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STARTING A NEW YEAR

As we find ourselves in the early days of both January and in a new year, it is a nice time to reflect back on the year and years that have passed. What have you learned? How have you developed and prospered? What downfalls have you had, and how have you risen up from them?

I find myself in a time of reflection as we depart 2016 and enter into 2017. As many of us believe, the start of a new year allows us the opportunity to feel that we can start fresh, with a clean slate. This is true, but in order to do so, I feel it is important to reflect back on what has transpired, and how are you cleaning your slate? For me, I feel that the biggest reflection and lesson that I bring with me to the new year is to be grateful for what I have, to always strive to do the best that I can, staying humble while still making my mark, and to know who my true friends are.

With our minds filled with thoughts of this new year, some of my writers have taken this thought to their articles, either with reflections of time passed or thoughts and plans for the future. And as we can all probably agree on, this past year has been fairly tumultuous in our world. But I make a point of not taking on political or religious subjects in this publication. I believe we are all entitled to freely express our thoughts and viewpoints, but I don't feel that we need to write about it here. Instead I want this publication to focus on the good, the positive, the interesting, and the feel-good – almost all of which is local. If we want political commentary and opinions, we can turn to CNN and Fox News. But with all of this being said, I urge our readers to just stay positive. Life is already hard enough, and these tumultuous times aren't making life easier or less stressful. So as we enter into 2017, I urge you to make sure that you take care of yourself and that you stay positive and do good things!

Change should be for the good, and I implore you to make positive changes in your life and for your community. We've made a few changes here at the magazine, not too drastic though, like removing the horoscope page in the magazine's rear and dedicating it to editorial instead. I hope that all of you start this year off well, in a positive place in your life, and with great plans for the coming year. Happy New Year, and thank you for all of the moments in the year that has passed.

- Thorunn Kristjansdottir



JANUARY 2017

A bit of color in the white of winter courtesy of the animals at the Trevor Zoo in Millbrook, NY.

Cover photo by
Lazlo Gyorsok

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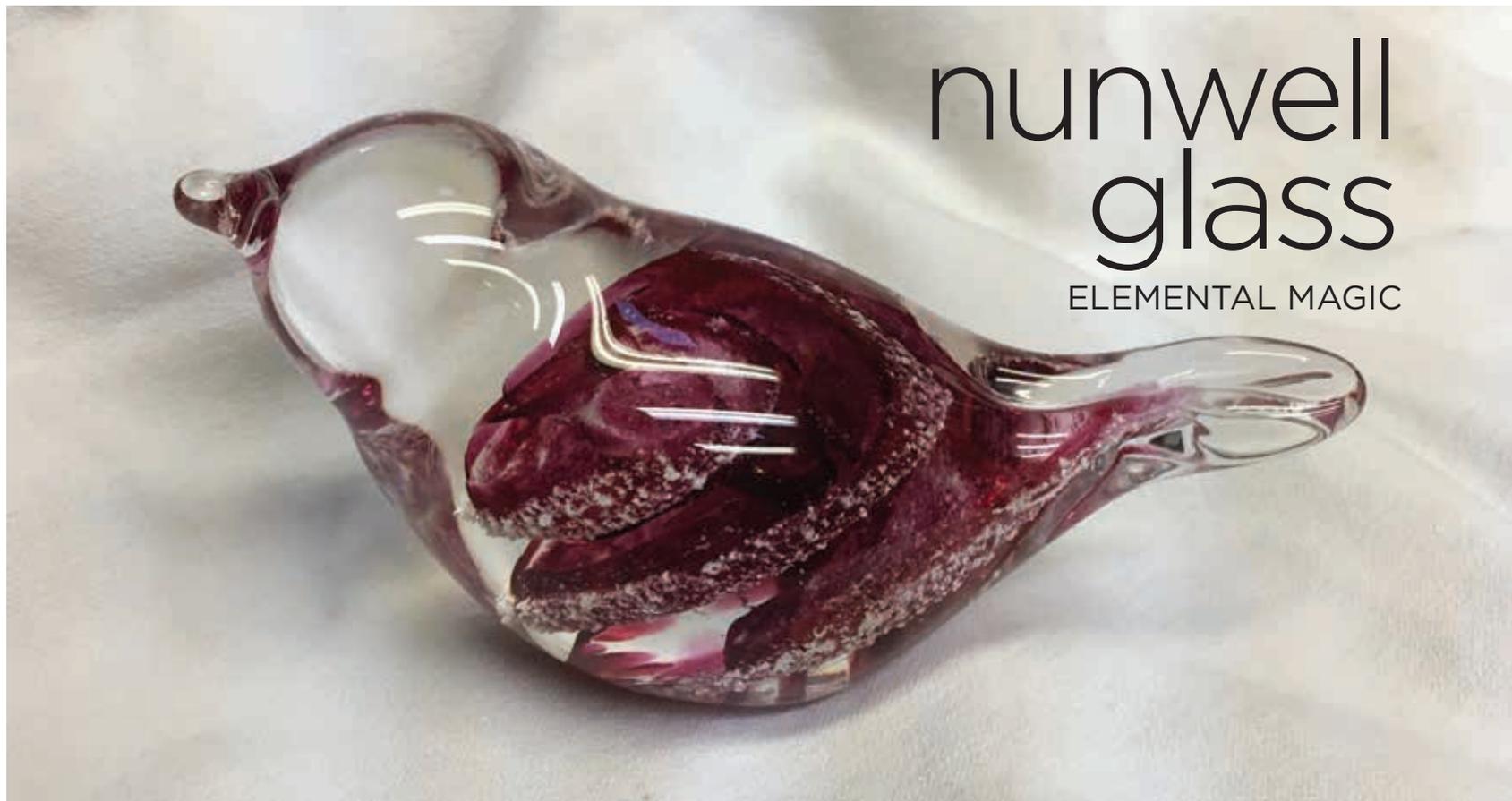
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nunwell glass

