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2021 4Runner TRD OffRoad Premium N24422A, sunroof, leather, 79k mi. \$37,579



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EMPLOYMENT

3 tips to to update a resume to align with the modern job market

The job market can be unpredictable. Though reports on jobs suggest the market is now flooded with openings, working professionals looking to change careers or switch firms know the reality of modern job hunting is no walk in the park

Reports indicate that there was an average of one opening for every two applicants on the professional social networking site LinkedIn at the onset of summer 2023. Professionals also are contending with a job market in which firms that hurried to hire applicants during the pandemic are now being more deliberate with their hiring process, sometimes interviewing candidates as many as six times before concluding the process. In addition, a 2023 survey from TIME/Harris Poll found that 52 percent of applicants with a bachelor's degree or higher completed an interview process without receiving a job offer.

There's no denying the difficulty professionals seeking new jobs face when they begin their search. Though there's no guarantee the right opportunity will come along quickly, professionals can update their resumes in three notable ways to increase the chances their applications are seen.

1. Write a new summary.

The professional resources experts at Indeed recommend individuals write a new summary of their work history that reflects

their qualifications for any job they intend to apply for. Consider past accomplishments, tasks and responsibilities that are applicable to each opening and emphasize those in the summary. For example, individuals aspiring to move up to management level can emphasize past experiences in which they took on a supervisory role to complete a project.

2. Include important keywords.

The frustration many modern professionals feel when looking for new opportunities may stem from how easy it can be to apply for a job but never hear back. Indeed notes that many hiring managers utilize applicant tracking system (ATS) software when considering applications. Such programs scan resumes for predetermined keywords, discarding applications that do not include them. Reading each listing carefully can shed light on which keywords to include, as the right terms tend to be right there in the job description. Indeed also advises mentioning the company's name and exact position title in the summary statement or career objective section.

3. Don't forget the person who will read your resume.

Though ATS software plays an integral role in modern hiring, eventually a human being will see the resume if it gets past the ATS



portion of the vetting process. Before submitting a resume, read it several times to ensure it reflects your accomplishments, talents and aspirations and not just the keywords that will get the document seen by human eyeballs. Numerous resumes will get past the ATS software, so it's imperative that the resume illustrates a candidate's qualifications and talents.

Modern job seeking is time-consuming and often frustrating. Getting past the vetting process involves updating a resume so applicants can use the modern hiring process to their advantage.

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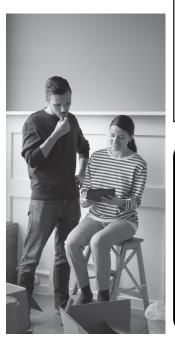
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For an application and/or job description, visit the Village's website at www.villageofalbionny.gov or the Village Clerks office located at 35-37 East Bank St, Albion, 8am-4pm, Applications must be submitted no later than December 20, 2024

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For an application and/or job description, visit the Village's website at www.villageofalbionny.gov or the Village Clerks office located at 35-37 East Bank St. Albion. 8am-4pm. Applications must be submitted no later than December 20, 2024





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SOBITUARIES in memoriams

We have always offered the community the ability to submit FREE obituaries to the Lake Country Pennysaver. We would like to continue keeping obituaries free for everyone. To make sure we can provide this service to the community, we ask that all obituaries have a word limit of 300 words. There will be a charge of \$30 for 300-400 words and a charge of \$60 for 400-500 words. We will not accept any obituaries over 500 words. Thank you for your understanding and your families are always in our thoughts. - Lake Country Pennysaver



Mervin Lewis Anderson Jr., Oct. 3,1950
- Nov. 26, 2024 Lewie 74, Beloved Son, Husband, Father and Papa Son of Mervin and Marjorie Anderson, loving husband of Gail Anderson, father of Kyle Anderson, (Megan Murphy) and Taryn (Dwight) Wadsworth, and Papa of Perry and Bode Wadsworth and Maev and Cormac Anderson. Brother of Marcia, Ann and Jane. Lewie grew up and lived in his family home his entire life in Middleport. He attended Royalton Hartland High School,

graduating in 1968. He was an exceptional basketball player and very known for his skills on the court. Lewie was a legend on the race track, racing motorcycles on dirt and being a Grand National champion on ice. He remained a popular face when attending the past few seasons at the Crusaders race track. It was truly a passion and a joy that he could share with his family and old friends being back at the track. His memories there will live on forever along with his record. Lewie retired from Harrison Radiator, but continued working for most of his life. He had a natural drive and was the strongest most hard working and loving man. He lived for his family...they were the light of his life as he was theirs. He was truly the best, just a special one of a kind human. He had a thrill and a drive for life, the best sense of humor and a contagious energy. He will be loved endlessly for eternity. Merciful Lord, turn toward us and listen to our prayers: open the gates of paradise to your servant and help us who remain to comfort one another with assurances of faith, until we all meet in Christ and are with you and with our loved one forever. There will be no calling hours. Lew wanted his friends and family to remember him for the time he had with them and to celebrate his life. Lew's arrangements have been entrusted to the Bates, Wallace and Heath Funeral Home of Middleport. In lieu of flowers, memorials may be made to: Crusaders Motorcycle Club, 3312 Culvert Rd., Medina, NY, 14103 or https://racingtt.net (https://racingtt.net To share a special memory of Lew, please visit: www.mitchellfamilyfuneralhomes.com



