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TAKING APPLICATIONS for saw mill laborers. Please apply in person at Cannonsville Lumber Inc., 199 Old Route 10, Deposit, NY 13754 607-467-3380 Pay NY 13754 607-467-3380. Pay based on experience. BTFHW

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The Reporter seeks passionate freelance writer or writers to cover local high school sports, with an urgent need for high school wrestling coverage. Must meet deadlines, craft engag-ing stories, and attend events as needed. Ideal for those with as needed. Ideal for those with sports knowledge and strong writing skills. Submission of a writing sample beneficial. Competitive pay per article. Send a letter of interest to editor@the-reporter.net The Reporter, 39 Elm Street, Delhi, NY 607-464-4009 4009. O3HW

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Decker Advertising is looking for a graphic designer to work at our Delhi, N.Y. office. The selected candidate will work with our production team to create adverrisements and assist with pagination of our publications The Reporter and Catskill Country. Candidates will also be assisting with the graphic design for our commercial jobs including brochures, web design, screen printing, embroidery, large for-mat printing, vehicle decals and signs. This is a fast-paced, deadline-driven work environment. Skills required: Strong Mac based knowledge of InDesign, Illustrator, Photoshop and familiarity with Adobe Creative Suite. Knowledge of WordPress and FileMaker. Creativity in design while making sure the message is clear and easy to comprehend. Good organizational skills and attention to detail. Good communication skills. Ability to multitask. Willing to learn. Work will often require packing and lifting boxes (no more than 50 lbs.) and standing for long periods. Monday through Friday 10:00 am to 4:00. This is a part-time position. If you are interested, e-mail your resume in PDF format along with a cover letter and one or two samples of your work to info@dckr.com. Decker Advertising 39 Elm Street, Delhi, NY 13753. Monday - Friday, 8:30 a.m. - 5 p.m. 607-746-2178. E.O.E. O2HW

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LEGAL NOTICES • LEGAL NOTICES

Organizational Meeting on January 9th 2025 at 6PM, 115 Delaware Ave, Andes NY 13731. The meeting will also be available to attend on Zoom. -By Order of the Board Carol Ames Andes Town Clerk

TOWN OF ANDES

PUBLIC NOTICE

Please be advised the Andes

Town Board will hold their

DELAWARE COUNTY NOTICE OF FORMATION OF A LIMITED LIABILITY **COMPANY ELM STREET APARTMENTS**

LLC. Filed with SSNY on 10/18/2024. Office: Delaware County. SSNY designated as agent for process & shall mail to: 12984 COUNTY HWY 27 APT LB, SIDNEY CENTER, NY 13839. Purpose: Any Lawful

DELAWARE COUNTY NOTICE OF FORMATION OF A LIMITED LIABILITY COMPANY

Notice of Formation of Be Hill LLC. Arts of Org. filed with NY Secy of State (SSNY) on 12/11/24. Office location: Delaware County, SSNY is designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to: 28 Liberty St, NY, NY 10005. The name and address of the Reg. Agent is C T Corporation System, 28 Liberty St, NY, NY 10005. Purpose: any lawful activity.

Cornell Cooperative Extension of Delaware County NOTICE OF MEETING

Cornell Cooperative Extension of Delaware County Agricultural Issue Committee will hold its 2025 organizational meeting on Thursday January 16th from 2-4 PM at the Cornell Cooperative Extension office 34570 State Hwy 10 Suite 2 Hamden NY 13782. For additional information contact Paul Cerosaletti at pec6@cornell.edu or 607-865-6531. Cornell Cooperative Extension of Delaware County provides equal employment and program opportunity.







Public Notices

DELAWARE COUNTY NOTICE OF FORMATION OF A LIMITED LIABILITY

LEGAL NOTICES

COMPANY Notice of Formation of Catskills Annex LLC. Arts of Org. filed with NY Secy of State (SSNY) on 12/11/24. Office location: Delaware County. SSNY is designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to: 28 Liberty St, NY, NY 10005. The name and address of the Reg. Agent is C T Corporation System, 28 Liberty St, NY, NY 10005. Purpose: any lawful activity.

DELAWARE COUNTY NOTICE OF FORMATION OF

A LIMITED LIABILITY
COMPANY
H E A L I N G O A S I S
HOSPITALITY LLC. Filed with
SSNY on 10/31/2024. Office: Delaware County. SSNY designated as agent for process & shall mail to: 2 EXECUTIVE BLVD. STE 300, SUFFERN, NY 10901. Purpose: Any Lawful

