



Pictured are four members of Sitrin's nursing staff: (l-r) Robert Bacon, LPN, Candace Carcone, RN and Rehab Charge Nurse, Jessica DiMartin, RN, and Liz Mykel, RN and Rehab Unit Manager.

Sitrin Recognizes Nurses: Heros in Scrubs

While the first week of May has long been designated as National Nurses Week, the timeliness of this particular recognition takes on an even greater meaning this year.

The 2020 Nurses Week theme is Compassion|Expertise|Trust. No message has been more significant since the pandemic of COVID-19 first struck our country, and the world at large, disrupting our regularly scheduled lives.

For months, essential workers have been on the front lines, fighting every step of the way by providing patient care, preparing food, delivering necessities, and more, while also putting themselves at risk.

At the Sitrin Health Care Center, all staff are considered essential; however, it is the facility's nursing staff who are truly regarded as heroes. Each day, these skilled, kindhearted employees show their compassion by providing continuous, comprehensive care to residents and patients.

Since visitation has been suspended, nurses and other staff members have stepped in to be a pseudo family for Sitrin's residential population. They have worked to transform the campus from a health care center into

a warm and welcoming home, spending extra time with each individual resident and patient.

Private Facebook groups have been established to ensure staff can regularly communicate with residents' family and friends. Each page displays photos and videos of activities, sing-a-longs, outdoor walks, and meal times, while also ensuring social distancing guidelines are followed.

"Having regular communication and more personalized interactions gives residents and family members peace of mind," said Brenda Cobane, vice president of long-term care. "Families can take comfort that their loved ones are being well taken care of during a truly unprecedented time."

In long-term care, residents enjoy the comfort of their homes that have been thoughtfully decorated by the nursing staff. Each has added touches of warmth by embellishing living rooms, fireplace mantles, and more with spring and holiday decorations. Not only has the nursing staff been providing exceptional care, but these little extras have greatly enhanced the residents' lives.

On Sitrin's NeuroCare unit, the nurses have regularly showed their expertise by providing specialized care for those living with Huntington's Disease and ALS. Each day, nurses and staff members have assisted residents by participating in individual and small group activities, including virtual dance therapy, outdoor exercise, movie nights, and more. The nurses have truly become a second family to the residents.

Rehabilitation patients have put their trust into the nursing staff, as many have been admitted for various surgeries and illnesses. The staff has tirelessly worked to ensure each is therapeutically healing in an effort to safely return home.

Overall, Sitrin's nurses have showed resilience. Each day, new challenges are presented, yet they still return the next day to once again provide care. Their expertise is what has led the charge to ensure that we can continue to deliver compassionate care and instill trust in our residents and patients.

The conviction and dedication Sitrin's nurses have shown proves that heroes truly don't wear capes, they wear scrubs.



CANCELLED

**New Hartford
Memorial Day Parade
and NHFD Open House**
on May 25, 2020

The New Hartford Memorial Day Parade Committee has announced that for the safety of the participants and the community, this year's Memorial Day Parade, scheduled for Monday evening, May 25 is cancelled.

We hope everyone stays safe and look forward to seeing you in 2021!

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Thank you, Gary Falchi



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Gardeners are Optimistic!

by Shelley Corey of The Mum Farm

It's the truth. Gardeners make their annual spring treks to the garden centers in search of seeds, potting soil, vegetable transplants along with new plants that they haven't seen before or old favorites that they grow every year. I've never had a customer tell me that they are calling it quits... they just can't grow anything. What I might hear is "I didn't have luck with growing xyz, what do you think happened? What shall I try instead?" But more often than not, I hear "My plants were amazing last year! I want the same ones this year!"

My specialty is container gardening and if you've read any of my articles, you have picked up the basics. Growing vegetables in containers can be just

as enjoyable as growing flowers. It just takes a few more important steps. All vegetables need to be grown in a sunny location, that means a west or southern exposure. Just as with flowers, but more important for vegetables is the watering. Nothing will reduce your yield more than allowing the plants to repeatedly wilt. I often grow ONE Cherry tomato plant in a 20" diameter pot and I stake it. During the hot days of August it can easily take 3-4 gallons of water a DAY! So choose a place near a source of water so you don't have to haul a watering can with you, unless you'd like to use that as part of your strength training! Knowing the size of the mature vegetable plants also helps in determining your container size.

It's easier to grow plants in containers than in the ground...no rototiller or tractor necessary! You can be creative and build raised beds, large window boxes or simply use the biggest containers you might have at home such as an old bucket, a large laundry basket lined with burlap or a child's wagon. The container should be sized for the mature plant. A full size tomato plant needs a minimum of a 5 gallon bucket. That's just one tomato plant! It might be best to look for varieties that are bred for containers such as a "patio" tomato. It's determinate, meaning that it grows more compactly and only gets so tall, unlike a traditional tomato that is indeterminate, meaning it continues to grow taller and taller! And remember tomato plants need to be supported by either tying it to a stake, or putting a "cage" around the plant.

Peppers work wonderfully in a container...they love to be planted close...planting 5-6 plants in a container about 14" wide and at least a foot deep will easily yield a market basket or two of peppers! And even if you don't like peppers...WOW, theres nothing like a pepper you pick from your garden for flavor and crispness! Roasted and placed onto a homemade pizza might just get the kids eating more vegetables!

There are loads of small head lettuce varieties available now. Microgreens, spinach, kale can be all be started from seeds. A hanging cherry tomato plant might be a nice substitute for your flowering hanging basket this year to show the kids how tomatoes grow! The fun part is that you'll pick hundreds and hundreds of fruit from one plant! Herbs that you will use in your cooking make great plants to grow, there's nothing like fresh.

So this year might just be the one to try a few vegetables. We might all be sticking closer to home and learning to enjoy the simple things in life that truly make life worth living. We can't all become agriculturalists overnight, just like we can't become chefs in a month. We can start small and build on each try, ever hopeful that the next attempt will yield even better results. Remember that better results always come along, bringing smiles of accomplishment! It's gardening season once more!



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The Magic of Recovery

submitted by Jim LaFountain, All American Fitness Center

Exercise does nothing to “produce” growth and physical improvement. You, like anyone else that hear those words, are possibly in disbelief,

since I prescribe exercise on a daily basis and

have done so for 50 years. Exercise, if done properly, only turns the physical improvement “switch” on. Muscles and their connective tissue, once challenged, require about 48 hours to heal and grow stronger. Exercise Science calls this process “Supercompensation.”

While in graduate school in 1978, I contracted mononucleosis. I had been working out six days a week for about two hours each session. My gains were non-existent, joints were ailing and chronic fatigue made me susceptible to mono. During my convalescence, I began studying high intensity exercise done on three, non-consecutive days a week and how it actually allowed the body to recover and grow.

My graduate school classmate/training partner and I adopted a high intensity, three day a week resistance program. We weighed in, assessed our lean body weight and took measurements at the start of our program and every six weeks after that. Our gains significantly exceeded our wildest expectations. Six months after adopting my new program, I entered the 1979 Mr. Kentucky contest and placed 2nd!

Back to the subject of recovery. There are basically two types of rest that allow the body to recover and supercompensate.

Complete Rest: When the body is overtrained, run down and fatigued, total rest is in order.

It’s a good idea to monitor your morning resting pulse on a daily basis. If it exceeds normal by 5-7 beats per minute, in the morning, at least one complete day of rest is in order. It’s a good idea to include one day of complete rest each week to assure adequate recovery. Please remember, our primary fitness goal is to improve and become more fit. Those who exercise seven days a week, are doing so to satisfy their psychosocial needs and not to become more physically fit.

Active Rest: Mild, low intensity exercise, actually aides recovery, by delivering oxygenated blood to microscopically damaged tissue. As we grow older, active rest may be better than complete rest in order to improve recovery. Cardiovascular exercise, done at 50% of one’s maximum is considered active rest. Very light resistance, done for 15 or more repetitions is also considered active rest.

Initially, I felt it may be inappropriate to discuss rest and recovery, aimed at a population where only 25-30% exercise on a regular basis, but for those who actually workout, recovery is indeed magic.

Please check out our website at allamericanfitnessny.com.



Judge Joan Shkane

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

MYTH: The law always stays the same, so scientific advances are not reflected in laws and procedure.

REALITY: Scientific advances usually have great

impact on the law. One example is DNA registries. Many people have used one of the DNA databases, such as 23 and Me or Ancestry.com. The results can be enlightening and helpful in answering, and sometimes posing, questions. One of the areas that has been impacted is the area of estates. When a survivor files a petition in Surrogate Court to have the right to deal with a decedent’s bills and assets (unless all assets were given outside a will), the person filing must name those legally interested in the proceeding. Those who would have had a share of an estate if there were no will must be advised of the petition, even if there was a will. If a person’s family status is not agreed by everyone, then that person must be named and given notice that the petition was filed. This can happen if a person claims (s)he is a child of the decedent, but the family disagrees. There may have to be a separate court proceeding to determine the truth of the parenting claim. If the claiming person is not given notice and is not named in the proceeding, then later the whole thing can be re-opened. This can easily happen if a child has been born outside of a marriage of their parents, and has had no contact with the birth family.

With the new technology and DNA services, people have learned of siblings that they previously did not know about. Almost everyone has heard of someone to whom this has happened. Significantly, there is no time limit to establish paternity. A child born without his/her parent’s marriage can much later learn of the parentage. Then the estate can be re-opened. In one such case the children learned of their father’s death 20 years after the death. They were still entitled to an accounting. This does not apply when a child has been adopted. Adopted children are not entitled to any share of their birth parent’s estate, unless a birth parent makes a specific gift in a will, among several ways.

MYTH: Legislators have the sole power and authority to make laws.

REALITY: In 2019 the Legislature and Governor created a commission called the Public Campaign Financing and Election Commission. Sometimes a commission is created to relieve elected legislators and politicians from pressure from the community when something unpopular needs to be done, like raising salaries and taxes. The Commissioners are all political appointees. Typically, a commission meets and makes recommendations. Then a short period of time passes, usually several months. If there is no great public outcry or objection after the recommendation is public, then the recommendation becomes law. This was used about ten years ago to raise judges’ salaries. (Full disclosure, I benefited from that recommendation.) That salary commission meets every four years to make a recommendation. They met

in 2019 and recommended that salaries stay the same. The virtue that a commission has for politicians is that they can duck and hide, and blame an unpopular act on a commission that created it. The Public Campaign Financing and Elections Commission was created to handle public campaign financing issues. It was also tasked to consider making it harder for minor parties like the Working Families Party to appear on ballots. These issues were politically sensitive. Some proponents say that the polls show there was no popular support to fund political campaigns with taxpayer money, but that it should be done. Opponents believe that a commission is the way to get an unpopular measure into law, regardless of voters’ opinions.

At the end of the day, however, sometimes the courts get involved. In the case of the campaign financing commission, a lower court said that the Commission’s recommendation was unconstitutional, and struck it down. The Court said that the authority to use as much as \$100 million in taxpayers’ funds to pay for political campaigning belongs only with the legislature, and they cannot delegate it to anyone else. One of the objectors to the Commission said that it is the same as renting the legislative authority to people who are politically appointed, (the commissioners). The State will most likely appeal the decision to a higher New York State court. Stay tuned.

MYTH: Once an elected New York State employee retires, (s)he is off the State payroll and only on the pension roll.

REALITY: An elected official in New York State can retire from the elected job and begin to collect a pension. Then the official can go back to the elected job, if re-elected, and collect that salary as well. The retirement need be no more than one day to collect both pension and salary. And throw in Social Security at a certain age, and the income is rather nice!

A current example comes from Onondaga County. William Fitzpatrick, Esq., 67 years old, has served as the Onondaga County District Attorney for about three decades. He retired from that job for one day, December 31, 2019. On January 1, 2020 he took the position that he had been elected to in November, 2019. Yes, you’re quite right-Onondaga County District Attorney! So, he now receives his full D.A. salary AND his retirement pension. Since he was retired one day, his wife on his death will receive a full death benefit as a result of his service, as well as her own retirement as a State Judge. This retirement scheme is not available to the Judge since she was not elected, but was appointed. However, she can certainly run for election to another position if she otherwise qualifies, and then “double dip”, that is, receive income from two sources at the same time.

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.

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Ice Cream Social Cancelled

Due to the concerns and unpredictability of the Coronavirus the 2020 Ice Cream Social Sponsored by the Friends of the New Hartford Public Library is CANCELLED.

Indoor Mini Golf Tournament Scheduled

Bill Bonsted Indoor Miniature Golf Tournament
Sat., November 7, 2020
All Ages Welcome
10-4 p.m.
\$5.00 per person

We Miss You!

We have been following the Governor's orders and have remained closed to protect the health and safety of our patrons, our staff, and our community. These past few weeks have been filled with uncertainty. Please know that we can not wait to reopen and look forward to serving our patrons. At this time, we ask that you hold all checked out materials til we reopen. Due dates have been extended to reflect us being closed. We also ask that all book donations be held until a later point. Please do not leave any materials outside of the Library.