Joyce P. Bennett, of Lyndonville, NY passed away peacefully with family at her side on Tues., Nov. 26, 2024 following a long battle with cancer. Born August 11, 1934 in Brockport, she was a daughter of the late Arthur and Inez (Stamp) Pulver. Joyce graduated from Spencerport High School and went on to earn a master's degree from Brockport State College. She married the late Gordon Bennett, Jr. settling in Lyndonville and raising three children. A teacher and homemaker most of

her life, Joyce was very active in the community. She was a member of the Lyndonville Presbyterian Church where she volunteered in a variety of ways, with an after-school program for kids being one of her favorite activities. Joyce also volunteered as a 4-H leader for many years. She enjoyed being a member of the library book club at the Yates Community Library where she also ran a Wednesday morning reading and craft program for preschool children. She was a member of the Order of the Eastern Star. Never one to sit idle, Joyce enjoyed sewing, painting, arts and crafts, and especially gardening. She helped to raise her grandchildren who were met each day after school by her smiling face and often a fresh plate of cookies. Kindness, patience, finding joy in the small details in nature, adapting on the fly and graciously handing all that life threw at her while relying on her Chrisitan faith were her greatest strengths. Family was her greatest gift. In addition to her parents, she was predeceased by her husband, Gordon (1983); companion and best friend of 20 years, Robert Stiemer (2004); her son, Aaron Bennett (2020); and two brothers, Merle (Margot) Pulver and Dale (Christine) Pulver. Left to cherish her memory are her daughters, Susan Hrovat of Lyndonville, and Linda (Gergis) Bennett Naiem of TX; grandchildren, Travis (Jessica) Hrovat of Caledon, ON, Taylor Hrovat (Andrew Lowe) of LeRoy, Ty (Jelena) Hrovat of Lyndonville, Rebecca (Justin) Hyatt and Charles (Hannah) Bennett both of Webster; great-grandchildren, Emersyn and Lily Hrovat, Ryder Lowe, Daniel and Olivia Naiem, Harrison and Amelia Hyatt; sister, Marylou (Charles) Stage; also, several nieces and nephews. A celebration of life will be held in the spring with an interment to follow in Fairfield Cemetery, Spencerport. In lieu of flowers, memorial donations may be made to the Yates Community Library, the Lyndonville Lions Club, and the Knights Kaderli Memorial Fund. Arrangements are in the care of Cooper Funeral Home, 215 W. Center St., Medina. Share condolences at www.cooperfuneralhome.



Richard D. "Dick" Dunham, a lifelong farmer and beloved member of the Knowlesville, NY community, peacefully entered into rest at his home on Thursday, Nov. 28, 2024, surrounded by his loved ones. Born on July 5, 1940, in Medina, Dick was the son of the late Howard and Leona (Thaxter) Dunham. He graduated from Medina High School in the class of 1958 and married his sweetheart, Barbara A. Dinneen, in 1961. Together, they created a beautiful life, raising a family of five

children and becoming deeply rooted in the area. Dick's passion for farming was the cornerstone of his life. Alongside his brother, Ken, who worked by his side for many years, and his sons, he proudly managed Dunham Farms, a Century Farm that has been passed down through generations. His dedication to the land and his family was matched only by his devotion to his many dear friends and the community he loved. A respected figure in the agricultural world, Dick was a longtime member and past president of the New York Pork Producers and served on the board of directors of Agway. His life was built on hard work, integrity, and the joy he found in his family and friendships. He found happiness in simple pleasures, whether it was spending time with his grandchildren and great-grandchildren or sharing stories with the friends who were like family to him. In addition to his parents, Dick was predeceased by