DELAWARE COUNTY LEGAL NOTICE

Sealed bids will be received as set forth in instructions to bidders until 10:30 A.M. on Thursday, February 06, 2025 at the NYSDOT, Office of Contract Management, 50 Wolf Rd, 1st Floor, Suite 1CM, Albany, NY 12232 and will be publicly opened and read. Bids may also be submitted via the internet using www.bidx.com. A certified cashier's check payable to the NYSDOT for the sum specified in the proposal or a bid bond, form CONR 391, representing 5% of the bid total, must accompany each bid. NYSDOT reserves the right to reject any or all bids. Electronic documents and Amendments are posted to www.dot.ny.gov/doing-business/opportunities/constnotices. The Contractor is responsible for ensuring that all Amendments are incorporated into its bid. To receive notification of Amendments via e-mail you must submit a request to be placed on the Planholders List at www.dot.ny.gov/doingbusiness/opportunities/const-planholder. Amendments may have been issued prior to your placement on the Planholders list. NYS Finance Law restricts communication with NYSDOT on procurements and contact can only be made with designated persons. Contact with non-designated persons or other involved Agencies will be considered a serious matter and may result in disqualification. Contact Robert Kitchen (518)457-2124. Contracts with 0% Goals are generally single operation contracts, subcontracting is not direct bidding opportunities for Small Business Firms, including, but not limited to D/M/WBE's and SDVOBs. The New York State Department of Transportation, in accordance with the Title VI of the Civil Rights Act of 1964, 78 Stat. 252, 42 U.S.C. 2000d to 2000d-4 and Title 49, Code of Federal Regulations, Department of Transportation, Subtitle A, Office the Secretary, Part 21, Nondiscrimination in Federallyassisted programs of the Department of Transportation and Title 23 Code of Federal Regulations, Part 200, Title IV Program and Related Statutes, as amended, issued pursuant to such Act, hereby notifies all who respond to a written Department solicitation, request for proposal or invitation for bid that it will affirmatively ensure that in any contract entered into pursuant to this advertisement. disadvantaged business enterprises will be afforded full opportunity to submit bids in response to this invitation and will not be discriminated against on the grounds of race, color, national origin, sex, age, disability/handicap and income status in consideration for an award. BIDDERS SHOULD BE ADVISED THAT AWARD OF THESE CONTRACTS MAY BE CONTINGENT UPON THE PASSAGE OF A BUDGET APPROPRIATION BILL BY THE LEGISLATURE AND GOVERNOR OF THE STATE OF NEW YORK.

Please call (518)457-2124 if a reasonable accommodation is needed to participate in the letting.

Region 09: New York State Department of Transportation 44 Hawley Street, Binghamton, NY, 13901 D265354, PIN 9TGD25, FA

Proj , Delaware Co., GUIDE RAIL REPLACEMENT SFY 25 - NYS Rt 206 & NYS Rt 8, Towns of Masonville, Sidney & Deposit., Bid Deposit: 5% of Bid (~ \$125,000.00), Goals: DBE: 2.00%

TOWN OF DAVENPORT NOTICE OF FORMATION OF A LIMITED LIABILITY COMPANY

Notice of Formation of XYZ LLC. Articles of Organization filed with Secretary of State of NY (SSNY) on 01/03/2024. Office location: Delaware County. SSNY designated as agent of Limited Liability Company (LLC) upon whom process against it may be served. SSNY should mail process to Accumera: 1 Main . St Cornwall, NY 12520. Purpose: Any lawful purpose.

DELAWARE COUNTY NOTICE OF FORMATION OF A LIMITED LIABILITY COMPANY

GETAWAY OASIS LLC Arts. of Org. filed with SSNY on 9/20/2024. Off. Loc.: DELAWARE Co. SSNY desig. As agt. upon whom process may be served. SSNY shall mail process to: The LLC, 5484 Basin Clove Rd, Hamden, NY 13782. General Purposes.

DELAWARE COUNTY NOTICE OF FORMATION OF A LIMITED LIABILITY **COMPANY**

Notice is hereby given that DANA SCUDERI LCSW PLLC, a Professional Limited Liability Company, has been formed under the New York Limited Liability Company Law. The Articles of Organization were filed with Department of State on November 1, 2024. The PLLC is located in Delaware County, and its registered agent is Dana A. Scuderi. located at 10120 Cabin Hill Road, Andes, NY 13731.

DELAWARE COUNTY NOTICE OF FORMATION OF A LIMITED LIABILITY COMPANY

Notice of Formation of Mountainside Farms Properties LLC. Arts. of Org. filed with Secy. of State (SSNY) on 12/10/24. Office location: Delaware County. SSNY designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to: 21 Empire Blvd., South Hackensack, NJ 07606. Purpose: any lawful activity.

DELAWARE COUNTY NOTICE OF FORMATION OF A LIMITED LIABILITY COMPANY

Notice of Formation of Mountainside Farms Holdings LLC. Arts. of Org. filed with Secy. of State (SSNY) on 12/10/24. Office location: Delaware County. SSNY designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to: 21 Empire Blvd., South Hackensack, NJ 07606. Purpose: any lawful

TOWN OF DELHI NOTICE OF FORMATION OF A LIMITED LIABILITY COMPANY

Notice of Formation of Abc. Articles of Organization filed with Secretary of State of NY (SSNY) on 09/03/2024. Office location: Delaware County. SSNY designated as agent of Limited Liability Company (LLC) upon whom process against it may be served. SSNY should mail process to dksljfslkdfsjdn: slgkfdjnlksdjgl. Purpose: Any lawful purpose.