Until we can open our doors again, please take advantage of our eResources which are available 24/7. Hoopla, Libby, RB Digital, and Overdrive are all available for free with your library card! You can find more information on our website (<https://www.newhartfordpubliclibrary.org/2017/05/02/eresources-updates/>). Until we can see you in person, please stay safe and stay healthy!

Reference Services Still Available through NHPL!

Need the assistance of a reference librarian? The New Hartford Library's reference personnel can help you. You may call 315-272-0420 from 10-1, Monday, Tuesday, Thursday and Friday. Please call only during the hours listed. This number does not record messages. If it is busy, keep trying. This number is also listed on the library's Facebook page.

You may also use email to contact reference librarians Jack Henke (jhenke@midyork.org) or Margaret Preston (mpreston@midyork.org). Please try to be as specific as possible with your questions. In your email message, please include a telephone number. Thank you!

Many reference questions are best answered in conversation. Jack or Margaret will get back to you ASAP.

How might the NHPL's reference librarians assist you? Among the ways are:

- 1 - They can suggest online resources to answer your medical questions.
- 2 - They can answer your genealogical questions by accessing Federal and New York Censuses and the useful website fultonhistory.com.
- 3 - They can direct you to online reading material through the MidYork Library website and other sources.
- 4 - They can find addresses, telephone numbers, online shopping details, businesses' open hours, and contact information for government offices.
- 5 - Writing a paper? They can open up research sources to make your job easier.
- 6 - Curious about the value of an antique other possession? They can discover ball park figures for many items.
- 7 - Interested in buying a home or other property? They can zero you in on real estate websites.
- 8 - Confused by ever-changing government regulations? They can provide clarification.

These are but a few of the ways that your library's reference personnel can make your lives easier. Although the NHPL is physically closed, we want you to know that our reference department is "virtually open." We look forward to hearing from you!

Write your Coronavirus History

Join our 2020 Coronavirus History Project and create a permanent record of living in this year of the pandemic. How have you, members of your family, friends and co-workers coped with mandatory social distancing? Are you working, or studying, from home? Years from now, our stories will be knit together into a larger narrative of how our community, our nation and the world met the Covid-19 challenge. And before too many of those details slip from our memories it's important that we record those stories now for generations to come.

Go to www.newhartfordpubliclibrary.org and click onto the history project heading at the top of our home page. You'll find helpful tips or journal writing for a variety of skill levels and ages. You also can read more information about the project and find examples of entries already submitted.

If you're willing to share your work please send it to newhartford@midyork.org. We'll honor your confidentiality, removing names and other telling details if you wish. If you'd rather keep these memories private, they'll still be great entries in the family history album. Tell your story. It's worth sharing.

Children's Instagram Live Story Time

Tuesdays at 10:30 on Instagram. Miss Ashlyn will be reading books on Instagram Live every Tuesday on the [New_hartford_public_library](https://www.instagram.com/new_hartford_public_library) instagram page!

Not sure what to read or watch next - here are some ideas from the NHPL staff !!

Staff Book Picks:

The Art of Happy Moving by Ali Wenzke

This book is a very detailed manual about preparing to move, doing the move and how to meet friends in your new location. It covers choosing a location, picking a realtor, decluttering, packing, choosing professional movers and dealing with your children.

There are detailed lists for reference with timing included. Anyone who is thinking of a move would enjoy this book.

Home Work: a Memoir of My Hollywood Years by Julie Andrews with Emma Walton Hamilton. In a down to earth way Julie Andrews tells the story of her life as well as the making of her movies including Mary Poppins and The Sound of Music. There are many stories of the great actors and film makers she encountered during her career. Some of the obstacles involved with the movie production are interesting. She openly tells of her family life and love life. A totally interesting journey.

The Alchemist By Paulo Coelho

The Alchemist follows the journey of an Andalusian shepherd boy named Santiago. Believing a recurring dream to be prophetic, he asks a Gypsy fortune teller in the nearby town about its meaning. The woman interprets the dream as a prophecy telling the boy that he will discover a treasure at the Egyptian pyramids.

Staff Movie Information and Reviews:

The Fencer (2015) NR 122 min Drama

"Fleeing from the Soviet secret police, Estonian fencer Endel Nelis returns to his homeland and finds work as a children's sports instructor. Quickly becoming a role model to his students, Nelis begins teaching them competitive fencing techniques despite the objections of school administrators. When the children are invited to a fencing tournament in Leningrad, Nelis must make a choice: put his safety first or risk everything to take the children to the competition"--Container.

The First Grader (2011) PG-13 103 min Drama

A heartwarming and inspiring true story of an 84-year-old Kenyan villager and ex-Mau Mau freedom fighter who fights for his right to go to school for the first time to get the education he could never afford. It is a triumphant testimony to the transforming force of education.

Monsieur Lazhar (2012) PG-13 94 min Drama

At a Montreal public grade school, an Algerian immigrant is hired to replace a popular teacher who committed suicide in her classroom. While helping his students deal with their grief, his own recent loss is revealed.

Wadjda (2012) PG 138 min Drama

Wadjda, a fun-loving 10-year-old girl living in Saudi Arabia, has her heart set on a beautiful new bicycle. However, her mother won't allow it, fearing



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repercussions from a society that sees bicycles as dangerous to a girl's virtue. Determined to turn her dreams into reality and buy the bike on her own, Wadjda uncovers the contradictions and opportunities ingrained in her world. Hilarious, heartbreaking and inspiring all at once, this groundbreaking film has charmed critics and audiences all over the globe.

Wonder (2017) PG 113 min Drama

Based on the New York best seller, this tells the incredibly inspiring and heartwarming story of August Pullman, a boy with facial differences who enters fifth grade, attending a mainstream elementary school for the first time.rather keep these memories private, they'll still be great entries in the family history album. Tell your story. It's worth sharing.

If You Like:

If you like Wonder (Juvenile fiction) by R.J. Palacio you might like:

Mockingbird by Kathryn Erskine

Fish in the Tree by Lynda Mullaly Hunt

El Deafo by Cece Bell

Restart by Gordon Korman

Lucky Broken Girl by Ruth Behar

Out of My Mind by Sharon M. Draper

Sticks & Stones by Abby Cooper

Because of Mr. Terupt by Rob Buyea

The Miscalculations of Lightning Girl by Stacy McAnulty

The Girl Who Fell from the Sky by Heidi W. Durrow

The Running Dream by Wendelin Van Draanen

Slider by Pete Hautman

Forget Me Not by Ellie Terry

Ugly by Robert Hoge

Hello, Universe by Erin Entrada Kelly

If You Like Riverdale (YA) you might like:

- * Archie (2015), vol.1 by Mark Waid
- * Bone Gap, by Laura Ruby
- * I Am Princess X, by Cherie Priest
- * We Were Liars, by E. Lockhart
- * With Malice, by Eileen Cook
- The List, by Siobhan Vivian
- * Vanishing Girls, by Lauren Oliver
- * Liars, Inc., by Paula Stokes
- *Don't Look Back, by Jennifer Armentrout
- * The Outsiders, by S. E. Hinton
- They All Fall Down, by Roxanne St.Claire
- * More Than This, by Patrick Ness
- Glitter, by Aprilynne Pike
- The May Queen Murders, by Sarah Jude
- * Ten, by Grethchen McNeil
- The Perfectionists, by Sara Shepherd
- * Exit, Pursued by a Bear, E K Johnson
- The Thousandth Floor, by Katharine McGee

Titles with an " * " are available as an e-resource through Overdrive.

If you like Elin Hilderbrand you might like:

Kristin Hannah

Nancy Thayer

Debbie Macomber

Dorothea Benton Frank

Mary Alice Monroe

Jane Green

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Jennifer Weiner

Emily Giffin

Diane Chamberlain

Susan Wiggs

Liane Moriarty

Elizabeth Berg

Jojo Moyes

Anita Shreve

Luanne Rice

Marisa de los Santos

If you like historical biographer Jon Meacham you might like:

American Sphinx, The Character of Thomas Jefferson by Joseph J. Ellis

If you like hard-boiled detectives like Lee Child's Jack Reacher you might like:

C.J. Box's Joe Pickett

Craig Johnson's Walt Longmire

Robert Crais' Elvis Cole

John Sandford's Lucas Davenport or Virgil Flowers

Archer Mayor's Joe Gunther

Robert Galbraith's Cormoran Strike

If you like historical detectives like Jacqueline Winspear's Maisie Dobbs you might like:

Frances Brody's Kate Shackleton

Susan Elia MacNeal's Maggie Hope

Charles Todd's Ian Rutledge or Bess Crawford

Anne Perry's William Monk or Thomas Pitt

Jessica Fellowes' Mitford Sisters

If you like Arthur Conan Doyle's Sherlock Holmes you might like:

Laurie R. King's Mary Russell

Anthony Horowitz's Sherlock Holmes

Leonard Goldberg's daughter of Sherlock Holmes

Sherry Thomas' Lady Sherlock

If you like cozy sleuths like M.C. Beaton's Hamish MacBeth or Agatha Raisin you might like:

Kate Carlisle's Brooklyn Wainwright or Shannon Hammer

Rhys Bowen's Lady Georgianna Rannoch

Vicki Delany's Merry Wilkinson or Gemma Doyle

J.C. Eaton's Sophie Kimball

Sheila Connolly's Meg Corey or Maura Donovan

Sofie Kelly's Kathleen Paulson

Sofie Ryan's Sarah Grayson

If you like strong women detectives like Sue Grafton's Kinsey Milhone you might like:

Alex Kava's Maggie O'Dell

Linda Castillo's Kate Burkholder

Kathy Reichs' Temperance Brennan

Anne Cleeves' Vera Stanhope

Vicki Delany's Constable Mollie Smith

If you like complex detectives Louise Penny's Armand Gamache you might like:

Donna Leon's Guido Brunetti

David Baldacci's Amos Decker or Oliver Stone

Elizabeth George's Inspector Lynley

Martin Walker's Bruno Courregis

H. Terrell Griffin's Matt Royal

If you like YouTube authors you might like:

Children of Eden series by Joey Graceffa

Binge by Tyler Oakley

The Odd 1s Out: The First Sequel by Rallison, James

I Hate Myselfie: A Collection of Essays by Shane Dawson.

Really Professional Internet Person by Jenn McAllister

Wild Rescuers Series by Stacy Hinojosa aka 'StacyPlays'

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Town of New Hartford News

Submitted by David M. Reynolds, 3rd Ward Councilman

This past year the Town suffered some of the worst flooding in decades. We are committed to working to mitigate the devastating effects of storm water runoff across the town.

In the 3rd Ward a priority this spring is the retention of runoff in an identified drainage catchment area located off of Foxcroft Road and Hubbarton Road.

This project will reduce the water runoff for a very large area of the Town. Some of those streets include the Woodberry neighborhood, Sanger Ave. Paris Road, Jordan Road, Genesee Street, Wilbur Road, and Campion Road. This project will also ease the volume of runoff to the retention that parallels Woodberry Road and floods Oxford Road and Sherrill Lane.

Funding this large project that will effect hundreds of homes will require a partnership with Oneida County and the acquisition of grant dollars.

We continue to explore and implement:

Improvements to our park and trail system; Town Hybrid vehicles and public charging stations; Town solar farms; Shared services and equipment; Improvements to our Recreation Center; Energy saving street lighting across the town; Measured commercial growth.

Types of Gemstones

R	R	B	T	U	E	T	N	K	T	E	R	O	P
X	Y	N	O	A	T	N	O	U	T	E	R	E	A
T	A	O	U	Y	I	T	R	D	R	T	N	E	Q
S	E	D	A	J	R	Q	A	O	I	I	L	R	U
Y	E	Q	N	S	U	X	R	A	L	R	E	I	A
H	T	N	A	O	Z	L	R	A	E	P	E	H	M
T	E	I	I	K	A	K	M	D	H	R	L	P	A
E	M	S	E	U	U	R	E	A	I	R	M	P	R
M	E	T	M	E	U	N	T	A	U	Z	G	A	I
A	R	O	R	O	I	A	Z	B	O	P	O	S	N
T	A	E	T	R	L	A	Y	I	O	E	I	Y	E
A	L	I	T	G	A	R	N	E	T	P	G	A	Y
L	D	I	M	Z	A	P	O	T	I	E	A	E	A
D	C	U	Q	J	A	S	P	E	R	N	M	L	U

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- SAPPHIRE
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- GARNET
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Broadway Theater League Creates Scholarship Fund for Arts Education Fund Honors Memory of Linda Leogrande

The Broadway Theater League of Utica (BTL) has created a scholarship fund at The Community Foundation of Herkimer & Oneida Counties in memory of a longtime member of BTL’s board of directors. The Linda Leogrande Youth Ambassador Scholarship Fund honors her more than 30 years of service on the board and her passion for theater and the arts.