his son, Michael Dunham; grandson, Brian D. Dunham; sister, Suzanne (James) Robinson; and stepmother, Jean Dunham. He is survived by his devoted wife, Barbara; children, Mark (Jackie) Dunham, David Dunham, William (Debra) Dunham, and Kathleen (Andrew) Anderson; grandchildren, Timothy, Brian (Alissa), Emily (Brent), Erin, Jennifer, Kevin, Laura (Matt), William, Benjamin (Giuliana), and Joshua; greatgrandchildren, Margaret, Bradley, Charlotte, Mason, Lucas, Aubrey, and Brielle; his sister, Marcia Litchfield; his brother, Kenneth (Barbara) Dunham; and many nieces and nephews. A celebration of Dick's life will be held on Thurs., Dec. 5, with calling hours from 10:00 AM to 12:00 PM, followed by his funeral service at 12:00 PM at Cooper Funeral Home, 215 W. Center St., Medina. Interment will take place in Mt. Albion Cemetery. Please share condolences at www.cooperfuneralhome. com. In lieu of flowers, memorial donations may be made to the Knights-Kaderli Memorial Fund, PO Box 684, Medina, NY 14103. Dick will be deeply missed by his family, friends, and all who knew him. His legacy of love, kindness, and dedication to both family and farm will continue to inspire all who were lucky enough to know him.



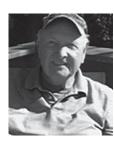
Nancy L. Forbes, age 81, died unexpectedly Dec. 2, 2024 in Millard Fillmore Suburban Hospital. She was born May 8, 1943 in Medina to Elmer and Vera (Garrison) Wagner and was a life-long resident of this area. Nancy was a member of St. Michael's Lutheran Church in Wolcottsville and had worked for over 30 years at Harrison Radiator. She enjoyed harness racing and had owned several horses. Mrs. Forbes was predeceased by her husband Norman, her siblings: Elmer Wagner Jr., Betty

Pask, Frances Benben, Richard Wagner, Carol Schubel, Lois Ayler, and Esther Brown. She is survived by her children: Sherri (George Burg of Akron, Jeffrey (Andrea Shuler) Lindke of Pendleton, Gregory (Lorrie) Lindke of Royalton, , 8 grandchildren and 8 great grandchildren as well as several nieces and nephews. The family will have received friends at the Bates, Wallace & Heath Funeral Home, 38 State Street-Middleport, Thu. 12/5/24 from 4-8pm. Family and friends are invited to attend her Funeral Service Fri., 12/6/24 at 10am in St. Michael's Lutheran Church, 6379 Wolcottsville Rd., Akron, NY, 14001. Interment will follow in Mt. Pleasant Cemetery. In lieu of flowers, memorials may be made to St. Michael's Lutheran Church at the address listed above. To share a special memory of Nancy, please visit: www.mitchellfamilyfuneralhomes.com



Gwenn V. Kennedy, age 81, died Nov. 30, 1924 in Medina Memorial Hospital following a brief illness. She was born Jan. 4, 1943 in North Tonawanda to Gordon and Olive (Shaver) Kennedy and was a life-long resident of this area. Gwenn graduated from Barker High School and went on to work at GM Harrison Radiator for over 30 years. She enjoyed reading books, doing crossword puzzles, spending time in the outdoors birdwatching, watching YouTube videos and gardening. Gwenn was

also an animal lover but most of all, she loved spending time with her family, especially her grandchildren. She is survived by her children: Stephen (Lisa) Thompson of Gasport, Lori (Todd Braman) Sherman of CA, Susan Thompson of Medina, her sister: Barbara (Dale) Lawrence of Youngstown, 2 grandchildren: Shawn Thompson, Morgan Sherman as well as several nieces and nephews. There will be no calling hours and her services will be private at the convenience of the family. In lieu of flowers memorials may be made to: P.A.W.S., 3371 Gaines Basin Rd., Albion, NY, 14411 or Diamonds in the Ruff, P.O. Box 332, Lockport, NY, 14094. Gwenn's arrangements have been entrusted to the Bates, Wallace & Heath Funeral Home of Middleport. To share a special memory of Gwenn, please visit: www.mitchellfamilyfuneralhomes.com



Jerry S. Kozlowski age 87, passed away suddenly on Nov. 28, 2024 at his home surrounded by his family. He was born July 30, 1937 in DePew, a son of the late Stanley and Helen (Jaczynski) Kozlowski and had lived in this area all of his life. Jerry was a member of the Clarendon Fire Department. He retired from GM where he had worked as a pipe fitter for over 30 years. He loved the outdoors and enjoyed hunting, riding 4-wheelers with his grandchildren and relaxing at the cabin. Family

was most important to him and he spent as much time with them as he could. In addition to his parents, he was predeceased by his step-mom Monica Kozlowski and his brother Edward Kozlowski. He is survived by his wife of 57 years, Sandra; his son Kyle Kozlowski; his daughter Natalie (Raymond) Heller; grandchildren Dan (Mariah) Kozlowski, Jourdan (Philip) Kludt, Skyler (Ally Sharpe) Heller, Cameron (Tiffany) Heller; great-grandchildren Tanner, Chase, Weston, Macey, Kolu, Kailana, Leah, and one on the way; nephews Chad and Jason Kozlowski, Mike Sliker, Mark Cates as well as many other nieces, nephews and cousins. There are no prior calling hours. His Graveside Service will be Sat. Dec. 7th at 1:00pm at Hillside Cemetery in Holley. Memorials may be made to the Clarendon Fire Department, P.O. Box 136, Clarendon NY 14429. Arrangements have been entrusted to the Christopher Mitchell Funeral