DELAWARE COUNTY NOTICE OF FORMATION OF A LIMITED LIABILITY **COMPANY**

Notice of Formation of Interview Dress Rehearsal, LLC. Articles of Organization filed with Secretary of State of NY (SSNY) on 12/23/2024. Office location: Delaware County. SSNY designated as agent of Limited Liability Company (LLC) upon whom process against it may be served. SSNY should mail process to Elizabeth Bowen: 674 Shaver Hollow Road, Andes, NY 13731. Purpose: Any lawful purpose.

TOWN OF DELHI NOTICE OF MEETING

Zoning Board of Appeals Public Meeting January 14, 2025

There will be a meeting of the Delhi Zoning Board of Appeals to be held on January 14, 2025, at 5:30pm at the Town Hall, 5 Elm Street, Delhi NY. Discussion on Boundary Line Adjustment for Laura Wayman, Tax Map Number 126.-1-26, located off of Hollister Hill Road.

This meeting is also to welcome new members and reorganize.

By Order of the Zoning Board of Appeals Jay Wilson, Chairperson

CATSKILL WATERSHED CORPORATION LEGAL NOTICE

LEGAL NOTICES • LEGAL

The Catskill Watershed Corporation (CWC) is seeking qualified entities for the demolition and removal of structures in the Town of Hunter, Greene County on a property purchased pursuant to the NYCDEP

funded Flood Buyout Program and approved by the Town. A mandatory pre-bid conference will be held

on at 10:00 AM on January 22, 2025. Bids must be received at CWC by 3:00 PM, January 29, 2025. For

bid documents please contact John Mathiesen or Timothy Cox at 845-586-1400. EOE

DELAWARE COUNTY NOTICE OF FORMATION OF A LIMITED LIABILITY COMPANY

Notice of Formation of Mountainside Sewer LLC. Arts. of Org. filed with Secy. of State (SSNY) on 12/10/24. Office location: Delaware County. SSNY designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to: 21 Empire Blvd., South Hackensack, NJ 07606. Purpose: any lawful activity.

DELAWARE COUNTY NOTICE OF FORMATION OF A LIMITED LIABILITY

COMPANY STONE COUNSELING LCSW PLLC. Filed with SSNY on 11/11/2024. Office location: Delaware County. SSNY designated as agent for process and shall mail to: 576 KNOX AVE, PO BOX 84, DOWNSVILLE, NY 13755. Purpose: To practice the profession of Licensed Clinical Social Work

DELAWARE COUNTY NOTICE OF FORMATION OF A LIMITED LIABILITY **COMPANY**

Notice of Formation of Embellished Beauty LLC. Articles of Organization filed with Secretary of State of NY (SSNY) on 12/09/2024. Office location: Delaware County. SSNY designated as agent of Limited Liability Company (LLC) upon whom process against it may be served. SSNY should mail process to Samantha Mace: 7137 Charlotte Creek Road Davenport, NY 13750. Purpose: Any lawful purpose.

DELAWARE COUNTY NOTICE OF FORMATION OF A LIMITED LIABILITY **COMPANY**

Notice of Formation of Simmons & Simmons Lakeside Realty, LLC. Articles of Organization filed with Secretary of State of NY (SSNY) on 05/21/2024. Office location: Delaware County. SSNY designated as agent of Limited Liability Company (LLC) upon whom process against it may be served. SSNY should mail process to NONE: 158 Orange Avenue, P.O. Box 367 Walden, NY 12586. Purpose: Any lawful

WALTON FIRE DISTRICT NOTICE OF MEETING PUBLIC NOTICE

NOTICE OF ORGANIZATIONAL MEETING OF THE WALTON FIRE DISTRICT

The Walton Fire District will hold its 2025 organizational meeting on Tuesday, January 14, 2025 at 7:00 p.m. at the Walton Fire Hall, 61 West Street, Walton.

Walton Fire District

Lenore A. Dutcher Secretary

Dated: December 29, 2024

DELAWARE COUNTY NOTICE OF FORMATION OF A LIMITED LIABILITY **COMPANY**

NOTICES •

Genacel Creations, LLC. Filed 11/20/24. Cty: Delaware. SSNY desig. for process & shall mail 1774 Co Hwy 67, Hancock, NY 13783. Purp: any lawful.

A LIMITED LIABILITY

SHAMAN'S VOICE LLC Arts of Org. filed SSNY 12/9/2024 Delaware Co. SSNY design agent for process & shall mail to 41 STATE ST, STE 112, ALBANY, NY, UNITED STATES, 12207 General Purpose

policy holders of the Franklin Fire Insurance Company will be held on January 11, 2025, at 1:00 p.m.at 5212 State Hwy 28 S, Oneonta NY 13820 for the purpose of re-electing three directors, Richard Blackman, Beverly Koopmann, Heather Ross, whose terms then expire and for the transaction of any other business which may properly come before the meeting.