“It is because of Linda that I am on the Board at Broadway Utica,” said Dr. Anthony Mandour. “She sought me out and wouldn’t stop until it happened—that was Linda. She had an intense love for this community and was totally giving of herself and encouraging and inspiring others to do the same.”

Broadway Theater League of Utica, a nonprofit organization, was founded in 1957 to bring touring Broadway-caliber performances to the Mohawk Valley. Those involved in BTL agree that Linda was a shining example for both the community and the organization. Dedicating the new scholarship program to Linda’s memory recognizes her advocacy for getting youth involved in the arts. She was the longstanding committee chair for the Pearle Nathan Scholarship at Utica College, spending many years serving on the nominating committee.

“It’s our mission to uphold the core values of Linda’s generosity by promoting the arts, praising people in their roles, and encouraging open communication and creativity for all,” said Danielle Padula, executive director of Broadway Utica.

The scholarship will acknowledge and support qualifying seniors enrolled in Broadway Utica’s Bernadette A. Eichler Youth Ambassador Program pursuing

a major in arts education. The eligible seniors will have participated in the Youth Ambassador Program for two consecutive Broadway seasons. For more information about the program, visit broadwayutica.org.

Contributions to the scholarship fund can be made by visiting foundationhoc.org.



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School/Community News

THE TOWN CRIER

9

St. Lawrence University Students Named to Dean's List

The following local students have been selected for inclusion on the Dean's List for academic achievement during the Fall 2019 semester at St. Lawrence University.

Ayla Schnier of New Hartford. Schnier is a member of the Class of 2022.

Rachel Siegel of New York Mills. Siegel is a member of the Class of 2021 and is majoring in chemistry and English.

Patricia Rueckert Named to the Winter 2019-2020 Honors List at Pomfret School

Patricia Rueckert of New Hartford, NY, from the Class of 2021, was named to the Winter 2019-2020 Honors List at Pomfret School. To achieve this level of distinction, Patricia earned a grade point average of at least 3.330 and received no grade lower than a B.

Founded in 1894, Pomfret School is an independent college preparatory school for boarding and day students in grades 9 through 12. We also offer a postgraduate year. Set on 500 acres in the celebrated Last Green Valley of Northeastern Connecticut, our mission is to cultivate a healthy interdependence of mind, body, and spirit in our students. We offer 8 academic disciplines, more than 100 elective courses, 25 athletic options, and numerous opportunities to participate in community outreach and service programs.



Players Radio Theatre and Virtual Open Mic Keep the Shows Coming!

We have been keeping busy since COVID-19 caused the cancellation of the rest of the 2019-2020 season. Thanks to the incredible performers in the area, we've hosted nine Virtual Open Mic performances and three royalty-free plays through Players Radio Theatre!

The Virtual Open Mic has helped work as a fundraiser to make up some of the funds we lost as a result of the season cancellation. For every \$50 raised on our Facebook page, we have unlocked a performance and posted it to Facebook. Performers wishing to participate in our #VirtualOpenMic can send us a video performance to ceby98@gmail.com.

Our audio plays are available to listen to by visiting <https://playersofutica.org/players-radio-theatre/> or browse through them on our Players of Utica Facebook page.

"The Boor"

A short radio play version of a one-act comedy by Anton Chekhov. A grieving widow is set upon by a man who is owed money by her late husband. Will he get his money from the stubborn widow... or will they discover something about one another?

Featuring the voice talents of Michael Beehm as Luka, Carrie Bostick as Mrs. Popov, and Stephen Wagner as Smirnov.

"Fourteen... or The Most Successful of Hostesses"

A Comedy by Alice Gerstenberg

Mrs. Pringle has an elaborate dinner party for fourteen all set... until bad weather upsets her plans. How will she, her daughter Elaine, and Dunham the butler cope with all the chaos?

Featuring the voice talents of Marilee Ensign as Mrs. Pringle, Valerie Able as Elaine, and Jason Francey as Dunham.

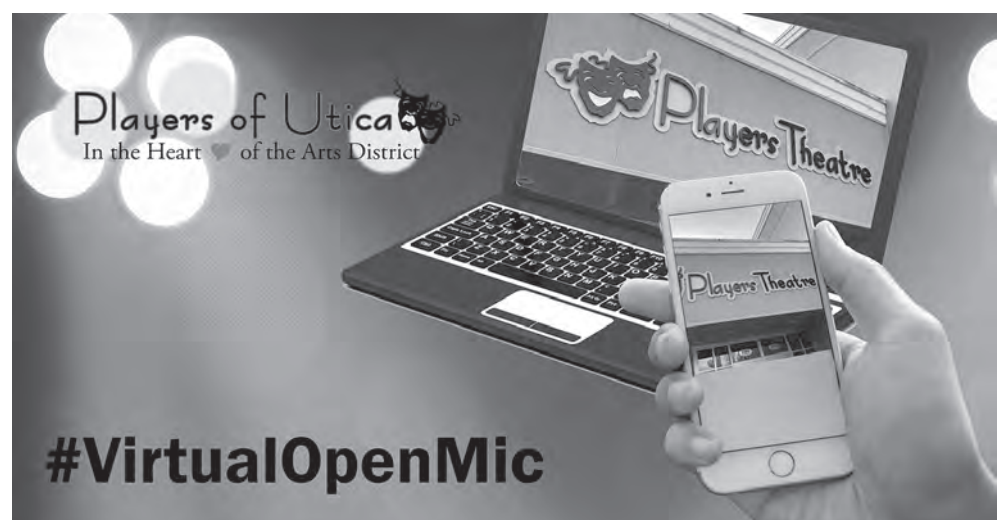
"He Said and She Said" – A Comedy by Alice Gerstenberg, Adapted by Stephen Wagner

Enid and Felix Haldeman are planning a nice little dinner party when the evening is thrown into chaos by the town gossip, Mrs. Packard, who is spreading rumors about Felix and Enid's best friend, Diana.

Featuring the voice talents of Lonnie Etter as Felix, Sarah Spiwak as Enid, Denise Morganti as Mrs. Packard, and Kelly Yule-Motyl as Diana.

About Players of Utica

Players of Utica is a non-profit community theatre that has been continuously producing shows since 1913. We have engaged over 1 million individuals with affordable, first-class community theatre. Players of Utica is an equal opportunity organization. For more information, and to support or participate, visit www.playersofutica.org, follow us on Instagram @playersofuticany, Twitter @UticaPlayers or "Like" us on Facebook.



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10 THE TOWN CRIER

Historical Society News

MAY
2020

NEW HARTFORD PAST TIMES

MAY 2020

NEW HARTFORD HISTORICAL SOCIETY



"Nearly 60 Years"

Thank You 1st Responders

What a difference a month makes!?! As the region, Country... the world, struggles with a pandemic, healthcare workers and 1st responders are taking the brunt of the burden. Today's Paramedics and EMT's have evolved over the last six decades. And over that time, every agency/organization has had their own stories behind the evolutions and humble beginnings.

In New Hartford, their story begins with a key figure. That figure was William V. Kelly. William "Bill" joined the department in August 1928 and served 38-1/2 years. He was instrumental in getting "First Aid" training to not only his department, but to many others in the region. Bill served 1-1/2 terms as Recording Secretary and also 6 years as Captain.

Below is a 1943 newspaper article that chronicles the events and path that Bill traveled. Enjoy!



William Kelly pictured with the department's "Inhalator" in 1942. It was State-of-the-Art for that time.

BECOME A MEMBER!

Please stop in to visit us and consider becoming a member. Membership fees are \$12 for Individual, \$17 for families, \$2 for Students and \$50 for Corporate members. The Historical Society is a non-profit, tax deductible organization.

Planning a Class Reunion?

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WHEN William V. Kelly, 36 Paris Rd., New Hartford, took a course as first-aid instructor at the headquarters of Utica Chapter, American Red Cross, in 1937, it was simply with the object of supplying the New Hartford Volunteer Fire Department, of which he has been a member for the past 14 years, with a much-needed first-aid man.

That seemed a natural and uncomplicated procedure at the time. But Kelly failed to reckon with his own enthusiasm and an up to then unrecognized aptitude for imparting his enthusiasm for the subject to others. A Washington, D. C., Red Cross authority on first-aid conducted the course and Kelly topped the members of the class in his immediate grasp of essentials. Within a brief time the New Hartford man had become recognized throughout this vicinity as an excellent teacher of emergency first-aid.

Now Teaching 400 Persons

Today membership in Bill Kelly's first-aid classes totals more than 400. He gives without financial remuneration, from two to three hours of his time Monday, Tuesday, Wednesday, Thursday and Friday nights to teaching classes in the subject which, he believes, has become one of the most important in the world, and throws in Sunday afternoon for good measure.

The personnel of the groups under his instruction, which meet in Utica Red Cross

William V. Kelly

rooms and in the New Hartford High School auditorium, includes housewives, nurses, stenographers, truck drivers, industrial executives, technicians, store-keepers, salesmen, saleswomen, clergymen, mill and factory workers, carpenters, plumbers, school teachers, dentists and lawyers.

Two Classes on Wednesday Nights

One of his first-aid classes consists of 58 employees of a Utica women's apparel shop which meets in the store Wednesday nights. That night he also teaches a class for auxiliary police at the Utica Police station.

On Tuesday nights he conducts a class of about 200 air-raid wardens, auxiliary police and firemen of the Town of New Hartford.

At intervals Kelly takes a number of his classes to the New Hartford fire engine house for instruction in the use of the inhalator and resuscitator which he says in England are part of most war-time first-aid stations.

As one of six in Oneida County qualified members of the Highway Mobile Unit of the American Red Cross, Kelly's automobile carries the insignia of the unit. The car is actually a traveling first-aid station. He has administered first-aid in several highway accidents, including a head-on collision at Arnold and Sunset not long ago, when, before the arrival of an ambulance, he ap-

plied splints to a dangling arm and administered stimulants.

"Preparation for any emergency which calls for first-aid is one of the essentials of the defense program," says Kelly. The standard Red Cross course which he teaches consists of instruction in how to control bleeding, how to give artificial respiration, administer first-aid in the case of internal and external poisoning, including war-time gases. Bandaging, splinting and the care of burns are important phases of the subject.

State Police Among His Pupils

Among those brushing up in first-aid knowledge under Kelly's instruction are Sergt. Joseph A. Steeley and Trooper B. J. Campbell, State Police.

Kelly, in the coal business with his father and his uncle, was a three letter man—football, basketball and baseball—at New Hartford High School. He is a graduate of the Utica School of Commerce. He is a son of Mr. and Mrs. Edward F. Kelly and the oldest of their eight children. It may be that some of his aptitude for first-aid work comes from association with three of his sisters who are trained nurses—Mrs. Mary R. Townsend, Miss Jane M. Kelly, Utica, and Miss Elizabeth Kelly, Jacobson Hospital, Miami, Fla., all Faxon Hospital Nurses' Training School graduates.

At a state ski meet at Hamilton recently Kelly demonstrated splinting and bandaging and treatment for frostbite and snow blindness.

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Happy Mother's Day!

THE TOWN CRIER

11

Distancing Physically While Embracing Spiritually

Rabbi Peter B. Schaktman, D.D. Temple Emanu-El

When I lived in Hawaii, I and my fellow islanders regularly faced the threat of tsunamis. A tsunami seems to come from nowhere, but is actually set into motion by an earthquake, often one that takes place far away from where the tsunami occurs. When precautions are taken, the damage can be greatly minimized. Even then, the force of the water can be far more devastating than anyone originally imagined.

Like a tsunami, the COVID-19 pandemic caught most of us unaware, wreaking havoc on our economy and forcing us to take shelter in our homes. Like waves flooding the shore, the pandemic has not been selective about where it hit, and has demonstrated the interrelatedness of all people, of all colors and socioeconomic classes, all over the world. And it has reminded us that, wherever we live, whatever language we speak and whatever faith (or lack of faith) we profess, we are, ultimately, responsible for one another. The Hebrew Scriptures teach that we are all intertwined; all children of Adam and Eve. Why did the Torah teach about Adam and Eve? In order to assign all

humanity a single set of parents, the Sages say and to reinforce that we are all family, including those with whom we share our homes and those who live on the margins of society and often get forgotten.

The pandemic has challenged us to reexamine our values, and to fulfil our commitment to living them. Among those values are truth, kindness, decency, and love; values that we used to think were as American as apple pie, until we discovered that many of the apples in the pie were rotten. My teacher, Rabbi Lawrence Hoffman writes, "We need to say out loud, over and over, to everyone who will listen, that truth is not relative, expedient, alternative and fabricated; that ethical and scientific certainties are not just so much quicksand. We need to blow the whistle on a national ethos and rhetoric that has swamped kindness under a tsunami of cruelty and meanness."