Mildred M." Millie" Leonard, 93, of Lyndonville, NY, passed away on Thursday, November 28, 2024, at the Orchard Manor Nursing Home, Medina, NY. She was born on June 10, 1931, in Proctor, PA, the daughter of the late Gideon and Edith (Maley) Lewis. Millie was married to the late Donald E. Leonard at a young age, and they raised five children together. In 1965, they moved to the Lyndonville area, and worked various jobs, including the family-run sawmill. She also worked for 22 years at the

Lyndonville Vinegar Co. until her retirement. She enjoyed playing cards with her family and playing scratch-offs. Millie was also known for her love of felines. Millie is survived by her three children, Terry (Betty) Leonard, Walter (Kris) Leonard, and Wanda (John) Donald; a son-in-law, Lawernce Slattery, and a daughter-in-law, Claudia Barber Leonard; numerous grandchildren, great-grandchildren, and great-great-grandchildren, and numerous nieces and nephews. In addition to her parents and husband, Millie is predeceased by a daughter, Linda Slattery, and a son, Donald W. Leonard. As per Millie's wishes, there are no calling hours. A private service will be held at the family's convenience. Memorials may be made in Millie's name to PAWS Animal Shelter, 3371 Gaines Basin Rd, Albion, NY 14411. Arrangements were entrusted to the Bogan & Tuttle Funeral Home, 112 N. Main St. Lyndonville, NY 14098. Please light a candle or

share a memory of Millie at www.bogantuttlefunerals.com



Mary H. Murphy Loughrey, age 89, went to be with the Lord on Nov. 29, 2024 following a long illness. She was born June 24, 1935 in Gasport and was a life-long resident of this area. Mary worked at Harrison Radiator, Fisher Price, Albion Correctional Facility and finally for the US Postal Service, delivering mail on a walking route and on a driving route. She was an EMT with Tri-Town Ambulance, and a member of the Middleport American Legion Post #0938 Ladies Auxiliary since 1986.

Mary loved working outside in her flowerbeds and yard. She enjoyed shoveling snow, going for walks in the swamps with her dog. Mary also enjoyed watching football, camping, fishing, bowling and getting together with family and friends. Above all, she loved her children and her grandchildren. Mrs. Loughrey was predeceased by her husband James "Jim" D. Loughrey (((, her son: James J. "Joe" Loughrey, her mother: Hazel B. Smith Ogden, her brothers: Tom Murphy, Billy Murphy, her daughter-in-Law: Tonya Loughrey and her beloved dog, "Jazzy". She is survived by her children: Gary L. Loughrey of Middleport, LeeAnn Loughrey Filarowski of Medina, Richard D. Loughrey of Medina, her Step-Brother: Robert Ogden of Fl, Daughter-in-Law: Lynn A. Loughrey of Middleport, grandchildren: Erin M. Filarowski of Lockport, Joseph R. Loughrey of Middleport, Marguerite L. Loughrey of Middleport as well as several nieces and nephews. The family will receive friends at the Bates, Wallace & Heath Funeral Home, 38 State St.-Middleport, TUESDAY 12/3/2024 from 4-7pm ONLY. Private service and interment will be held at the convenience of the family. To share a special memory of Mary, please visit: www.mitchellfamilyfuneralhomes.com



Sharon M. Murphy, age 51, passed away Nov. 29, 2024 at Strong Memorial Hospital. She was born May 1, 1973 in Canandaigua a daughter of the late Edward and Joyce. Sharon had worked for ARC in Rochester.In addition to her parents, she was predeceased by her brothers Edward Stephens, Steven McClary; her sister Janet Cratsley and nephew Christopher McClary. She is survived by her husband Julious; her children Zach, Michael, Josh, DJ, Steph, Marge, Kelvin, Crystal, Zeb,

JuJu, and Gena; grandchildren Audrey, Chloe, Bella, Joycelynn, Elliyanna, Julianna, Xzaria, Jolycia and Mecchi; brother Don (Janet) McClary; nieces and nephews Micky Cratsley, Matthew Cratsley, Donald McClary III, Richard McClary, Steven McClary II, Jennifer Caraballo, Shawn Cratsley, Lisa Mannell, Tyler McClary, Dakota Stephens, Dillon Stephens. Her Memorial Service will be held on Thurs. Dec. 5th at 12:00pm at the Christopher Mitchell Funeral Homes, 21 W. Ave. Albion. To share a memory of Sharon, visit www.mitchellfamilyfuneralhomes.com.