Heather Ross, Secretary

DELAWARE COUNTY

REFEREE'S NOTICE OF SALE IN FORECLOSURE SUPREME COURT - COUNTY OF DELAWARE THE BANK OF NEW YORK

Pursuant to a Judgment of Foreclosure and Sale entered on October 1, 2024. I, the undersigned Referee will sell at public auction at the Delaware County Courthouse, 3 Court Street, Delhi, NY 13753 in the City of Delhi, in the County of Delaware, State of New York on the 17th day of January, 2025 at 9:30 AM. All that certain tract or parcel of land, situate in the Town of Stamford, Delaware County and State of New York.

Bloomville, NY 13739. (Section: 107., Block: 1, Lot:

and terms of sale.

Referee. McCalla Raymer Leibert

Attorney(s) for Plaintiff 420 Lexington Avenue, Suite

visit Auction.com at www.Auction.com or call (800) 280-2832

During the COVID-19 health Terms of Sale.

TOWN OF SIDNEY LEGAL NOTICE

Notice is hereby given: That I, the undersigned Collector of Taxes and for the Tow of Sidney, upon receipt of the Tax Rolls and Warrant for the present year, will attend at the Town Building at 44 Grand Street, Suite 1 on Monday through Thursday from 8:30 a.m to 4:00 p.m. and Fridays 8:30 a.m. to Noon.

(except legal holidays) for the purpose of receiving taxes listed or said roll.

TAKE FURTHER Notice: Taxes may be paid on or before January 31, 2025, without charge of interest. On all such remaining unpaid taxes after January 31, 2025, there shall be added interest of one (1) percent for the first month and an additional one (1) percent for each additional month or fraction thereafter until such taxes are paid to the Delaware County Treasurer, pursuant to the law.

BE IT FURTHER NOTED there will be an additional charge of \$20.00 for all checks returned unpaid.

Dated: December 27, 2024

Sheila R Paul Tax Collector Town of Sidney Sidney, NY 13838

LEGAL

NOTICES

DELAWARE COUNTY NOTICE OF FORMATION OF **COMPANY**

DELAWARE COUNTY NOTICE OF MEETING

The annual meeting of the

NOTICE OF SALE

MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2004-9, Plaintiff - against - JOSEPH SARNO, et al Defendant(s).

Premises known as 9426 County Highway Road 18,

Approximate amount of lien \$113,833.67 plus interest and

Premises will be sold subject to provisions of filed judgment

Index No. EF2023-132. Michael J. Shultes, Esq.

Pierce, LLC

New York, NY 10170 Tel. 347/286-7409

For sale information, please Dated: December 2, 2024

emergency, bidders are required to comply with all governmental health requirements in effect at the time of sale including but not limited to, wearing face coverings and maintaining social distancing (at least 6feet apart) during the auction, while tendering deposit and at any subsequent closing. Bidders are also required to comply with the Foreclosure Auction **Rules and COVID-19 Health Emergency Rules issued by** the Supreme Court of this County in addition to the conditions set forth in the

The Delaware County Soil & Water Conservation District (DCSWCD) in partnership with the Watershed Agricultural Council (WAC), 44 West Street, Suite 1, Walton, NY 13856, is seeking bids on behalf of Leslie and Linda Carr, from qualified contractors for the CREP/CSBI Buffer Planting Program. The Carr's Creek CREP/CSBI Riparian Planting is located in the Town of Walton at 5077 County Highway 23, Walton, NY 13856. The planting area is approximately 6.22 acres in size and includes installation of native trees and shrubs. The expected performance dates are between **April 1st and May 30th of 2025**.

DELAWARE COUNTY

INVITATION FOR BIDS

An optional site showing will be held on Tuesday, January 14, 2025, at 09:00 AM prevailing time at the property. If you would like to view the site, contact Catherine Skalda or Vera Neroni at 607-865-4005 or by email prior to the showing date to identify your interest in participating in this showing. Bid packages may be obtained electronically by contacting Catherine Skalda or Vera Neroni and paper copies will be available at the site showing. Prospective bidders will receive a bid package which contains a bid sheet with instructions to bidders, sample contract, plans and specifications. Minority- and Women-owned businesses are encouraged to apply.

Sealed Bids must be clearly marked "Carr's Creek CREP/CSBI Riparian Planting" and must be received by the Delaware County Soil and Water Conservation District's office at 44 West Street, Suite #1, Walton, NY 13856, before Thursday, January 23, 2025, at 11:00 AM prevailing time, at which time they will be opened and read. Bidders are responsible for the timely delivery of their Bid

name and address are on record as having obtained Bidding and Contract Documents. The Delaware County Soil and Water Conservation District reserves the right to reject any and all bids or waive informalities in the Bidding.

Addenda, if any, will be issued only to those companies whose

Technical questions should be directed to Catherine Skalda and administrative questions directed to Graydon Dutcher.

- Phone: 607-865-4005
- Fax: 607-865-5535
- E-mail: <u>catherine-skalda@dcswcd.org</u>, graydon-dutcher@dcswcd.org.