May we respond to this frightening pandemic with reason, compassion, patience and the faith that, walking together, we will emerge from it with greater wisdom and sensitivity to all that lives.



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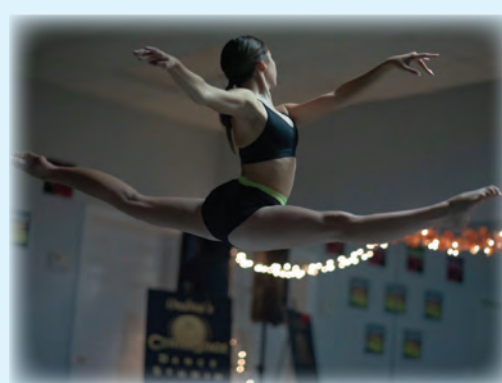
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Dear Customers,

This ad needed to be ready on April 15th so it could go to print to be delivered to you by May 1st.

Honestly right now, like the rest of you, I'm not sure what's happening later today, let alone two weeks from now. So for the first time in my life, I'm not sure what to say.

Hopefully, as you're reading this, we're on the verge of re-opening our communities with guidelines in place, such as social distancing and restrictions on the number of people in a social gathering. I think everyone would continue to be cooperative and very grateful for that. It's proven to work.

We are not built to be isolated. We need to be connected to people, places and things. I'm a People Person and I miss all of you!!

Thank you to all of our customers who have been watching our **live Facebook shows**. It's a new way for us to stay connected and keep all of you informed of all the great things that are happening here. It's been the general consensus that even after the doors are open, **I continue them at least once a week**. I think we can make that happen.

Our **41st Anniversary** of serving central New York was April 2nd. When we open our doors again, and maybe that's happening as you read this, we will be **celebrating!!!**

- Celebrating all the **essential workers** who were on the front lines to get us through these last few months;
- Celebrating **our community** for following the guidelines that helped expedite our return to a new normal;
- Celebrating the fact that we can **re-connect** with our family, friends and neighbors in person;
- Celebrating **the new reality** that, even if we live in the greatest country in the world, we can't take anything for granted. We need to appreciate and be grateful every day.

We want you all to know we are here for you — just call us — and we want to **THANK YOU** for all your support over the last 41 years. Hope to see you all soon.

God Bless America ~ God Bless Americans!

Sincerely,

Laura

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6 Packs of Wax Begonias.....	\$2 ⁷⁹ ea.
6 Packs of Annuals (Over 25 Varieties).....	\$2 ⁷⁹ ea.
♥ 6 Packs of Polish Tomatoes.....	\$2 ⁷⁹ ea.
♥ 6 Packs of Flamingo Sweet Peppers.....	\$2 ⁷⁹ ea.
♥ 6 Packs of Vegetables - (All Your Favorites).....	\$2 ⁷⁹ ea.
♥ Hanging Strawberry Baskets.....	\$19 ⁹⁹ ea.
♥ Hanging Tomato Baskets.....	\$12 ⁹⁹ ea.
♥ 4 1/2" Pots of Basil and Parsley.....	\$1 ⁹⁹ ea.
♥ Italian Fig Trees.....	\$29 ⁹⁹ ea.



♥ *Sweet Peppers* ♥

♥ *Vegetable Towers ~ \$29⁹⁹ ea.* ♥

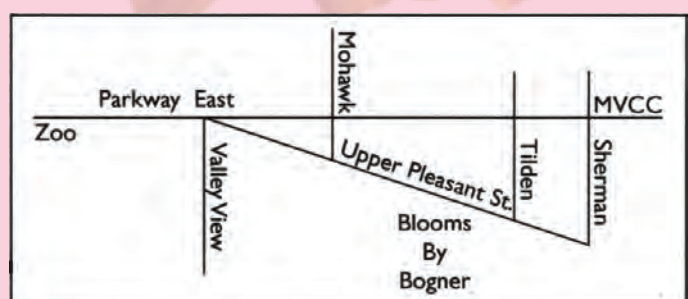
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♥ *Patio Tomatoes* ♥



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Rev. Dr. Sue A. Riggle of New Hartford Presbyterian Church, and Rev. Rick Riggle, livestreamed worship services on Facebook during April.

Renewed Hope

submitted by Rev. Dr. Sue A. Riggle

Twenty years ago, when my teenaged children were upset or angry with my parenting choices, I would tell them I had not parented teens before and I was doing the best I could, hoping they were, too. Living in these Corona virus days, it helps me to remember I have not lived in these circumstances before and I am doing the best I can. This is my way of practicing graciousness toward myself and others.

On March 11th, health guidelines began impacting

the way my congregation would gather. My staff and other church leaders began working on alternative ways of worshiping together. By day's end those initial decisions were moot. The virus morphed quickly, launching us on the journey of learning new ways to be the church.

On April 12th, Christians entered the season of Easter. But Easter is more than one day or a season; it is a way of living year-round. Presbyterians, and many others, call themselves an Easter people. We believe in the resurrection of Jesus the Christ which fulfills the hope and promises of new life spoken of in the Bible. Because of the risen Christ, we are offered a new way of living every day. This year, some people hoped the day after Easter would reflect a new reality, one in which the Corona pandemic would have been eradicated; it certainly was a world-wide prayer. But if our faith and hope depend on grand signs of God's presence, then we risk missing signs of God's presence all around us, all the time. We risk missing out on what God is already doing in our midst.

If we look, we can witness a renewed hope in humanity. I hear stories of unbidden kindnesses toward essential workers. Children are expressing compassion by making cards for people isolated at home, in

retirement communities and nursing homes. Certainly, faith leaders and congregations are embodying their faith in new ways. In many faiths, holy writings teach us to embody our faith wherever we are. Christians call this being the body of Christ. The Church is not a building, it is the people.

Being apart offers opportunities to examine what is necessary in life. Identifying the difference between wants and needs has been made easier by this pandemic. Most people do not need one more thing. What is essential is love, mercy and grace practiced by all and received by all.

As a community, we will get through this by remembering we are in this together. Looking out for each other by considering others' needs above our wants, will help us emerge whole and connected. Community is more than your church or my church, or your neighborhood or my neighborhood. Community is recognizing the intrinsic worth of every human being. In this time of sheltering in place, look for opportunities to extend and receive love, mercy and grace.

Friends, be gentle with yourself and others, remembering we've never done this before and we're doing the best we can.

*Thanks to everyone
 for doing their part!
 I've been busy
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What is electrostatic disinfection?

Electrostatic disinfecting is a way of quickly and evenly coating a surface with an EPA registered disinfecting solution to a targeted surface using electrostatic force of attraction. It works by using an electrode to introduce an attractive charge to the disinfecting or sanitizing product and atomizes the solution, using an air compressor to generate a quiet, but powerful liquid flow. Because the solution's particles are electrostatically charged, they are attracted to surfaces with a force stronger than gravity, allowing the solution to reach and uniformly coat even hard-to-reach surfaces.

Does electrostatic disinfection work?

Yes it does. Electrostatic spray is electrically charged, allowing the appropriate sanitizers, and disinfectants to wrap around and evenly coat all types of surfaces for a more complete clean. Surfaces that are already covered will repel the spray, making the method extremely efficient.

The Benefits of Electrostatic Disinfecting:

Electrostatic disinfection is an innovative method that saves time, energy and costs across the board because it presents a more efficient alternative to traditional cleaning techniques and cleaning solution applications. Below are some of the many benefits of using an electrostatic system.

Reduces the time it takes to cover and disinfect all surfaces and hard-to-reach places by 50% compared to conventional methods.

Improves infection control and the spread of viruses such as influenza, MRSA, HIV and many others.

Avoids cross contamination and the movement of bacteria from one surface to another by hand cleaning.

• Home Owners • Businesses • Nursing Homes •
Hospitals • Day Care • Schools

Disaster Services is OSHA certified as per regulation (29 CFR 1910.1030). We follow and exceed protocols made known by the Center for Disease Control however, there is no testing that exists to ensure total elimination of the coronavirus. Disaster Services guarantees that its cleaning protocol curbs the spread and threat of

coronavirus. Disaster Services cannot guarantee with 100% certainty the total eradication of it.

HOW DO WE CLEAN CORONAVIRUS?

Coronavirus has quickly gained a reputation for being particularly insidious. It can survive on surfaces for up to 17 days and people infected by the virus don't show symptoms until approximately two weeks after infection, making it difficult to track and contain. This is why having a trusted, professional remediation company on your side is so important. Electrostatic disinfection can offer you the best possible, complete coverage of your space which when complete will allow for routine maintenance in high touch areas.

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We adhere to a stringent coronavirus demobilization process for our equipment, trucks and waste storage areas.

Not all cleaning services have the right tools to stop the spread of disease or the technology to ensure each surface is treated with attention and care. Disaster Services is certified OSHA regulation (29 CFR 1910.1030) and makes use of advanced technology to effectively and efficiently clean even the most hard-to-reach areas. We use electrostatic disinfection technology, a tool used to apply disinfectants and sanitizers to 3D surfaces for a 360-degree complete clean. Electrostatic disinfection technology is a great tool in supplementing the everyday cleaning techniques.

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797-1128.

Attics are one of the most common areas of mold growth in the home. Attics tend to have the perfect conditions for mold growth (hot, humid, and an abundant food source with the wood framing and sheathing). Most homeowners may go up in their attic seldom if ever so the mold problem is allowed to grow undisturbed sometimes for years! Many homeowners first learn about their problem right before they sell their home. The buyer's home inspector notices the mold in the attic right before the closing date, which causes both buyer and seller to panic, often putting the whole deal in jeopardy. The good news is that this scenario can all be avoided by quickly checking your attic a few times a year for mold and dealing with it promptly if you do find a problem.

What are the signs of an attic mold problem?

Dark black staining on wood surfaces, both the underside of the roof sheathing and also the framing lumber itself. If the wood in your attic shows any black discoloration, a spotty or solid pattern the problem has moved beyond moisture and you may have mold that should be removed.

What causes attic mold?

Generally speaking, attic moisture problems that lead to mold growth are most often caused by:

Blocked or Insufficient Ventilation

Improper Exhausting of Bathroom Fans or Dryer Vents

Roof Issues/Leaks

Frost buildup on the underside of the roof sheathing in winter - When it's cold enough outside, water vapor in an attic with improper ventilation can freeze on the underside of your roof.

Heat escaping into the attic from an access panel or door.

Disaster Services highly recommends a complete evaluation of the attic area if mold is discovered for the following reasons:

The number one reason is health concerns. Air can be depressurized and pulled down from the attic into the livable space. This means it is possible for spore transfer from the attic air to enter livable spaces from the attic and affect the health of the occupants. Water and mold problems in the attic can deteriorate wood in the roof sheathing, joists, etc. and eventually cause wood rot and reducing the life of your roof. In addition to fixing the moisture problem or underlying cause of the mold formation, you also need to get rid of the mold properly. Disaster Services is a NYS licensed mold contractor that can evaluate and thoroughly explain the different removal options available to you. From attic mold to basement mold and everything in between, Locally owned and operated, Disaster Services has served the area for over 30 years in all phases of fire, water and mold damage to a property. We set the bar for standards and guarantee all of our work. We are NYS licensed and properly insured for both mold removal and fire/water mitigation services. Give our office a call anytime at 315-797-1128 to speak directly to a trained technician.

The testimonial dinner honoring former Oneida County Legislator Bill Goodman, originally slated for May 21 at Harts Hill Inn, has been cancelled due to guidelines for the Covid-19 pandemic. The event will be rescheduled for the fall of 2020.

Goodman retired from the Oneida County Board of Legislators at the end of December after serving 29 years as a County Legislator. In all he had 5 decades of public service which started with serving on the Whitestown Town Board for a decade. He then served as town supervisor for 12 years before his tenure on the Board of Legislators. Goodman is the father of NYS Assemblywoman Marianne Buttenschon.

To be added to a mailing list for the rescheduled event, send your name and address to goodmantestimonial@gmail.com, mail to PO Box 194, Washington Mills, NY 13479 or fax to 315-292-5113.

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NHFD News

Your New Hartford Volunteer Fire Department responded to 84 calls during the month of March 2020 as indicated by the monthly call report listed below by category:

Fires	=	4
EMS	=	35
Hazardous	=	1
Service Type	=	17
Good Intent	=	4
Other Alarms	=	23
Weather Related	=	0
Other	=	0

Total Calls for the Month of March 2020 = 84.
Total calls year-to-date = 283 through March 31, 2020.



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.

From The Desk of Chief Thomas Bolanowski

To the citizens of New Hartford,
Taking aggressive action to protect our communities is the most important thing we can do to mitigate further spread of COVID-19. We all should be doing our very best to follow the “Stay at home” guidelines.