Gerald "Shorty" Gene Nellist, 97, of Lyndonville, passed away Mon. Dec. 2, 2024 at Medina Memorial Hospital. He was born in his family home, in the Town of Yates, on September 22, 1927. The son of the late Bert and Addie Nellist, he attended several local one room school houses and graduated from Lyndonville High School in 1946. Upon graduation, he followed his brothers by enlisting in the US Army and served in the Japanese Occupation of World War II. On August 2,

1952, he married Arline Costich and together they raised four children. Gerald was employed by A & P Grocery as a produce manager for 25 years and was a previous co-owner of White Birch Golf Course. He enjoyed playing cards, puzzles, camping, fishing, hunting, antiques, golfing, gardening, traveling, wintering in Florida, and spending time with family. He was also a longtime member of the Lyndonville American Legion as well as the Yates-Carlton Sportsman's Club. Gerald was honored this past year as the grand marshal of the 50th anniversary of the Lyndonville Lions Club 4th of July parade along with a New York State Senate proclamation as the oldest surviving World War II veteran in the Town of Yates. He is survived by his devoted wife of 72 years, Arline (Costich) Nellist and sisterin-law, Queenie Nellist. As well as children Roger (Fran - Pre-Deceased) Nellist, Diane Whalen (Robert Kazukiewicz), Joanne (Harold) Suhr, Judy $(Joseph)\ Cuttitta.\ Grandchildren\ Jacqui\ (Steven)\ Grabowski,\ Gary\ (Karen)$ Barber, Joseph (Maegan) Suhr, Trevor (Alisha) Powers; step grandchildren Vincent Cuttitta, Frank (Kim) Cuttitta. Great grandchildren Payton, Amber, Kennedy, Brooks, Ella, Paxton, Brodie, Lucas, Dylan and many cousins, nieces and nephews. He is predeceased by his brothers Harry (Norma-Jean), Bertie, and Willard Nellist. There will be no public calling hours, instead a private service will be held at the convenience of the family. In accordance with Gerald's wishes, there will be a public burial with full Military Honors, followed by a celebration of life party, held in the spring at the White Birch Golf Course. Everyone is encouraged to attend to celebrate a long, happy life (tentatively scheduled for May 4th, 2025). Memorials can be made in lieu of flowers to Cure Childhood Cancer (www.curekidscancer.com/donate), Hospice of Orleans County (https://hospiceoforleans.org/give), or Yates-Carlton Sportsmans Club. Arrangements have been entrusted to Bogan & Tuttle Funeral Home, 112 N. Main St. Lyndonville, NY 14098. Please light a candle or share a memory of Shorty at www.bogantuttlefunerals.com



Prudence A. Smith, age 77, passed away Nov. 30, 2024 at the Hildebrandt Hospice. She was born, Oct. 13. 1947 in Warsaw NY, a daughter of the late Thomas and Mary (O'Leary) Bishop. Prudence was a member and a bartender at the Brockport Elks Lodge #2110 B.P.O.E. She enjoyed shopping, attending her monthly lunches with her friends at Geneseo and playing euchre with her group of friends, who were called the "Golden Girls" at Royal Gardens Way in Brockport. Most importantly,

Prudence loved spending time with her family and her beloved dog. In addition to her parents, she was predeceased by her husband's William McEwen and Frederick Smith; daughter Katherine Snyder; son Thomas McEwen. She is survived by her daughter Christine Penna; son Philip Boyd; daughter-in-law Jeanette Novak; grandchildren Megan (Will) Head, Michael Snyder, Brittany (Dennis Lusk) Schmidt, Bryan (Felicia Verhagen) Schmidt, Rebecca Scharping, Robert Mullins, Brendon Mullins, Bryan (Aubrey Fortunato) Mullins, Aaron Mullins, Andrew (Jewel Williamee) Penna, Kamryn Penna; several great-grandchildren; sister Karen (John) Niebel; special friends Linda McClelland, Diana Ridd, Wanda Kowalski. Services will be held at the convenience of the family. Memorials may be made to Mr. Grey's Strays, 18 East Ave., Brockport

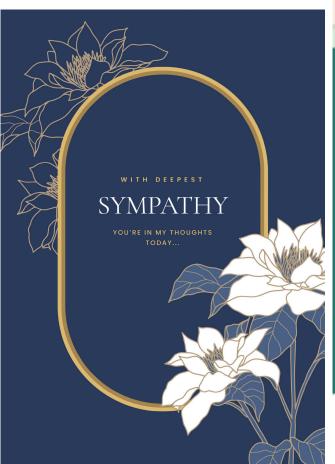
NY 14420. Arrangements were entrusted to the Christopher Mitchell Funeral Homes, Holley. To share a memory of Prudence, visit www.mitchellfamilyfuneralhomes.com.

