicapped accessible - Air conditioned

ZION LUTHERAN CHURCH

630 French Road, New Hartford Pastor, David Cleaver-Bartholomew Traditional Worship Service, Sunday 10 AM Contemporary Worship Service, Sunday 5 PM Childcare is provided | All Are Welcome -Please stay for Coffee Hour Bible Study Tuesday Evenings 6 PM & Wednesday Mornings 10 AM Email: office@zionluth.com Website: www.zionlutheranNy.org Facebook: Zion Lutheran Church, New Hartford NY

MOHAWK VALLEY CHURCH

9417 Maynard Drive Marcy, NY Sunday Mornings at 10am Come As You Are www.mohawkvalley.church Pastors Mike & Susie Melnick Contemporary Worship led by Mark Bolos

TABERNACLE BAPTIST CHURCH

13 Clark Place, Utica 315-735-7534 churchoffice@tbcutica.org Facebook: Tabernacle Baptist Church www.tbcutica.org We are together in our diversity! Come worship with us! Saturday 6 p.m. Young Adult Worship & Study Sunday 10 a.m. English Worship Service Sunday 10:15 a.m. Sunday School for children in English and Sunday 11:30 a.m. Karen Worship Service and 2nd-Hour Sunday School

Pastors Rev. Debbie Kelsey and Rev. Daniel San

BIBLE BAPTIST CHURCH

4431 Middle Settlement Rd., New Hartford, NY 13413 Brian Demers, Pastor Sunday School for all ages: 9:30 a.m. Sunday Morning Worship Service: 10:45 a.m. Sunday Evening Bible Study: 5:00 p.m. Wednesday Evening Prayer Meeting and Bible Study: 7:00 p.m. Handicapped accessible. Nursery Provided. www.biblebaptistchurchnewhartford.org

BEIT SHALOM

48 Franklin Square, Utica, NY 733-2867 Rabbi: Stephen Galiley Friday Evening Shabbat Services: 7:00 pm Oneg Shabbat Beit Shalom is a Messianic Jewish Congregation. All are welcome!



TEMPLE EMANU-EL

teuticaoffice@gmail.com Rabbi Peter Schaktman Friday Shabbath Services: 6 p.m. Friday Evening Oneg Sabbath sponsored by the Sisterhood of Temple Emanu-El. All are Welcome

2710 Genesee Street, Utica, NY - 724-4177

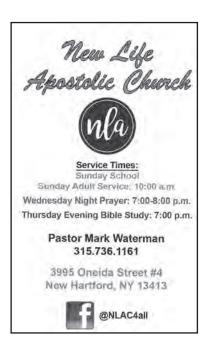
TEMPLE BETH-EL 2710 Genesee Street, Utica, NY – 724-4751 Cantor: Kalman A. Socolof Executive Director: Mrs. Mundy B. Shapiro Friday Evening Services: 5:30 p.m. Sabbath Morning Services: 9:30 a.m. Weekly Morning Minyan Services are held Mon., & Thurs. from 8:00 a.m. at 2710 Genesee Street. Kiddush on Saturday morning sponsored by the Sisterhood of TBE. All are Welcome.

ZVI JACOB

Orthodox Synagogue 110 Memorial Parkway, Utica - 724-8357 Services are held Saturday at 9am, and on holidays. Services may be held at other times if there is a minyan. Visit our website www.zvijacob.org. All are Welcome.

THE JEWISH COMMUNITY CENTER

2310 Oneida Street, Utica - 733-2343 Provides programs for seniors and recreational activities for all ages. Open to people of all races, religions, and nationalities.





Raising Awareness of the Benefits of Hospice and **Palliative Care**

Throughout the month of November, Hospice & Palliative Care, Inc. will be joining organizations across the nation hosting community activities in recognition of National Hospice and Palliative Care Month.