We have always realized the nature of what we do as a fire dept. involves some risk. This latest national crisis of the corona virus has made that risk all the more deadly. Unlike fires and other emergencies, this isn’t something we can train or drill our membership to combat in the usual way. In spite of this, the members of NHFD have not let it impede our delivery of services.

I want to reassure our residents that the New Hartford Volunteer Fire Department is still “open for business”. Since the start of this national crisis, our volunteer firefighters and EMT’s have been leaving their homes and families to answer your emergencies. We are prepared and focused on continuing that high level of service as always. As we respond, we are taking precautions by utilizing best practices to include enhanced personal protective equipment & social distancing. Should you see our apparatus responding or a volunteer in a car with a blue light activated, know that they are going to someone’s emergency and dedicated to serving us all.

I am very proud of our committed members as they have stepped up to these new challenges. Working together we will make a difference in turning the tide of this pandemic. Stay home and stay safe.

Sincerely,
Chief Bolanowski
For more information please visit...www.nhfd.com.

CANCELLED

New Hartford Memorial Day Parade

and

NHFD OPEN HOUSE

on May 25, 2020

The New Hartford Memorial Day Parade Committee has announced that for the safety of the participants and the community, this year’s Memorial Day Parade, scheduled for Monday evening, May 25 is cancelled.

We hope everyone stays safe and look forward to seeing you in 2021!

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Thomas A. Bolanowski

Chief

3-18-2020

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In accordance with the guidelines established by the Center for Disease and Control and the NYS Dept. of Health this FIRE STATION is closed to all visitors and the general public until further notice.

We want everyone to remain healthy and safe, and we are taking proactive steps to help mitigate the spread of all respiratory illnesses, including COVID -19.

If you have an EMERGENCY, please dial 9-1-1

Please notify the dispatcher if you have a fever, cough, or difficulty breathing.

Your New Hartford volunteer firefighters and EMT's are committed now more than ever to continue providing the same high level of emergency services 24 hours a day, 7 days a week.

For business concerns call the station at 315.732.1710 or visit our website at www.nhfd.com

Our heartfelt **THANK YOU** to everyone doing their part during this time,

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Coping with the Coronavirus Pandemic

by Linda Clark, LCSW, Hospice & Palliative Care Bereavement Counselor

Covid-19 has not hit our area in force yet, but we know it is coming our way soon. The uncertainty around its impact is one of the hardest things to handle. How many people in our area will get it? Will our health systems be overwhelmed? Will it affect me and my family? How do I protect myself from it? It is all too easy to let the uncertainty result in spiraling anxiety and panic. There are things you can do to manage your anxiety and fear.

Stay informed but don't let yourself become obsessed with the news.

1. Check reliable sources such as the CDC, the World Health Organization, and our local public health services. 2. Limit how often you check the updates; constant monitoring can fuel anxiety.

3. If you find checking the news is overwhelming, ask someone you trust to share important updates with you.

Concentrate on things you can control

1. If you find you are caught up in fear of what might happen and you are worrying excessively, try to focus on things you can control.

2. You can reduce your own personal risk if you:

-Wash your hands frequently for at least 20 seconds with soap and water or a hand sanitizer that contains at least 60% alcohol.

-Avoid touching your face - specially your eyes, nose, and mouth.

-Stay home as much as possible even if you feel

healthy.

-Avoid crowds and maintain the six feet of social distance when you are near others.

-Avoid all non-essential shopping and travel.

-Get plenty of sleep as this helps support your immune system

Be proactive and plan for what may happen.

1. Write down specific things you can do if you get sick, if your workplace closes, if you or a family member needs help with childcare, and if a loved one gets sick.

2. Make sure you have supplies in your home if you need to quarantine for several weeks.

Stay connected with family and friends.

1. Social distancing can be lonely and make the uncertainty worse. We are wired to be social, and we need to reach out to others to maintain our support systems.

2. Schedule regular phone, chat, FaceTime, Google hangout, or Skype times with those whom you care about. They need you and you need them.

3. Social media can be a good way to feel connected to your larger community and country. But be aware of how you react to social media. Log off if it makes you feel worse.

4. Don't let coronavirus dominate every conversation. Take breaks and talk about "normal" day to day subjects and interests.

5. Spend more time communicating with people who make you feel better and less time with people who make you feel more anxious.

Take care of your mind and your body.

1. This is a stressful time, and the first and foremost strategy for stress management is self-care.

2. Eat healthy meals. You may actually have more time to try out those recipes you've been saving.

3. Get enough sleep.

4. Exercise regularly, outside if you can do so. You can watch exercise videos and take advantage of gyms that are streaming exercise classes online as well. Exercise is a major stress buster. Spring cleaning can count as exercise and you may have family members home to help with this!

5. Set up a new routine for yourself to help maintain a sense of normalcy. If you have children who are home

from school, set up schedules for academics, exercise, recreation, and chores. It also may help everyone to set aside "alone time" when everyone separates for an hour or so to have time to decompress.

Take time out for fun.

1. Read a book, play a game, spend time with your pets, play a musical instrument, do some art and craft activities, watch a tv show or movie.

2. Go outside in nature; sunshine and even windy days can make you feel better.

3. Avoid excess use of alcohol, recreational drugs, and medication as ways to handle stress.

4. Start a relaxation practice daily. Deep breathing, meditation, yoga, and prayer are all activities that can help you stay calm and bring your mind and spirit back into balance. Set aside time every day for this; it is a very important part of caring for yourself.

5. Focus on the day and the moment. Staying in the present rather than worrying about the future is a good coping strategy. Thinking too much about what might happen tends to increase anxiety.

6. Find something to appreciate and feel grateful for each day. We tend to be so busy in our daily lives that we don't often take the time to be grateful and appreciative. Make it a practice in your family to share things you are grateful for each day.

Help others.

1. This is a time when you may connect with neighbors you haven't talked with in years because so many people are out walking.

2. Reaching out to those near you makes you feel better, from a nice conversation to an offer to help shop for an elderly person or shut in who lives near you.

3. If you are able, donate to area food banks. You can provide much needed help to those who do not have the basic necessities.

4. Being kind and expressing appreciation to those on the front lines - whether health care providers or grocery clerks - is spreading good emotions and helping others.

Have Faith.

1. Have faith in yourself, in your ability to cope, in your personal belief system, in your health care provider, in your friends and family, and in your community.

2. We will get through this crisis by following the safety guidelines, and at the same time, working together to help one another!



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2020

Community News

THE TOWN CRIER 19



Dear Residents,

I want to express my sincere gratitude to all residents that continue to combat the spread of COVID-19. Across our community, residents and staff are taking extraordinary steps to protect the health and safety of our loved ones, friends, neighbors, and caregivers. Your support and willingness to help are an inspiration to us all—and a reminder that if we band together, we can overcome any challenge.

The coronavirus (COVID-19) pandemic has thrust our community into unknown territory. We recognize this is a frightening time and that many in our community have faced both health and economic impacts. We are here to help.

Some key steps we are taking to combat the health and economic issues that are impacting our Town:

Appointed a health director for day to day developments

Already have reviewed our budget and identified areas that will be cut that will not affect our services going further.

We have already paid our Bond payments to keep our financial stability in tack.

We have purchased and distributed the proper PPE to our first responders and employees.

The last thing anyone wants is to lose a safe place to call home.

As supervisor, I want to ensure we can continue to support the personnel and staff who work every day to provide essential services to all residents. We are all in this together, and if we work together, we can weather this storm.

It is our hope that in the coming weeks and months our elected leaders will take steps to provide financial assistance to mitigate the hardships faced by residents. We value all our residents and will support efforts by our leaders to help support members of our community

during this pandemic.

While maintaining the physical health of our residents and staff is our paramount concern, please know that we are also committed to your emotional well-being. Please reach out to members of your town board if you need any support. We never want you to feel alone, even as we adhere to the important practice of social distancing.

While we are working under reduced staffing to maintain safe, social distancing at Town Hall, The Town is continuing to operate to ensure that the essential services meet our residents needs.

As the weekend approaches with warmer weather and clear skies, we want to remind you about the importance of social distancing to make sure you and your neighbors stay healthy and do not contract this virus. The Town Board and I have tried to keep as many parks and outdoor facilities open so that you and your family can go outside, get some exercise and fresh air while remaining safe. We have closed all playgrounds, ballfields and ball courts in an effort prevent large numbers of people from congregating and meeting each other. If you go out and enjoy one of our parks this weekend, please remember to keep a safe distance from others so that everyone may continue to enjoy the outdoors at these facilities.

These are difficult times that demand a lot from all of us, but we are a strong community and, together, we will get through this. I am confident that we will look back on this unprecedented health event and be proud of how well we cared for each other.

For more information, please visit our Town website, or the social media pages my colleagues and I maintain on Facebook. If you have questions regarding New Hartford Town services, please call our Contact Center during regular business hours at 315-733-7500.

Thank you for all that you are doing—and for being part of our extraordinary town. God Bless.

*With gratitude,
Paul Miscione, New Hartford Town Supervisor*

Cancer Foundation Makes “Stay at Home Assistance Kits” for MVHS

The Joseph Michael Chubbuck Foundation made 30 - “Stay at Home Assistance Kits” for cancer patients receiving chemo or radiation at MVHS Regional Cancer Center. The foundation worked closely with Alexandra Battista, LCSW at MVHS Faxton Regional Cancer Center to create the kits. Battista told the JMCF that there was a need for key items as many cancer patients cannot go to purchase them or they cannot find them when they do venture out. So the foundation set to work rounding up supplies and making kits that contain paper towels, toilet paper, disinfectant spray, liquid hand soap, hand sanitizer and Chlorox wipes.

Barb Chubbuck, Foundation vice-president, stated, “Cancer patients undergoing treatment are a target population that needs to avoid public exposure due to the virus. So if we could help them limit their public exposure and stay safe at home, then we wanted to do that.”

Most of the items were donated to the JMCF by the Walmart DC but some had to be purchased using grant money allocated to the JMCF Patient Assistance Program by the Boenheim Foundation. The JMCF offers financial assistance to cancer patients living in or being treated in Oneida, Herkimer, Madison, & Onondaga Counties. To date, the foundation has assisted over 600 patients. The foundation accepts donations online www.thejmcf.org or by mail JMCF PO Box 4917 Rome, NY 13442.



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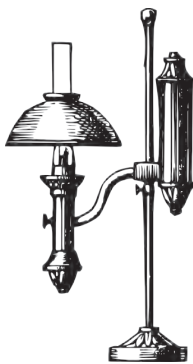


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Victor J. Fariello Jr.



ANTIQUE TALK

by Victor J. Fariello Jr.

Antique Glassware A Safe Investment

In the world of antiques there has been a long standing claim that quality collectible glassware held for investment appreciates in value at 5% annually over time. In practical terms it means a doubling of your investment in 20 years. Think of \$500 in quality antique glassware purchased in the year 2000 being worth \$1000 today. Not a bad rate of return on an investment that you get to view and enjoy as its value increases.

I need to clarify that this applies to higher-end antique glassware which includes Fenton, Tiffany, Heisey, Quezal and Lalique to name a few. This better grade of antique glassware will always be highly sought after, an important factor in its retaining its value and appreciating in value. And, although these higher-end glassmakers tend to have higher than average prices, there are affordable pieces readily available in the marketplace. With a little effort you can find high quality examples from any of the major glass houses for under \$100. Naturally more rare examples can easily be several hundred or even thousands of dollars.

My advice for anyone considering antique glassware for investment is the same for buying almost anything-do research, purchase from reputable sources and above all, buy what you like. That last point is so important if you are going to reap the added benefit of owning something that appeals to you.

All this being said, the antiques market these days is in somewhat of disarray due to the unique economic factors caused by the pandemic we are currently



dealing with. Values and prices have taken quite a hit thus far in 2020 and the outlook won't be very good for quite some time. Keep in mind, however, that there have been economic upheavals throughout history and they will continue to wreak havoc on all sectors of the economy, especially the antiques and collectibles market. The advice about glassware as a sound long term investment will withstand the test of time. On the bright side, for the foreseeable future, it is an excellent time to purchase. Prices are not likely to be as favorable.

Happy collecting!

CHECK OUT NEW HARTFORD QUESTERS- J. Schoolcraft Sherman Chapter #1519

The J. Schoolcraft Sherman #1519 Chapter of the Questers is an organization in New Hartford dedicated to preservation, restoration and education of historical places, artifacts and antiques. We hold meetings the first Monday of each month (except July and August) at the NH Library. Our April and May Meetings have been cancelled due to the pandemic regulations. We are hoping to be able to hold our June

Meeting on June 1 at 6:30 pm in the Corisanti Room at the NH Library. The program will be members of the Mohawk Valley Antique Bottle Club presenting "Bottles 101," which was originally scheduled for April. All are welcome to attend. Come check us out and see what we are all about. You can learn more about Questers at questers1944.org or visit us on Facebook by searching "lovoldstuff". If you have any interest in joining our group or need more information, email me at vjfariello@gmail.com.