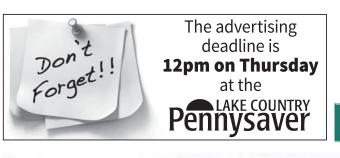


Carole Ann Waldinger, age 84, passed away Nov. 29, 2024 at Strong Memorial Hospital. She was born June 23, 1940 in Erie, PA, a daughter of the late George and Shirley (Huber) Schroeder. Her greatest joy was her family, especially her grandchildren and greatgrandchildren and family gatherings. She also had a passion for nature and loved all animals and birds. In addition to her parents, she was predeceased by her sister Lynda Daddario. She is survived by her loving husband of 66

years, Thomas Waldinger; her daughters Laurie Moyer, Julie Lercher and Sharon (Michael) Pajek; grandchildren Ryan (Catherine) Moyer, Travis (Nikki) Moyer, Nicole Pajek, Brandon Pajek, Kelly (Antonio) Milacic, Rose (Ryan) Pajek; great-grandchildren Kira Moyer, TJ Moyer, Ryan Moyer, Daniel Moyer, Charlie Milacic, Hannah Pajek, Jake Pajek, Maddie Moyer, Helena Alaimo, Emila Milacic, Laila Moyer; great-great-grandchildren Joseph and Jayleeani Dioguardi; siblings Sally Rhines, Kim (Robert) Lane, William (Betty) Huegel, Lisa (Lou) Huegel, as well as several nieces and nephews. The family will receive friends at the Christopher Mitchell Funeral Homes, 16650 State Rte. 31 West, Wed. Dec. 4th 4:00pm-6:00pm where a brief prayer service will follow at 6:00pm. Burial will be Lakeview Cemetery. In lieu of flowers, memorials may be made to the Pulmonary Hypertension Association, 1121 14th St. NW Suite 150, Washington DC 20005. To share a memory of Carole, Visit www. mitchellfamilyfuneralhomes.com.















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Why supporting local small businesses matters



The holiday season is a time of year when shopping takes center stage. While online everywhere, offering an endless array of products with the convenience of low prices. small businesses provide a range of benefits or mountains of merchandise. Shopping local retailers is more than just a transaction - it is crucial for maintaining the economic foundation of local communities. Let's take a look at the many ways it pays to shop small businesses during the holidays and all year long.

· Strengthen the local economy: A large percentage of the money spent at small businesses stays in the community. That's because these businesses often are owned and operated by local residents who are invested in the community themselves. Various studies indicate that for every \$100 spent at a small business, roughly \$70 stays in the community.

· Enhanced customer service: Owners and employees of small businesses have a keen interest in keeping customers happy. They often do so by providing superior customer service. Tailoring recommendations, exhibiting a willingness to accommodate special requests, offering a more engaging shopping experience, and being more friendly and connected with regular customers sets many small businesses apart.

· Support the community: Small businesses serve the community through the products and services they offer, and many give back in other ways as well. Small, locally owned businesses often sponsor schools, sports teams and charities. This helps foster a sense of belonging

· Innovative offerings: Small businesses are not beholden to corporate policies or franchise restrictions, so they can more readily bring new life to existing ideas and trends, Small businesses can offer customers different options that larger retailers cannot match.

Job creation: Small businesses employ a significant percentage of the workforce and frequently provide jobs that might not be available in larger corporate settings. The U.S. Small Business Administration Office of Advocacy says small businesses have generated 12.9 million net new jobs over the past 25 years, accounting for two out of every three jobs added to the U.S. economy. Keeping residents working helps strengthen local

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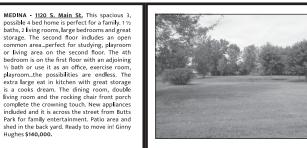








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YATES - <u>10961 W Lake Shore Rd.</u> Lots of potential on this piece of property with waterfront and acreage. There is room to build at the road, AND a private rolling, wooded 3.78 acreage by the lake AND a 40x200 foot lovely waterfront piece of land with a low bank. Imagine a secluded cabin or camper within walking distance of your own lakefront to watch sunrises, sunsets and enjoy lake living. This is your chance to own acreage at the lake. Ginny Hughes \$120,000.