Delaware County SWCD 44 West Street, Suite 1 Walton, NY 13856

DELAWARE COUNTY INVITATION FOR BIDS

The Delaware County Soil & Water Conservation District (DCSWCD) in partnership with the Watershed Agricultural Council (WAC), 44 West Street, Suite 1, Walton, NY 13856, is seeking bids on behalf of David Schatsky and Susan Bodnar, from qualified contractors for the CREP/CSBI Buffer Planting Program. The Mattice Road CREP/CSBI Riparian Planting is located in the Town of Stamford at 320 Mattice Road, Stamford, NY 12167. The planting area is approximately 5.5 acres in size and includes installation of native trees, shrubs, and herbaceous plants. The expected performance dates are between **April 1st and May 30th**

An optional site showing will be held on Tuesday, January 14, 2025, at 01:00 PM prevailing time at the property. If you would like to view the site, contact Catherine Skalda or Vera Neroni at 607-865-4005 or by email prior to the showing date to identify your interest in participating in this showing. Bid packages may be obtained electronically by contacting Catherine Skalda or Vera Neroni and paper copies will be available at the site showing. Prospective bidders will receive a bid package which contains a bid sheet with instructions to bidders, sample contract, plans and specifications. Minority- and Women-owned businesses are encouraged to apply.

Sealed Bids must be clearly marked "Mattice Road CREP/CSBI Riparian Planting" and must be received by the Delaware County Soil and Water Conservation District's office at 44 West Street Suite #1, Walton, NY 13856, before Thursday, January 23, 2025, at 11:00 AM prevailing time, at which time they will be opened and read. Bidders are responsible for the timely delivery of their Bid

Addenda, if any, will be issued only to those companies whose name and address are on record as having obtained Bidding and Contract Documents. The Delaware County Soil and Water Conservation District reserves the right to reject any and all bids or waive informalities in the Bidding.

Technical questions should be directed to Catherine Skalda and

- administrative questions directed to Graydon Dutcher. Phone: 607-865-4005
 - Fax: 607-865-5535
 - · E-mail: catherine-skalda@dcswcd.org, graydondutcher@dcswcd.org.

Delaware County SWCD 44 West Street, Suite 1 Walton, NY 13856

DELAWARE COUNTY INVITATION FOR BIDS

The Delaware County Soil & Water Conservation District (DCSWCD) in partnership with the Watershed Agricultural Council (WAC), 44 West Street, Suite 1, Walton, NY 13856, is seeking bids on behalf of The Uplands Center Foundation, from qualified contractors for the CREP/CSBI Buffer Planting Program. The Uplands Center Foundation CREP/CSBI Riparian Restoration is located in the Town of Walton at 2410 Dunk Hill Rd, Walton, NY 13856. The planting area is approximately 13.47 acres in size and includes installation of native trees, shrubs and herbaceous plants. The expected performance dates are between **April 1st and May** 30th of 2025.

An optional site showing will be held on Tuesday, January 14, 2025, at 10:00 AM prevailing time at the property. If you would like to view the site, contact Catherine Skalda or Vera Neroni at 607 865-4005 or by email prior to the showing date to identify your interest in participating in this showing. Bid packages may be obtained electronically by contacting Catherine Skalda or Vera Neroni and paper copies will be available at the site showing. Prospective bidders will receive a bid package which contains a bid sheet with instructions to bidders, sample contract, plans and specifications. Minority- and Women-owned businesses are encouraged to apply.

Sealed Bids must be clearly marked "Uplands Center Foundation CREP/CSBI Riparian Restoration" and must be received by the Delaware County Soil and Water Conservation District's office at 44 West Street, Suite #1, Walton, NY 13856, before Thursday, January 23, 2025, at 11:00 AM prevailing time, at which time they will be opened and read. Bidders are responsible for the timely delivery of their Bid Proposal.

Addenda, if any, will be issued only to those companies whose name and address are on record as having obtained Bidding and Contract Documents. The Delaware County Soil and Water Conservation District reserves the right to reject any and all bids or waive informalities in the Bidding.

Technical questions should be directed to Catherine Skalda and

- administrative questions directed to Graydon Dutcher. • Phone: 607-865-4005
 - Fax: 607-865-5535
 - · E-mail: catherine-skalda@dcswcd.org, graydondutcher@dcswcd.org.

Delaware County SWCD 44 West Street, Suite 1 Walton, NY 13856

HOSKING SALES LLC CERTIFIED ORGANIC MARKETING AGENCY

NOTE TIME CHANGES AS OF MONDAY 12/16/24 Weekly Sales Every Monday – Misc. items, Poultry & produce etc. will start approx. 1:00 unless otherwise advertised (if we have a lot of dairy) before the Dairy follow with any sheep, lamb, goat & pigs. NOTE: BEEF WILL SELL AT 3-3:30 PM, FOLLOWED BY FEEDERS AND ENDING WITH CALVES.