Preserving Our Past!

Have you joined the New Hartford Historical Society for 2020. The cost is \$12 for an individual, \$17 for a family and \$2 for students. Make your check payable to 'NH Historical Society' and mail to PO Box 238, New Hartford, NY 13413. These fellow citizens are preserving our past so the present and future generations can learn about our rich heritage. Let's show our support!

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 vjfariello@gmail.com. Any photos submitted will be returned upon request.

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Ay, Corona: Creating the Time of Our Life in the Time of COVID

by Kristy Lenuzza

I'm privileged. Chances are, if you're reading this, you are too. We're in our safe homes, with our health and loved ones, eating our curbside pickup or delivered groceries paid for by money that's still in the bank. We have a choice of where to mentally go from here.

An autopilot state of mind would be to feel guilty that I have it this good, and people are risking their lives daily for all of my safe conveniences. But, I'm choosing to take Robert Frost's advice and take "the road less traveled".

The road of feeling raw, unfiltered, gratitude with no chaser.

In addition to those on the front-line, vital business workers, and Ketel One botanicals, know what else I'm grateful for? Time.

If Corona is gifting us anything, it's Time.

Time to realize that the one freedom Corona can't take away is how you choose to use your Time in this newfound bizarre structure.

Time to make a list of Corona projects.

Time to be realistic about what you really want to get done.

Time to remember to take dance breaks, so you don't have a working-from-home-homeschooling mental breakdown.

Time to consider folding and putting away one load of laundry at once as a job well done.

Time to wash your hands.

Time to roll up your sleeves and Mari Kondo your mental and physical closets inside and out.

Time to introduce your kids to your favorite childhood movies, having faith that they remain classics. (Fyi: Big and The Electric Grandmother are even better seen through adult eyes.)

Time for a kid break? Throw on a face mask. Sure, you may be dealing with their nightmares in the middle of the night but fifteen minutes of peace and solitude while the sun's still up? Giddy- up.

Time to quickly remember that you're no longer in the Spring Break age group and a Zoom hangover lasts for four days, which feels like one hundred and four days in quarantine.

Time to also remember that a mini can of Coke is still the best hangover remedy.

Time to remember that no emotions can be numbed out by consumption forever.

Time to embrace whatever feelings come up, with trust that someone somewhere else in the world is feeling your sense of deep grief, hollow despair, gripping fear, flowing love, flood of relief, graceful peace, or exhilarating joy at that very same moment.

Time to embody the bone marrow deep love you have for your kids, no matter how old they are or where they live.

Time to linger in a hug from a loved one in your home.

Time to sit in silence and envision your hugs rippling out to all of those humans who are living alone and won't feel human touch for a very long time.

Time to throw a ball in the front yard.

Time to wash your hands.

Time to call Mom.

Time to binge-watch The Outsider with all the lights on.

Time to introduce your kids to Alison Roman and Ina Garten and inform them that "yes, they are real."

Time to play Movie Tag, Ghost in the Graveyard, Monopoly, or Trouble... with NO mercy.

Time to teach your kids that you can't win em all.

Time to Facetime with the grandparents to have a Happy Hour Hangman party. A win-win for all ages.

Time to rewatch About Time.

Time to take a nap.

Time to wash your hands.

Time to disconnect to reconnect.

Time to sieve your list of "friends" and see what gems remain.

Time to not answer every group text, Zoom invite, Google hang, ping, notification, buzz, or nudge and feel a simultaneous sense of appreciation for the people in your life and for your space.

Time to set clear social media boundaries.

Time to call Dad.

Time to go for a walk.

Time to turn off the news.

Time to remember a baby was born.

Time to wash your hands.

Time to have the "Sunday dinner" feels multiple times a week.

Time to reawaken your love of being a domestic goddess.

Time to look at the mess in the living room, turn around, and go to bed.

Time to realize that it's completely normal to feel a consistent ebb and flow of annoyance and love for everyone under your roof - including yourself.

Time to remember that you're all in each other's space. (Wait, it's their space too? Oh, wow.)

Time to look at yourself and know that it's all an inside job.

Time to reevaluate your core values for yourself, your family, your organization, and your life.

Time to live your values out loud instead of preaching them.

Time to remember that even though you may not be feeling lonely right now, someone else is.

Time to call them.

Time to turn off your phone. (Yes, off.)

Time to take a bath.

Time to write, paint, play, dance, or sing.

Time to sit with how incredible it feels to create.

Time to find a newfound love of your home.

Time to thank your home for its decades of memories and entertain the idea of putting it on the market.

Time to retire your "busy" badge for good.

Time to realize that slowing down is a gift.

Time to remind yourself that being of service doesn't mean you have to save the world.

Time to go easy on yourself and the ones around you.

Time to lead by example.

Time to remember that we'll get through this together because we live in one of the greatest and resilient communities in the world.

Time to realize that you make up part of our community.

Time to know that we love you for it.

Time.

Kristy Lenuzza is a writer and founder of Sow to Speak, a company that offers organizational coaching and training with the mission to re-humanize the workforce once and for all. Learn more at www.kristylenuzza.com



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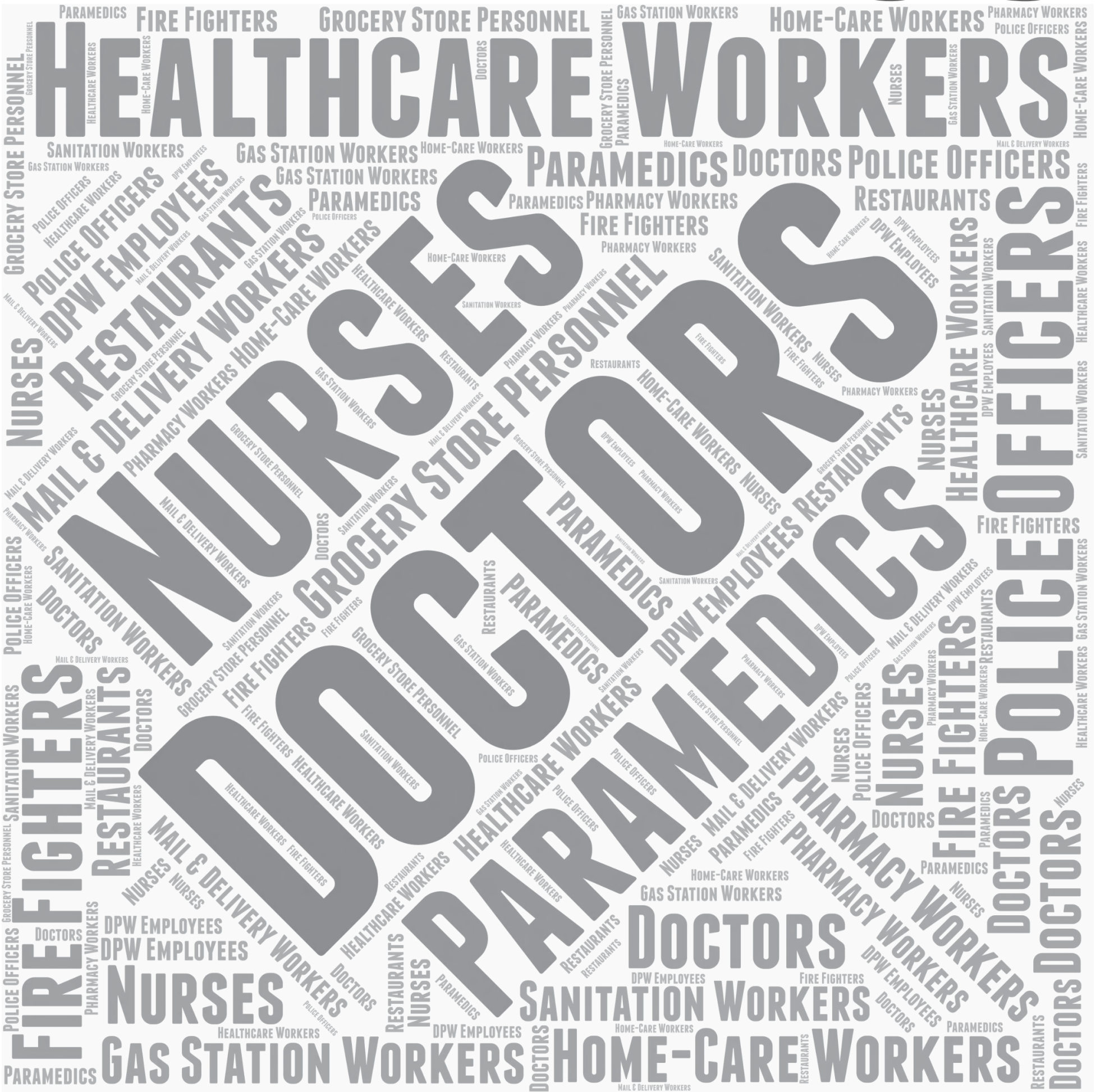
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Chamber News

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Community News

THE TOWN CRIER

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Telehealth May be an Option During COVID-19 Pandemic

Helen M. Sarandrea P.T., P LLC, Physical Therapy & Sports Care

The COVID-19 pandemic seems to have stopped much of the world. Once busy streets and shops are empty, activities are cancelled and you may not even be going to work. One thing that the virus has not stopped is pain and injury. Maybe you were seeing your PT When stay at home orders were issued. Maybe you've been having more pain and soreness in your back or neck because of all the time you've spent in front of the computer working at home, or maybe you hurt yourself over the weekend doing some yard work or exercising to relieve stress. How do you get the care you need without putting yourself or others at risk during this time of social distancing?

Telehealth

Technology like the internet, electronic medical records, online patient portals, smartphones and webcams open up treatment and intervention options that may be new to both you and your provider. Virtual platforms allow one-on-one interactions in real time. Patient portals allow uploads and updates of home exercise programs and educational materials. You may not be able to go to your PT, but your PT may be able to come virtually to you! Rules and regulations vary from state to state, and insurer to insurer. They are also being rapidly updated and changed to respond to the COVID-19 pandemic, so the best way to find out what is available to you is to contact your physical therapist and ask!

Virtual Visit Tips

- You'll need a device with a screen, camera and microphone. This could be a smartphone, tablet, or computer
- You may need a specific app - your therapist will tell you what you need and where to find it
- Choose a private space where you feel comfortable to conduct your visit. Make sure you have room to move, this is still a PT visit and movement is the whole point!
- Wear clothes that you can move in, and that your PT can see you move in. Very loose, baggy clothing makes it hard for your PT to see and evaluate your movement
- Collect any equipment you may have beforehand, so your PT knows what you have to work with. Examples might include resistance bands, foam rollers, yoga mats and blocks, etc.
- Be ready to get creative and have fun! For many patients and therapists, televisits are a new experience so expect to work together and try new things to find what works best for you:

Helen M. Sarandrea, P.T., David T. Schilling, P.T., D.P.T., O.C.S., Ahmed Radwan, P.T., D.P.T., Ph.D., Susan Kantor, P.T., D.P.T., Cert. MDT, Caitlin Massey, P.T., D.P.T., Rachel Sampson, P.T.A.
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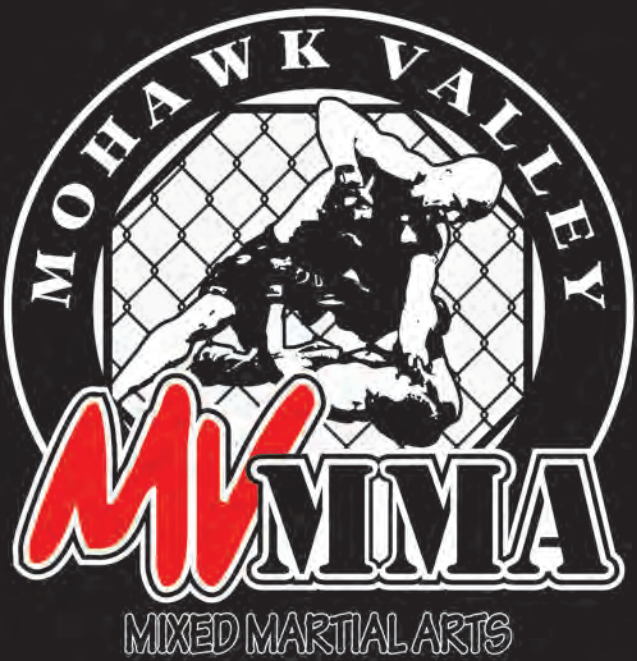
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Memorial Day Facts

Memorial Day is a day of remembrance of those who have died serving our country.

General John Alexander Logan ordered the Memorial Day holiday to be observed by decorating the war dead.

On Memorial Day, the flag should be at half-staff until noon only, then raised to the top of the staff.

Red Poppies are recognized as the Memorial Day flower.

“Taps” is often played at ceremonies on Memorial Day.