YATES - 11030 Roosevelt Hwy Wow! Check out this 3 bedroom 2 ½ bath colonial home on 3.4 Acres! You will step onto the covered front beroth and enter through the front door into the formal dining room that has been freshly painted and has new flooring. Tucked away to the left is the 1st floor ½ bath. From the dining room you can look into the bright kitchen with an entry door to the attached 2 ½ car garage or look out the back French Doors that lead to the back deck overlooking the massive back yard. 1st floor laundry, Open floor plan into the living com with brand new flooring. Upstairs you will find the Primary Suite and 2 more freshly painted bedrooms with another bath to share. Sull basement is dry and ready to be finished off Full basement is dry and ready to be finished off for extra living space. Dawn Fox **\$295,000**.



Steps to take before applying for a mortgage

ALABAMA - 1272 Lewiston Rd. This lovely 3 bed 1 75 bath ranch is waiting for its new owners. This home features beautiful, refinished hardwood floors in the dining room and living room & updated bath. The dining room leads to deck & partially fenced yard. The man of the house is not forgotten—16x46 Amish built outbuilding for his toys/man cave. The basement is neat, clean & dry. Garage walls & floors have been freshly painted with 2 new man doors in 2024. Many updates in 2022 to include roof, completely new electric service, central air & furnace. Your finishing touches will make this house your home. Delayed negotiations until Monday, Nov. 4th at 12pm. OPEN HOUSE Sat., Dec. 7th from 1-3pm. Jan Nudd \$239,900.

ALABAMA - 1277 Lewiston Rd. This lovely 3 bed

A home is the single biggest purchase most people will ever make. That's perhaps become even more true in recent years, when the cost of homes has increased dramatically.

The sticker price of a home may come as a shock to first-time buyers, but few homeowners purchase their homes in cash. Mortgages are a vital component of home ownership for the vast majority of buyers. Mortgages are loans obtained through the conveyance of property as security. When homeowners pay off their mortgages, the title of the property officially transfers to them from their lenders.

Though most homeowners utilize mortgages to buy their homes, that does not mean the process is the same for everyone. A host of factors affect mortgage terms, and there's much prospective homeowners can do to secure the best agreement possible.

- Recognize why a low interest rate is important. Mortgage interest rates have drawn considerable attention in recent years, as rising inflation has led to rates that have reached their highest point in more than a

decade. Even a seemingly small difference in interest rates can save or cost homeowners thousands of dollars, if not tens of thousands, over the course of a loan. For example, the financial experts at Bankrate.com note that the difference between a 5.5 percent interest rate and a 6 percent interest rate on a \$200,000 mortgage is roughly \$64 per month. That might not seem like a lot, but over the course of a 30-mortgage the borrower who gets the 6 percent loan will pay in excess of \$23,000 more in interest than the borrower who secures the 5.5 percent loan. Recognition of the benefits of securing the lowest interest rate possible can motivate prospective buyers to do everything in their power to get a low rate.

- Work on your credit score. So how can borrowers get the best possible rate? One way to go about it is to improve credit scores. Average mortgage interest rates vary significantly by credit score, with higher scores earning borrowers significantly lower rates. According to data from FICO, as of mid-February 2023 borrowers with a FICO score of 760+ earned an average interest rate of 6.06 percent, while those with scores between

620-639 secured an average rate of 7.65 percent. By bolstering their credit scores before applying for a mortgage, prospective homeowners can improve their standing in the eyes of mortgage lenders, which can potentially save them tens of thousands of dollars over the life of the

- Identify how much you want to spend. Prospective home buyers may be approved to borrow much more money than they think they will qualify for. That's because lenders do not consider factors like utilities, insurance, day care, or other expenses everyone has. That means it's up to borrowers to determine how much those expenses will be, and how much they should be spending on a home. Though it might be tempting to borrow up to the amount lenders approve you for, in general it's best to stay below that amount so you can capably meet all of your additional obligations.

Mortgages enable millions of people to buy homes each year. Some simple steps before applying for a mortgage can help prospective homeowners secure the best terms.

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R1557204: MEDINA •New lower price: \$149,900 Convenient village location 3 bedrooms, 1 1/2 baths (upstairs) • 1st floor laundry · living room open porch "sparkling" kitchen (eat -in) • some ceramic, some laminate, some tile · Call Jim @ 615-0800 with any



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R1560827: ALBION • \$199,900 BUILT INTO SIDE OF HILL W/ **IN-LAW APT.** • 4 bdrms, 3 1/2 baths · lower level has liv. rm. kitchen, 2 bdrms, 2 full bathrooms · main level has hallway, great rm. w/ cathedral ceiling, and wood stove. liv. rm, kitchen w/ bin. area 2 bdrms, 1 full bath, 1/2 bath laundry rm. • Ig. deck off the rear of the main level • seller would like to include all furnishings w sale • Cal Jim @ 615-0800 for more info

What to give new homeowners this holiday season

The real estate market has been a wild ride in recent years. Sellers have cashed in on record-breaking profits, and buyers have had to compete against many others - sometimes in bidding wars - for a limited number of properties. Once listed, homes are selling fast. As interest rates rise and inventory increases, things are likely to change, though for some it did not come soon enough

Individuals who were lucky enough to find a new home this year may discover they now have little money to outfit those homes. Shoppers with new homeowners on their holiday shopping lists may want to help those loved ones outfit their homes this season. The following are some homerelated gift ideas to get shoppers started.