Mon. Jan. 6 - Cull Dairy ave. \$1.06 top cow \$1.38, Cull Beef \$.79 - \$1.54, Grassfed Organic cull dairy \$1.15, Maiden hfrs \$1.26 - \$1.56, Dairy feeders \$1.19 - \$1.49, Feeder heifers \$1.77 - \$2.57, Feeder Steer \$1.55 - \$2.52, Organic feeders \$1.20 - \$1.40, Bull calves top \$7.05 top beef calf \$10.40, Heifer calves top \$5.85 beef calf \$11.00, Dairy Milking age top \$1875, Open heifers top \$1525.

Mon. Jan. 13th - Normal Monday Sale & Monthly Heifer Sale. A group of 6-7 Milking age cows consisting of Milking Shorthorns & Ayrshires and Jerseys. Special: 10 Slaughter hogs.

Mon. Jan. 20th - Normal Monday Sale & Monthly Sheep, Lamb, Goat & Pig Sale

Mon. Jan. 27th - Normal Monday Sale & Organic Day

Mon. Feb. 1st - Normal Monday Sale & Fat Cow & Feeder Sale

Upcoming Sales:

Sat. Mar. 22, 2025 - Spring Premier All-Breed Dairy Sale selling 115 head of Registered Dairy - all breeds. If you're interested and need someone to stop by give us a call. Dan will be making his way around NY/PA areas. This sale fills fast so make sure we have your consignments.

Sat. April 12th - sale held on the farm, Hobart, NY. 11:30AM. Pride of Posthaven selling 100 of the Finest with consignments. Andy Post 607-538-1646, Dan Hosking 607-972-8773, Tom Hosking 607-972-1770, Dave Rama 607-435-0792. More info to come.

Sat. April 19th - Our Annual Spring Machinery Auction. consignments of all Farm equipment, Trucks etc. Already have a Retirement Machinery Dispersal from Local Farmer. If you have anything you would like advertised let us know. Watch for more details.

Sat. June 14, 2025 - 12:00 - sale held at our facility. CHEERS TO THIRTY YEARS OF HOSKING SALES! An Elite Select Group show age heifers & cows from the BEST Cow Families in the World. More info to

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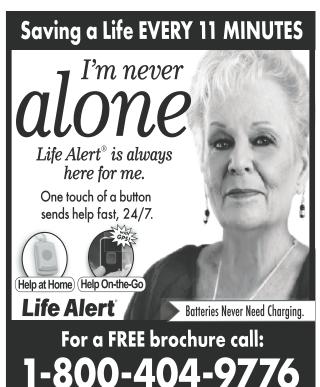




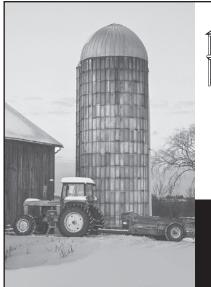












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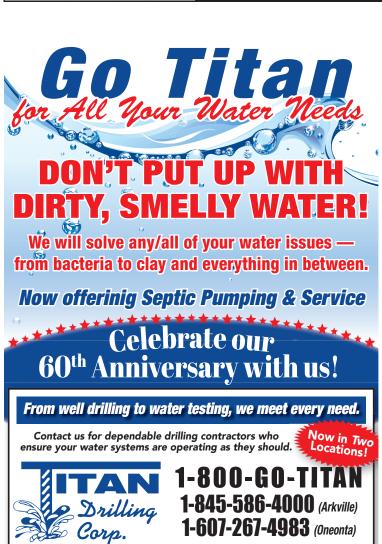
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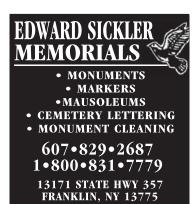
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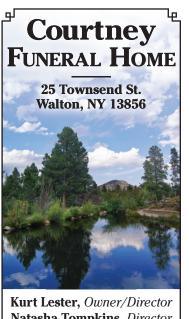
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Understanding index funds

Investing is a skill that some people develop over time. When just starting out, novice investors might not be comfortable choosing individual stocks. In these instances, options like index funds merit consideration.

Investopedia advises that an index fund is a type of mutual or exchange-traded fund (ETF) that tracks the performance of a market index like the S&P 500 or the Russell 2000. The index fund holds the same stocks or bonds as the index, or a representative sample of them. Some index funds track specific stock sectors, company sizes or additional qualifying parameters.

Index funds do not change very often, and will only do so when the makeup of the index they are tracking changes. Index funds are popular investment vehicles for many reasons. Here's a look at why it can be advantageous to invest in index funds.

• Lower costs: Because index funds do not have fund managers who actively buy and sell assets regularly, they typically have lower fees in the form of expense ratios, which are the costs of running the fund.

• Passive investing: Index funds are a long-term strategy that utilizes passive investing so that an investor doesn't have to pick securities or time their choices to the market.

• Diversification: Index funds enable investors to enjoy broad market exposure across various sectors and asset classes according to the benchmark indices they follow.

• Reduced bias or error: According to Fidelity, professional investment managers may make mistakes during stressful market conditions. Index funds don't require a manager to make decisions beyond tracking the index.