For more than 40 years, hospice has helped provide comfort and dignity to millions of people, allowing them to spend their final months at home, surrounded by their loved ones. Hospices ensure that pain management, therapies, and treatments all support a plan of care that is centered on the person's goals. This care also provides emotional support and advice to help family members become confident caregivers and adjust to the future with grief support for up to a year.

"It is essential that people understand that hospice and palliative care is not giving up, it is not the abandonment of care, and it is not reserved for the imminently dying," said Edo Banach, president and CEO of the National Hospice and Palliative Care Organization. "Hospice is a successful model of person-centered care that brings hope, dignity and compassion when they are most needed.

Every year, nearly 1.5 million Medicare beneficiaries receive care from hospices in this country, reports NHPCO. Hospice is unique in that it offers an interdisciplinary team approach to treatment. Caring for the whole person allows the team to address each patient's unique needs and challenges.

As Beverly Mangine, a hospice volunteer noted, "People need people and Hospice is there in so many ways to support those in need at the end of life. That is what brought me to this amazing organization. Being able to support the staff and assist in providing a comfortable, content, end-of-life experience for the patients and their families is why I volunteer at Hospice!"

Hospices are also some of the best providers of community-based palliative care. Palliative care delivers expertise to improve quality of life and relief from pain. It can be provided at any time during an illness – during and after treatment, from diagnosis on.

More information about hospice, palliative care, bereavement services and advance care planning is available from Hospice & Palliative Care by calling 315-735-6484 or at www.hospicecareinc.org.



Providing Quality, Compassionate Care Since 1977



(315) 735-6484 hospicecareinc.org







NOV. 2019

Community News

THE TOWN CRIER

Going Back to School: Tips on How to Pay for It

Going back to school can help you advance in your job, reenter the workforce, or support a second act as you chart a completely new career. But what are the right strategies adults should keep in mind to help manage education expenses?

Here are some financial tips for going back to school as an

See what your employer offers. Many large companies offer benefits such as tuition reimbursement through a qualified program—up to \$5,250 may be excluded from income. But even if the tuition above \$5,250 is taxed as income, that's still a great strategy versus paying it yourself. Check with your employer to see if they offer any scholarships, educational discounts, or other resources that you could tap into.

Consider tax-deferred educational savings plans. If you have money in a 529 plan or Coverdell Education Savings Account (ESA), it may make sense to use those funds for you to go back to school. Did the plan begin as a way to fund a child's education? The beneficiary can often be changed to a qualified family member. Is your planned enrollment date months or years in the future? You may be able to make contributions to a 529 plan between now and then to build up funds. In the case of ESAs, however, remember that the beneficiary has to be under age 30.

Remember tax deductions and/or tax credits. Though not a source of direct funding, some education expenses (if you are qualified) may be tax deductible. Also, education expenses may qualify for either the American Opportunity or Lifetime Learning Credit. IRS Publication 970: Tax Benefits for Education* provides a comprehensive overview of tax benefits and tax rules related to education.

Tap into retirement funds only if you understand the rules. You can use IRA savings for "qualified educational expenses" and avoid penalties for early withdrawal, though you'll still owe taxes using a traditional IRA. With a Roth IRA, you are able to access your contributions tax and penalty free. The earnings portion may be subject to tax, and like a Traditional IRA, you may be able to avoid the early withdrawal penalty if used for qualified education expenses. Likewise, it may be possible to borrow from your 401(k) plan. You will want to check with your plan administrator. But tapping into retirement funds should be among the last options you consider because you're spending resources you originally invested in your future. If you feel you have to do it, make sure you're using the money for qualified expenses.

*https://www.irs.gov/pub/irs-pdf/p970.pdf

Please consider the investment objectives, risks, charges and expenses carefully before investing in a 529 savings plan. The official statement, which contains this and other information, can be obtained by calling your financial advisor. Read it carefully before you invest.