- Video/smart doorbell: Although the smart doorbell market began with only a handful of options, there's now a bevy of manufacturers who make video and smart home doorbells. These doorbells serve the dual purpose of alerting homeowners to someone at the door, while providing surveillance of the comings and goings outside of the home. Depending on the product, a subscription may be needed to access video history. Doorbells range from \$50 to \$200 and more depending on features and resolution.

· Furniture gift card: There's a good chance new homeowners will need to furnish new rooms in a home, particularly if they're coming from an apartment or a smaller place. Many people also like to update furnishings when they move into new places. A gift card to a popular furniture store in the area will provide the head-start new homeowners need to secure sofas, dining sets, lamps, rugs, and more.

· Household tool kit: What better way to prepare new homeowners for the do-ityourself projects and household repairs than with a tool kit? Home improvement retailers often package common tools needed in carrying cases or sets, but shoppers can grab separate items they think will be used and group them together into one gift. Pliers, screwdrivers, wrenches, a level, and

measuring tape are good starter tools.

- Customized doormat: Give that new home additional curb appeal with a doormat customized with a special message or the new homeowners' names, such as Welcome to the Smith Home. Other customizeable products include cutting boards and wall

- Programmable thermostat: A programmable or learning thermostat will help new homeowners save on their energy bills. Many thermostats now pair with smart home systems and phones and automatically adjust the temperature as needed to reduc energy consumption.

- Linens: A high thread count sheet set or plush Turkish cotton towels may not be something new homeowners think to get for themselves. But these luxurious gifts can make life at home more comfortable.

Moving into a new home is an exciting ver expensive endeavor. Carefully curated gifts can tap into what new homeowners need the most.

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Holiday shopping tips you can't Afford to Miss



The festive and fun nature of the holiday season can make it easy to forget the benefits of being frugal. Many people go overboard on holiday spending, making this time of year costly for consumers.

Sales between the beginning of November 2023 and Christmas Eve 2023 climbed 3.1 percent from the year earlier, according to the Mastercard SpendingPulse. The National Retail Federation reported in November 2023 that holiday spending was expected to reach between \$957 and \$966 billion. Trading Economics, a financial market indicator and forecast provider, said personal spending in the United States only rose 0.2 percent in May 2024 from the previous month, which marked the lowest increase since January 2024.

Shoppers who want to spend less and stick to a budget for holiday entertaining and gifting can keep these budgeting tips in mind.

- · Establish your overall budget. Once you have an idea of your potential holiday expenditures, set a firm budget. Avoid the temptation of impulse buys, which can make it easy to go over budget.
- · Begin shopping early. Start scouring ads and looking for deals prior to Thanksgiving or Black Friday. Keep a running list of gift ideas and when the price is right, purchase those items.
- · Price check "perfect gifts," If you've spotted the perfect gift for someone but it's beyond budget, see if you can find a better price elsewhere, says Better Money Habits. There are apps that allow users to scan

barcodes and check items across various retailers. Many stores also have price-match policies that can save shoppers money.

- · Look for deals all of the time. Many people get hung up on perceived deep discounts from Black Friday and Cyber Monday offers. However, industry experts say there often isn't a huge difference in markdowns between these promotions and those during other sales. Some retailers even increase prices on goods only to mark them down for Black Friday to make it appear that there is a discount. Only by knowing the average price for items can you know if a sale is legitimate.
- Sign up for store rewards. If you don't want your regular email inbox inundated with offers, set up a separate email account for in-store and online shopping. Then you can sign up for the rewards programs at checkout. Utilize the coupon codes and advertisements for sales to save money without having your primary email data shared with other marketers.
- · Track spending carefully. If you don't know how much you're spending, then you cannot possibly stick to a budget. After each purchase, keep a running tally of all holiday spending to see how far you are from the finish line.

The holidays can be expensive, but with smart budgeting and dedication to savvy shopping, it's possible to stay out of financial



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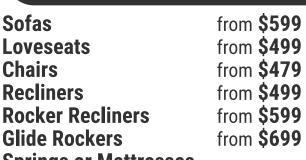
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