• **Reduced taxes:** People who

invest in actively managed funds that sell frequently tend to owe more taxes than investors in funds that sell less often. Index funds tend to not sell often.

Although there are many perks to index funds, there are some detriments as well. Some funds put a lower limit on how much an investor needs to invest. And while index funds are low-cost, they aren't always no-cost. A fund's expense ratio needs to be examined to ensure that the smallest cut of returns goes to the fund manager. Investors choosing index funds may earn a lower return than if they had chosen their own best-performing stocks. Index funds include both high- and low-performing stocks and bonds.

Index funds merit consideration by investors who want investment vehicles that are relatively easy to manage.

Tips to avoid falling into debt

Avoiding debt is a key to longterm financial stability. However, data from the Federal Reserve Bank of New York indicates households throughout the United States began 2024 with a record high of \$17.3 trillion of debt. Debt also is a problem in Canada, where a recent survey from NerdWallet found that 55% of Canadians had credit card debt, which marked a 12% increase from the previous year. Perhaps even more telling is that 51% of survey respondents indicated they expect it will take them six months or more to pay off their credit card debt.

Debt may seem unavoidable in a time marked by high inflation, when the cost of everything from groceries to entertainment has increased significantly. Thankfully, various strategies can help individuals avoid falling into debt.

 Prioritize an emergency fund. Unforeseen expenses, whether it's major auto repairs or unexpected medical bills, can quickly land consumers in financial hot water. In fact, a recent survey from the Kaiser Family Foundation found that more than half of all adults in the United States report going into debt in the previous five years due to medical or dental bills. Roughly one in five respondents indicate they don't ever anticipate paying off such debts. One way to avoid such a fate is to prioritize building an emergency fund that can be accessed whenever sizable, unforeseen expenses threaten to derail your finances. Resist any temptation to tap into an emergency fund during non-emergencies, and continue to grow the fund with routine contributions each

Utilize automatic transfers

via your bank. Banks enable account holders to set up automatic transfers, which make it easier than ever to save money and thus avoid debt. Consumers can examine their finances and determine how much from each paycheck they can automatically transfer into a savings or retirement account. Once that number is determined, set up the transfers so you are not tempted to spend the money come payday.

 Build and maintain a good credit rating. A strong credit rating is advantageous for many reasons, not the least of which is the cost savings associated with such a reputation. When borrowing money for big-ticket items like homes and vehicles, individuals with high credit scores generally receive better lending terms, including lower interest rates. Over time, the money saved by earning a lower interest rate on a mortgage can equal tens of thousands of dollars, and those cost savings can help consumers avoid utilizing credit cards to pay for unforeseen expenses like home repairs or medical bills.

• Become a disciplined consumer. Online shopping has made it easier than ever to spend beyond one's means. A new wardrobe and expensive concert tickets are only a few mouse clicks away, and that accessibility can tempt consumers to spend beyond their means and accrue a substantial amount of debt. By resolving to remain a disciplined, savings-first consumer, individuals can avoid the pitfalls of debt.

Debt can have both short- and long-term consequences. A few simple strategies can decrease the chances individuals join the debt-riddled masses even during a time when cost of living is especially high.

What distinguishes three popular retirement accounts from one another

Financial security in retirement is a goal worth pursuing, but it's one that a significant percentage of individuals feel is out of reach. According to a February 2024 report from the National Institute on Retirement Security, 55% of Americans are concerned they cannot achieve financial security in retirement.

Vestments.

Eligibility to open a speak with or account bution crit quirements.

Saving for retirement is an integral component of securing long-term financial security. There are many ways to save for retirement, and individual retirement accounts (IRAs) and employer-sponsored 401(k) plans are among the more popular ways investors build a nest egg for their golden years. IRAs and 401(k) plans differ in some notable ways, and recognition of what distinguishes these types of accounts can help people choose the right vehicle for them. When considering these vehicles, it's important to point out that contribution limits can change from year to year, so individuals can expect to increase their contributions in future years if they hope to maximize the allowable amounts. The following breakdown, courtesy of US Bank®, notes some key differences between a traditional IRA, a Roth IRA and a 401(k).

Traditional IRA

Eligibility: Anyone with earned income is eligible to open a traditional IRA.

Funding: A traditional IRA can be funded with after-tax dollars or as tax-deductible contributions.

Contribution limits: \$7,000 annual limit in 2024, though individuals age 50 or older can contribute an additional \$1,000 if they choose to do so.

ey choose to do so. Employer match: None.

Investment selection: Account holders can choose their own in-

vestments

Eligibility: Individuals aspiring to open a Roth IRA are urged to speak with a financial planner or accountant, as certain contribution criteria and tax filing requirements must be fulfilled.

Roth IRA

Funding: A Roth IRA is funded with after-tax dollars.

Contribution limits: \$7,000 annual limit in 2024, though individuals age 50 or older can contribute an additional \$1,000 if they choose to do so.

they choose to do so. Employer match: None.