This article was written by/for Wells Fargo Advisors and provided courtesy of Christopher J. Carbone, CFP®, AWMA®, LUTCF®, First Vice President - Investment Officer, Financial Advisor. New Hartford, New York (315) 801-2546

Investments in securities and insurance products are: NOT FDIC-INSURED/NOT BANK-GUARANTEED/MAY LOSE VALUE

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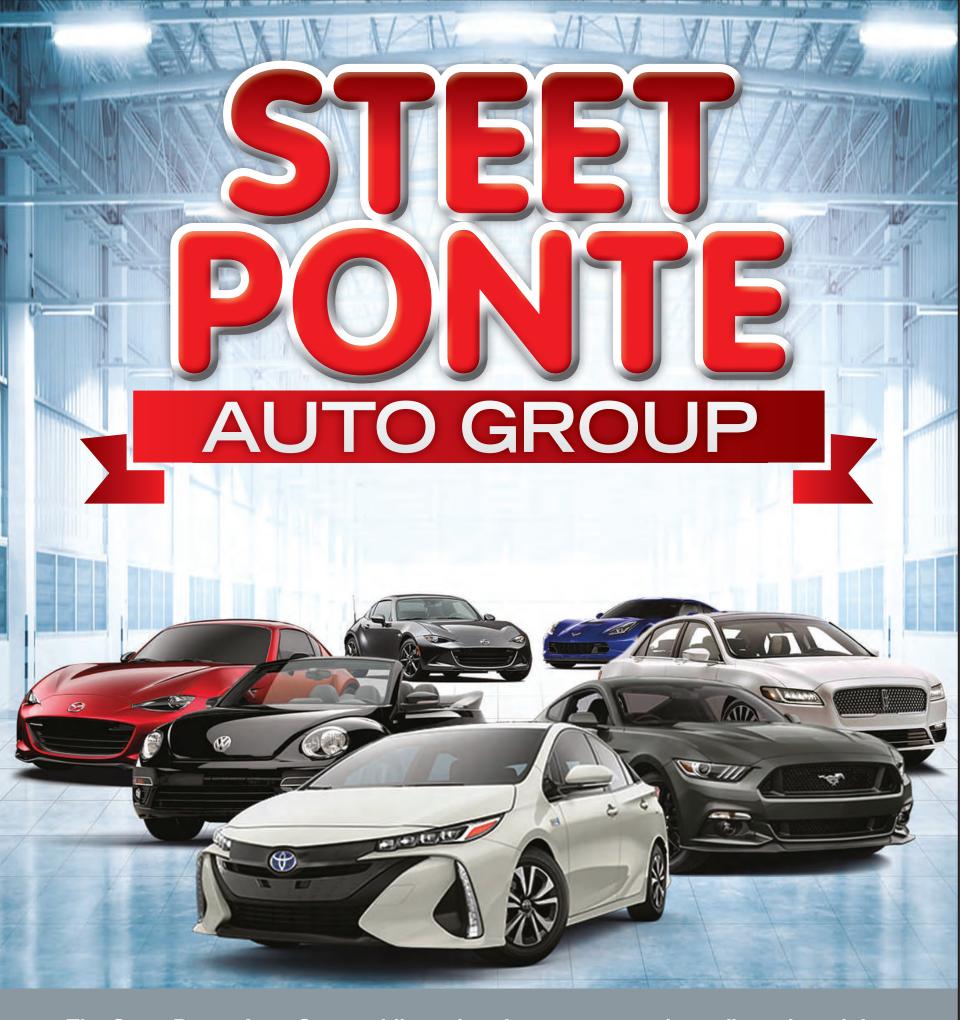
INFO @ PJGREEN.COM

DO YOU HAVE QUESTIONS ABOUT PREARRANGING SERVICES?

Friedel, Williams & Edmunds is Offering a Seminar

NOVEMBER 19 AT 6:00 PM at the New Hartford Public Library

SPACE IS LIMITED, PLEASE CALL 315-724-6105 or Email: info@fwefh.com To Reserve Your Space



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