Memorial Day was first called “Decoration Day” because of the practice of decorating soldier’s graves with flowers.

New York was the 1st state to officially recognize Memorial Day.

Flowers and flags are the two most popular items people use to remember soldiers.

The south refused to honor the dead on Memorial Day until after World War I when the meaning of Memorial Day changed from honoring civil war dead to honoring Americans who died fighting in any war.

Memorial Day was declared a federal holiday in 1971.

Source: <https://partyideas.purpletrail.com/what-is-memorial-day-history-facts/>



New Hartford Highway News

from Highway Superintendent Richard Sherman

Normally April showers bring May flowers, but this year April afforded most residents the weather to clean yards and garages. With the Corona virus here in our county and state, many are home from work or are working from home. The brush and leaves from last fall are coming out to curbside. Residence have a lot of time on their hands right now to clean up and do their yard work. Due to the Corona virus, the Town Highway has been on a limited crew and has been picking up brush and leaves staying a safe distance apart and in separate vehicles.

Please, when putting out brush and leaves, make sure they are separated and not mixed together. Please DO NOT place leaves in plastic or paper bags. DO NOT place stones or rocks underneath the piles of leaves that may damage the machinery. We have found stones and rocks in the piles already this year.

I want to thank all homeowners for their patience as your highway employees worked diligently to collect branches and brush from the town’s 82 miles of streets. Recently you should have received in the Town Crier, the Town’s annual TRASH & BRUSH COLLECTION SCHEDULE 2020 outlining curbside brush collection dates including trash that residents may drop off at the highway garage building at 111 New Hartford Street. Additionally, the schedule is available on the town’s website at townofnewhartfordny.gov. Go to the town services, go to Highway, click on curbside and the schedule will pop up. You can also stop by the Highway Garage or Town Hall and pick up a schedule. We would be happy to send you another schedule or respond to any questions by calling us at 724-4300.

Again this year we will also offer the garbage tag service for anyone who is unable to get items to the highway garage at \$5.00 per item. Tags can be purchased at the Town Clerk’s office at 8635 Clinton Street during business hours. The items will be picked up the first Monday of every month. May through September by the highway crew. This will be suspended in June due to the curbside pickup. May 16th from 8:00- 12:00 we will again offer the CONFIDATA DESTRUCTION SERVICES for our constituents. Each person is limited to ten boxes to shred. A certificate verifying that your material has been destroyed will be issued.

The New Hartford Highway Department, along with the New Hartford Library, will be working together to put an event on again this year for young children and adults to check out and touch the town’s equipment. Again please watch for the date and time for Touch the Truck at the Library. Hopefully, the Corona virus will be long gone so that we will be able to have this great event. Finally, as spring rains begin to appear, we will endeavor to continue maintenance on our town creeks and catch basins. If you notice an area that may have been overlooked, please call me personally at 724-4300, cell phone 315 534-2998 or e-mail at rsherman@townofnewhartfordny.gov



A Note from Councilman James Messa

Dear Residents,

I truly hope that his note finds you and your families doing well and remaining safe and healthy. Over the past several months we all have experienced some form of a change in our lifestyles due to the Coronavirus (COVID-19). I know you all have made some adjustments to your daily routine which may not have been easy. I wanted to take this opportunity to write you a brief note.

First and foremost, I would like to personally thank all the doctors, nurses, first responders, teachers, grocery workers, farmers, delivery drivers, mail carriers, restaurants and all essentially workers that get up every day and continue to serve our community. It is people like you that are making a difference and bringing hope to all of us as we battle this pandemic.

This is certainly uncharted territory for all of us as we deal with isolation and social distancing. The Town of New Hartford is a supportive community and we are always here for one another. I’ve heard many acts of kindness that is going on within our town; neighbors helping neighbors, residents supporting our local restaurants, restaurants preparing and donating food for those in need. Its times like this that brings out the best in people and it makes us all feel proud of where we live. I’ve always said, New Hartford has the best people living in our town. Like you, I am very proud to call New Hartford my home and to serve as your Councilman.

We will get through this together and I encourage all of you to follow the direction and instructions from Governor Andrew Cuomo and our Oneida County Executive Anthony Picente as they continue work to keep us informed and safe with their daily briefings. Unfortunately, there is no page that we can take out of a playbook to combat this situation. I believe that they are doing their best to communicate to us the necessary information to keep us safe and lessen the spread of the virus. Please remain patient and continue to help others during these trying times. I appreciate all of your cooperation as we look forward to things getting back to normal.

This virus has impacted many lives in various ways. I continue to pray for all of those that have been impacted in one way or another from this virus and I pray that your friends and family stay protected from getting this virus.

Thank you again.

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THE TOWN CRIER 27



Opportunities Amidst Disruption

A few simple actions now, can help alleviate some short-term concerns, while simultaneously strengthening your plan for the long-term.

While our focus for the past two weeks has primarily been on investment management, for very good reason, it is important to remember that our partnerships with clients include both solid investment portfolios and comprehensive financial planning.

If there is a common message we are hearing from individuals, businesses and even the government, it's that time and time again when faced with difficult situations, once the dust settles we emerge stronger and better than before. The same holds true with your personal finances. A few simple actions now can help alleviate some short-term concerns, while simultaneously strengthening your plan for the long-term.

Budget

Reviewing your budget in times of uncertainty may challenge you to really ask what expenses are non-discretionary and which ones may be trimmed. Take advantage of bank and credit card sites that assist in breaking down expenses into categories for review and be sure to look for subscriptions you may be paying for, but not utilizing. Examining your budget should also include looking out at the remainder of 2020 to plan proactively and potentially push out one-time expenses that can wait until later.

Reserves

Sometimes "stuff" happens at the worst time, whether it be an unforeseen expense or cash flow disruption. Reserves can be used to meet emergency/one-time expenses without requiring you to tap into credit or withdraw from your portfolio at an inopportune time. Take some time to properly evaluate cash levels, noting that everyone's situation is different. For those who have true excess cash, the opportunity to strategically invest could also be present.

Online Access

Quarantined, working from home, self-distancing or just on vacation. Call it what you want, but if you are going to be away from everyone else, the ability to interact via technology can be paramount. Double-check that you have up to date passwords to log into key sites/apps and upgrade hardware if needed. Digital information access, video communications and the ability to sign documents electronically will become increasingly more common following recent events.

Health Insurance

Questions surrounding healthcare are headline news right now. What is covered? What might I have to pay for out of pocket? Insurance plans can be complicated, and now is as good a time as any to get familiar with your coverage. Get up to speed on what type of plan you have and details about how it works for you.

Key Documents

Caring for loved ones will always take precedence. Ready access to documents like wills, health care proxies and powers of attorney can save further stress in what are already turbulent times. Get them organized in the right hands. If you don't have these in place use the current situation as an excuse to get them done.

For more information or to discuss your situation specifically, please contact your advisor. Take care of yourselves and your families and as always, thank you for your partnership.

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 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 attorneys.

Angels Among Us Food Pantry

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Saturday June 13 and June 27 - 10 AM -12 Noon

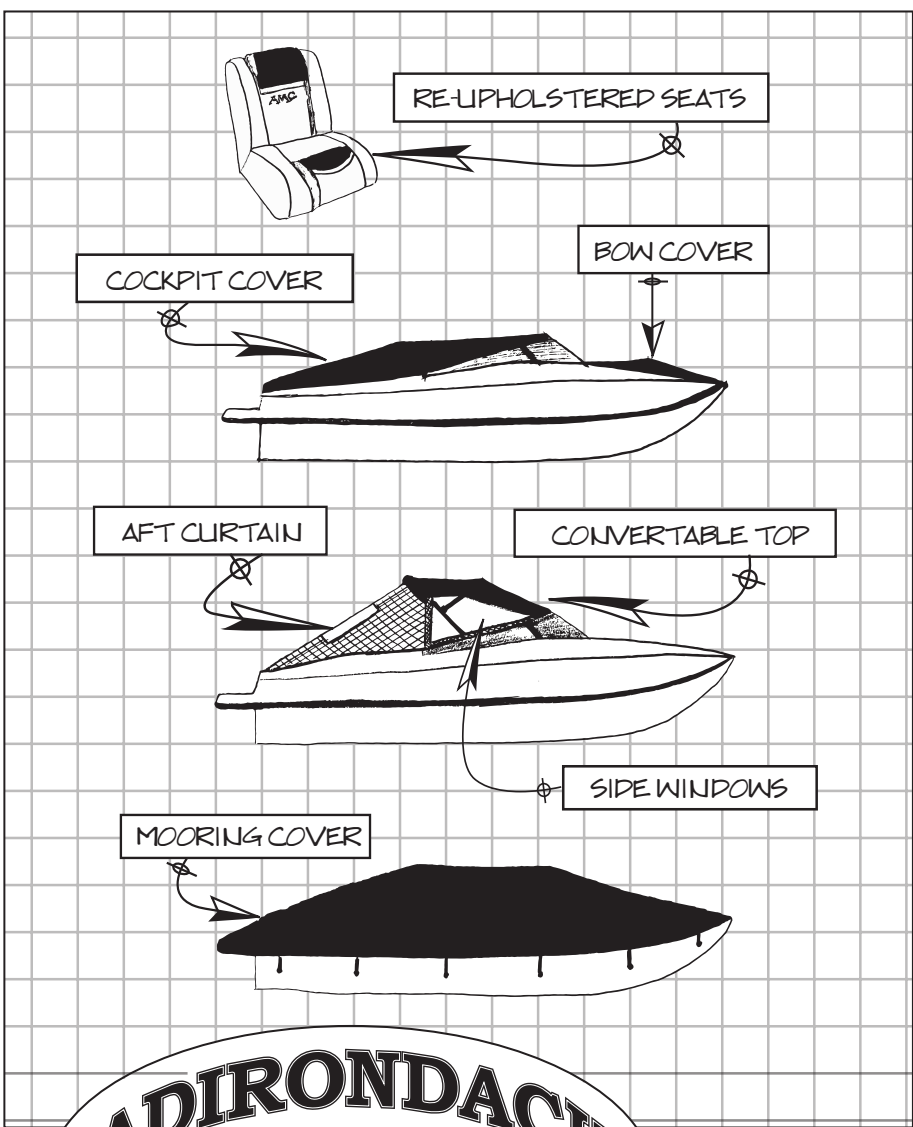
The food pantry is located at St John The Evangelist Church, 66 Oxford Rd, New Hartford, NY.

In the event of food emergency issues, please contact the St John's rectory from 315-732-8521. The rectory is staffed Monday thru Thursday 9AM to 2 PM, with answering services at other times.

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2	33,820	2,817
3	42,660	3,554
4	51,500	4,291
5	60,340	5,027
6	69,180	5,764
Each Additional add	8,840	737

This table shows a yearly gross income for each family size. If your household is at or below the income listed for the number of people in your household, you are eligible to receive food.



Joe Lopata - Owner/Fabricator
New Hartford | 315-520-9997

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Facebook



Strange But True Mother’s Day Facts

- In 1939 in Lima, Peru, the youngest mother on record delivered a baby boy by C-section. She was only 5 years-old and the baby was raised as her brother.
- On the flip-side, the oldest woman to deliver a baby was recorded on April 9, 2003. Her name is, Satyabhama Mahapatra, and is a 65-year-old retired schoolteacher in India. She gave birth to a baby boy, which was her first child after 50 years of marriage. However, the eggs were donated by her 26 year-old niece.
- Before Octomom (Nadya Suleman) Bobbie McCaughey had septuplets – four boys and three girls – on November 19, 1997. The babies were born via C-section after 31 weeks.
- The shortest span between two babies is by mom, Jayne Bleackley. She gave birth to her son on September 3, 1999. Then only 208 days later gave birth to her daughter (on March 30, 2000).
- Elizabeth Ann Buttle gives a whole new meaning to second family. She gave birth to her first child (a girl) May 19,1956. Then when she was 60 years-old, she gave birth to her son on November 20, 1997, making the babies 41 years 185 days apart.

Source: <https://osr.org/blog/tips-gifts/20-fun-facts-about-mothers-day/>

28 THE TOWN CRIER

Faith in New Hartford

MAY
2020

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.
www.firstumconline.org

CLINTON ROAD BAPTIST CHURCH SBC

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: crosspointchurconline.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 Month.
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)
Sunday Service of Holy Communion at 10am followed by fellowship
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.

ST. GEORGE’S EPISCOPAL CHURCH

9389 Elm Street, Chadwicks - 315-736-3572
Rev. Heather Benson Officiating Service at 10am
Holy Eucharist Every 2nd and 4th Sunday

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
New Hartford Presbyterian Church has livestreamed Sunday worship services on Facebook at 10:30 a.m. during March and April. Sunday School programs for children and adults have been in hiatus during the coronavirus pandemic. Meetings of the Session, Deacons and some committees have been held online in observance of CDC guidelines. The church’s annual spring rummage sale has been cancelled. Readers should visit the church’s website, www.newhartfordpresbyterian.org, or call the church office at 315-732-1139 for updates.