Investment selection: Account holders can choose their own investments.

401(k)

Eligibility: Individuals are urged to speak with human resources professionals at their place of employment, as US Banks notes most employers have certain qualifications their workers must meet in order for them to participate in these plans. Those qualifications can vary between firms.

Funding: A 401(k) is funded with pre-tax dollars deducted directly from participants' paychecks.

Contribution limits: The annual limit for 2024 is \$23,000, though participants age 50 and older can contribute an additional \$7,500.

Employer match: Some employers match employee contributions up to a certain percentage. Investopedia notes the average match was 4.5% in 2023.

Investment selection: Various portfolios may be offered, but those available are generally chosen by employers.

Individuals aspiring to create financial security in retirement are urged to consider investing via a 401(k) or a traditional or Roth IRA.







Financial tips for young professionals

Young adults confront something of a juggling act once they begin their professional lives. For many, that challenge begins with landing and starting a first job, arranging a payment plan for student loans, finding a place to live, and determining savings and personal finance goals. Although entering the workforce and taking a big step toward financial independence can be exciting, it also comes with financial responsibility.

Setting a strong financial foundation as early as possible helps establish long-term financial security. These tips can help young professionals manage their money more effectively.

- Take a money management course. Young professionals may be tired of heading to class or making the grade at this point in life, but educating oneself about some of the basic rules of personal finance can help bridge knowledge gaps in this arena. Many young adults have never been taught the basics of applying for credit and staying out of debt. If you've been riding your parents' financial coattails throughout school, now is the time to learn more, whether it's through an online course or reading up on the subject.
- Set SMART goals. The acronym SMART stands for Specific, Measurable, Achievable, Relevant, and Time-bound, and can serve as a road map to achieving various goals, including those related to money. Develop a clear plan for your money, which can make it easier to budget and achieve savings-related goals.
- Minimize debt. The Education Data Initiative says university graduates owe an average of \$28,244 on student loans after they leave school, with a monthly payment between \$200 and \$299.



Some graduates have even more debt and higher payments. Managing debt is vital to anyone's finances. Create a debt repayment plan at the earliest opportunity. With a "snowball" strategy, borrowers pay off their smallest debts first. Once a debt is paid off, the payment amount for that debt is then applied to the next smallest debt, gaining momentum with each payment. The "avalanche" approach involves paying off the debt with the highest interest rate first.

• Aim to pay with cash more often. Unless you can afford to pay off the balance in full every month, using credit cards a lot can contribute to debt accumulation. LendingTree says that, as of September 2024, the average APR on all new card offers was 24.92%. Buying items with cash or debit will reduce the likelihood of spending what you don't have, offers Investopedia.

- Set up an emergency fund. It might be challenging to set aside a lot of money right now when you have an entry-level position and some debt. But setting aside as little as \$1,000 for unexpected life events separate from your own personal savings can shield you from issues that arise from unexpected expenses.
- Participate in employer benefit plans. Look for the various ways that your employer can help you save money. This may include participating in retirement plans (including those with employer contribution matches), health spending accounts, gym memberships, and additional opportunities.
- Start saving and investing now. According to SmartAsset, if you start investing \$150 a paycheck at age 25 and your investments have an average annualized return of 8%, after 40 years you'll have about \$1.1 million in your account. Investing the same at age 35 means cutting nearly half of that total simply by procrastinating.

There are many ways young professionals can develop strong financial skills. Working with a certified financial planner also can help young professionals grow wealth over the course of their lives.

How long to hang on to vour tax returns



As individuals attempt to more effectively organize their homes, they may come across a familiar pile of documents that they might hesitate to discard. Conventional wisdom has suggested taxpayers hold on to their tax returns for at least seven years. However, the Internal Revenue Service indicates that the sevenyear timeline is not necessarily applicable to everyone. The IRS recommends taxpayers speak with their insurance company or creditors to see if they require account holders to hold on their tax records longer than the IRS. If they don't, individuals can follow these guidelines, courtesy of the

- 1. Keep records for 3 years if situations (4), (5), and (6) below do not apply to you.
- 2. Keep records for 3 years from the date you filed your original return or 2 years from the date you paid the tax, whichever is later, if you file a claim for credit or refund after you file your return.
- 3. Keep records for 7 years if you file a claim for a loss from worthless securities or bad debt

deduction.

- 4. Keep records for 6 years if you do not report income that you should report, and it is more than 25% of the gross income shown on your return.
- 5. Keep records indefinitely if you do not file a return.
- 6. Keep records indefinitely if you file a fraudulent return.
- 7. Keep employment tax records for at least 4 years after the date that the tax becomes due or is paid, whichever is later.

These can serve as guidelines taxpayers can follow if they are attempting to declutter at home but don't want to discard tax returns they might someday need. Taxpayers also can consult with their accountants or tax preparers for advice on how long to keep their returns. In addition, those who want to keep their returns can scan relevant return documents and then store them digitally on an external hard drive. This frees up space in a home and can calm any fears about discarding returns taxpayers may have.

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