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
Because of the ongoing public health issue, The Unitarian Universalist Church of Utica will not be holding any services at the church until further notice.
315-724-3179 uuutica.org
Minister: The Rev. Erin Dajke Holley

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
Bookstore hours: Open Sundays after Services.

LIVING FAITH BIBLE CHURCH

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 CHURCH

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 - 8:30am
Sunday School - 9:30am
Sunday morning Worship Service - 10:30
Mid-Week Bible Study - Tuesdays 7pm
Summer Hours - Beginning 7/1/18:
Sunday Morning Prayer - 8:30am
Worship Service - 9:30am

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

ST. VOLODYMYR THE GREAT UKRAINIAN CATHOLIC CHURCH

4 Cottage Place, Utica, NY (315)735-5138
Very Rev. Michael Bundz, Pastor
Masses: Sunday 10:00 am
Saturday 5:00 pm, in English
Confessions before Mass
Handicapped accessible

LIFE IN CHRIST FAMILY CHURCH & BIBLE SCHOOL

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)
Thusday Night 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!
Palm Sunday April 5th, 10am
Good Friday April 10th, 7pm
Easter “Resurrection”Day April 12th ,10am

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
Office phone: 315-853-2933
Handicapped Accessible

CLINTON UNITED METHODIST CHURCH

105 Utica Road, Clinton
Rev. Michael H. Terrell
Sunday Worship Service 9:30 AM
Sunday school during worship following children’s time
Office Phone: 853-3358
www.clintonmethodist.org

Memorial Day Facts

- Even though numerous communities had been independently celebrating Memorial Day for years, the federal government declared Waterloo, N.Y. the official birthplace of Memorial Day. Waterloo first celebrated the holiday on May 5, 1866.
- Memorial Day was celebrated on May 30 for decades, but in 1971, Congress established Memorial Day as the last Monday in May and a federal holiday.
- Memorial Day originally honored military personnel who died in the Civil War (1861-1865).
- Roughly 620,000 Americans died in the Civil War — making it the deadliest war in American history. About 644,000 Americans have died in all other conflicts combined.
- President Bill Clinton signed the National Moment of Remembrance Act on Dec. 28, 2000, designating 3 p.m. local time on Memorial Day as a National Moment of Remembrance.
- It wasn't always Memorial Day — it used to be known as Decoration Day.
- Red poppies are known as a symbol of remembrance, and it's a tradition to wear them to honor those who died in war.
- Even though Memorial Day began as a holiday honoring Union soldiers, some states still have Confederate observances. Mississippi celebrates Confederate Memorial Day on the last Monday of April, Alabama on the fourth Monday of April, and Georgia on April 26. North and South Carolina observe it on May 10, Louisiana on June 3 and Tennessee calls that date Confederate Decoration Day. Texas celebrates Confederate Heroes Day on Jan. 19 and Virginia calls the last Monday in May Confederate Memorial Day. *source: USA Today*

MAY
2020

Faith in New Hartford

THE TOWN CRIER 29



PLYMOUTH BETHESDA UNITED CHURCH OF CHRIST
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
Facebook: <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 315-732-4110
Sunday Mornings 10 AM
Sunday Contemporary Service 12:15 PM
Email: office@zionluth.com
Website: www.zionlutheranNy.org
Facebook: Zion Lutheran Church, New Hartford NY
Handicapped accessible
Palm Sunday service is April 5 at 10:00.
Easter service is April 12 at 10:00.
Communion will take place at both services.
There will also be special music.

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 in Karen
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 Bible Study and Kids4Truth Children’s Program: 6:45 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
2710 Genesee Street, Utica, NY – 724-4177
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

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.

History Center Seeks Your Quarantine Story to Document Covid-19 History

We are all living through a historic moment in time and the History Center wants to preserve your story. The public is invited to submit their quarantine and COVID-19 stories. These narratives will become part of the History Center’s collections and will be available for future researchers to learn how our community was impacted by this global pandemic. Written, audio, and visual submissions are encouraged.

This project is part of a larger effort being conducted in partnership with the Utica Public Library, local historians, and other organizations to document the disease and its impact on daily lives and the community. Newspapers, oral histories, artwork, and primary sources such as photographs, signs, and community and government announcements are also being collected.

Anyone from the community can submit their story, images, videos, and primary sources through an online form on the History Center website at <https://www.oneidacountyhistory.org/covid-19-stories.html>. Submissions can also be mailed using the attached form to:

Oneida County History Center
Attn: Lauren Robinson
1608 Genesee Street
Utica, NY 13502

The Oneida County History Center is a private 501(c)(3) not-for-profit educational institution dedicated to preserving and promoting the history, heritage, and culture of the Greater Mohawk Valley. Please contact the History Center at 315-735-3642 or visit the OCHC website (www.oneidacountyhistory.org) or Facebook.com page for additional information.

New Life Apostolic Church

Service Times:
Sunday School
Sunday Adult Service: 10:00 a.m.
Wednesday Night Prayer: 7:00-8:00 p.m.
Thursday Evening Bible Study: 7:00 p.m.

Pastor Mark Waterman
315.736.1161

3995 Oneida Street #4
New Hartford, NY 13413

@NLAC4all

RUMMAGE SALE

New Hartford Presbyterian Church
45 Genesee Street, New Hartford

Thursday
May 7, 2020
9 am – 3 pm
Bag Sale

Cancelled

Senior Center News

New Hartford Senior Center News

Submitted by the staff at the Senior Center

April has been a very trying month for all of our seniors unable to come to the center for lunch and socializing. Spring is a wonderful uplifting season, so let's stay positive and hope for better days ahead. Let's all be aware of all the beautiful spring flowers blooming that will bring a smile to our faces. We do appreciate our town supervisor, Paul, for having the foresight to close the center and the town building to keep our seniors safe and healthy. We have made multiple calls to all our regulars to see how they are doing and to make sure they have their home delivered meals. We thank Carol Allen, OFA and the Trinity food service for making this available. It certainly has been an important service and has helped keep our seniors safe at home, not having to shop and knowing they will get their hot meals each week. Hopefully by the time this article comes out, early May, we will be back at the center and greeting all of our seniors whom we have missed seeing. Our staff says hi to all of our seniors and wants you to stay safe and healthy, so please practice social distancing, wear your mask when out in public and wash your hands often until we are told all is clear. We have lost so many programs and special events this past month, including the St. E's nursing students who provide us with wonderful advice on how to stay healthy. We appreciate and thank all of our community, medical and essential personnel for helping us through this pandemic and keeping us safe. Please watch the news and newspapers to see when we might be opening, then please call our reservations number for lunch at 315 -724-8966 when we do open. We do not have a calendar of events or a menu at this time, but we are including some pics of past events to remind all of us of good times at the Senior Center. Stay positive and healthy and we'll see everyone soon.





Are You Prepared for a Financial Emergency?

Mother Nature certainly has grabbed her fair share of headlines the past few years. From blazing wildfires in California to devastating floods in the Midwest, from massive hurricanes along the coasts to sweeping tornadoes across the Plains—millions have been affected by the recent natural disasters in the U.S.

Less headline-worthy are the financial repercussions following natural disasters and the cash difficulties tens of thousands of families are dealing with as a result. These catastrophes are unavoidable—and often there’s little time to prepare before disaster strikes homes, families, and communities.

With this in mind, ask yourself this question: “What’s the biggest threat to my financial stability?” Job loss likely comes to mind, perhaps followed by a serious illness or a natural disaster. But, lack of cash flow and liquidity management should make the list too—and it’s an ongoing challenge rather than an isolated event.

Consider cash flow and liquidity management a tool, not a goal.

More than just tracking your income, spending and cash flow, liquidity management is also about planning for unexpected cash needs. Without proper planning for an emergency, you might have to round up all your available cash or liquidate a long-term investment. However, liquidating could disrupt your investment plan. For example, retirement account assets may be subject to tax penalties for taking non-qualified distributions prior to retirement. You might do better keeping those assets invested to potentially generate a long-term return—and keeping your overall wealth strategy intact.

It’s important to keep in mind that cash flow and liquidity management planning is complementary to investment planning. Not only does cash flow and liquidity management allow you the flexibility to access money in the event of an emergency, it’s a defensive tool to ensure your investment plan is well positioned and not disrupted.

Here are three steps you should consider as part of a cash flow and liquidity management plan to help protect your loved ones and keep a natural disaster from becoming a financial catastrophe.

Set up an emergency account. In addition to accounts where you currently keep cash assets (including checking, savings, certificates of deposit (CDs), money markets, or other cash alternatives), fund an emergency account as part of your cash flow and liquidity strategy to help protect all your assets. Set aside enough to cover three to six months of expenses (the right amount for you will depend on your risk tolerance). Keep cash on hand in case your area loses power and ATMs are out of commission.

Review your short-term and longer-term payment needs. Understanding when you will need to draw on your money is key to an effective plan. Establish a strategy to cover your day-to-day expenses for funds you will need to access immediately, such as for food, clothing, medical, and transportation expenses. Your cash for short-term expenses should be very accessible, perhaps in a checking or savings account.

For longer-term expenses that reoccur on a regular basis, such as property taxes, you may wish to consider a less liquid investment, such as a CD. This type of investment typically offers a slightly higher return than a regular checking or savings account and you can manage the payout schedule to around the same time you will need the money. Generally, CDs may not be withdrawn prior to maturity. CDs are FDIC insured up to \$250,000 per depositor per insured depository institution for each account ownership category. There are other more sophisticated solutions available where appropriate to help you meet your cash flow and liquidity needs, and we suggest you discuss these with your financial advisor.

Establish a line of credit for ready access to cash, and if used, pay the funds back with an appropriate source when the timing is right. Borrowing against non-retirement investments, the equity in a home, or other approaches can provide for short-term cash needs if your emergency fund does not stretch to meet all your expenses. These strategies prevent disruption to your long-term investment plan and can help keep you on track to meet your investment goals.

A line of credit can also help you avoid dipping into retirement accounts too early. Depending on your situation and the type of retirement account, it may expose you to potential tax consequences.

Be aware, costs and risks are associated with any borrowing decision, so it is important for you to seek good, objective guidance. Your financial advisor can help you begin the process of determining what type of line of credit option is the most suitable for you.

Life brings expected and unexpected events—an important part of every investment plan is identifying where to access cash when you need it. Talk with your financial advisor about managing your cash flow and liquidity needs.

Securities-based lending has special risks and is

not suitable for everyone. If the market value of a client’s pledged securities declines below required levels, the client may be required to pay down his or her line of credit or pledge additional eligible securities in order to maintain it, or the lender may require the sale of some or all of the client’s pledged securities. Wells Fargo Advisors will attempt to notify clients of maintenance calls but is not required to do so. Clients are not entitled to choose which securities in their accounts are sold. The sale of their pledged securities may cause clients to suffer adverse tax consequences. Clients should discuss the tax implications of pledging securities as collateral with their tax advisors. An increase in interest rates will affect the overall cost of borrowing. Wells Fargo Advisors and its affiliates are not tax or legal advisors. All securities and accounts are subject to eligibility requirements. Clients should read all lines of credit documents carefully. The proceeds from securities-based lines of credit may not be used to purchase additional securities, pay down margin, or for insurance products offered by Wells Fargo and any of its affiliates. Securities held in a retirement account cannot be used as collateral to obtain a loan. Securities purchased in the pledge account must meet collateral eligibility requirements.

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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. Clinton, New York (315) 723-7386

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Now’s the time to invest in your financial health

These may be your earning years, and retirement may feel like a lifetime away. But now is the time to lay the financial foundation for your future. Commit to making an investment in your long-term financial health by scheduling a fiscal checkup.

Call for a complimentary portfolio consultation and a discussion about healthy investing for your future.



Christopher Carbone, CFP®, AWMA®, LUTCF
First Vice President - Investment Officer

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Clinton, NY 13323
Mobile: (315) 723-7386
christopher.carbone@wellsfargoadvisors.com
https://fa.wellsfargoadvisors.com/christopher-carbone

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Did you know that
St. Margaret's Ecumenical & Retreat Center
is open to the public?

Come and visit us Mon-Fri 8am-4pm
47 Jordan Road, New Hartford



We can't wait to
show you around!
To find out what's
happening at
The House,

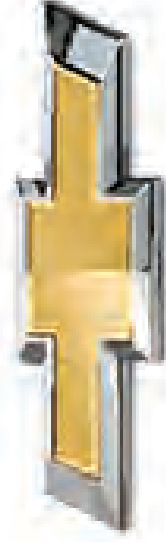
please visit

stmargarethouseny.org

or call

315.724.2324

STREET PONTE AUTO GROUP



CHEVROLET



TOYOTA



L I N C O L N



MAZDA

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