ELEMENTAL MAGIC

By *CB Wismar*
arts@mainstreetmag.com

"I walked in and there were a bunch of English people ... whistling." Leslie French smiles as she recalls making her way into what some may remember as "Bull's Bridge Glass Works," the studio organized by Stephen Fellerman in the classic barn on Route 7 south of Kent, CT. "I wanted to move north, but I needed a job," she recalls. "I had no idea what glass blowing was all about, but I stopped in. The place seemed very welcoming. Next thing I knew, I was working there, packing and shipping."

And, so it began. Leslie, looking for a change, discovered a world where the artists were happy, engaging, and welcoming. It was a real enhancement that the work that was shipped out of the studio was stunning – colorful, hand-blown works of art. Growing up in Milford, CT, she had become restless and explored places where there was

less congestion and, hopefully, a way to make a living. This was the place.

The English invasion

One of the experienced glass blowers in the Bull's Bridge workshop was, in fact, a native of England. Born in Reading, but having grown up on the Isle of Wight, Andy Pyle had taken to the art of glass blowing at studios and glass works in England's Southwest. "We always talked about moving to the States," recalls Andy, "and when a friend who had made the move got in contact and suggested I come across, it didn't take long."

The time frame was the decades of the 1970s and 1980s, and the art of glass blowing was undergoing a massive "sea change." From an industry where designers created the concepts and handed them off to the major glass companies, Corning is a fine example, individual studios were cropping up. To hear Andy explain it, "Suddenly hippies were setting up furnaces and melting marbles to make their own pieces." For experienced glass blowers, it became an itinerant life, moving from studio to studio, being part of large projects, creating from other artists' designs, then moving on. But, the

art of glass blowing in America had become democratized, nurturing small glass works to appear across the country.

Andy was well traveled, having worked at Pinkwater Glass in Carmel, NY, and Lorenz Studios in Lakeside, CT. When Fellerman moved first to Sheffield, MA, then on to Hawaii, moving around the Northeast became part of the couple's life. Leslie had learned the fine art of glass blowing in the evenings while she worked at Bull's Bridge and ended up working at Gilmor Glass in Millerton, NY. She and Andy had become a couple, then married. And, the restlessness returned.

Setting up shop

Why not work together? Why not have their own studio? Why not take the risk and see if there could be a life fashioned with super heated glass, delicate turning, managing the infused air, and handling the shaping and cutting tools with the delicate, yet forceful, skills that turn glowing "blobs" of molten glass into delicate goblets and elegant figures?

Nunwell Glass (the story behind the name is a quixotic as the pathways Leslie and Andy have taken ... and involves Halloween costumes,

nicknames, and remembered locations on the Isle of Wight) became a reality in 2003. After years of moving from studio to studio, renting time and the access to the equipment, appearing at craft shows and trying to establish a reputation and a following, the decision was made.

To venture into the artistic world of Leslie French and Andy Pyle is to move into a physical environment they have created that gives each of them an identity, but fuses them as closely as the careful placing of a stem on a wine goblet. Their movements are silently choreographed. No wasted motion. Carefully measured steps.

Blowing glass

The blowing of glass from gathering the molten silicate out of 2,100 degree "furnaces" through the careful turning and shaping and steady insertion of air, through periodic heat refreshing in the second furnace, the "glory hole," to shaping and forming and refining and carefully cutting before allowing the finished piece to gradually cool in the annealer – is performed as a seamless ballet. Exhausting to the casual observer. Fascinating, but stressful.

For the seasoned artist, the process moves with measured elegance



that is reflected in the finished piece. The wine goblet takes shape, then has a stem added, followed by the fusion of a carefully blown foot, all the while shaped with the blocks and paddles that are in measured reach of the glass blower's bench. Jacks, long tweezers with opposing blades and shears, each have their critical place in the process.

There are so many places where things could go tragically wrong, yet watching Andy create the form with Leslie controlling the perfectly timed additions makes the creation seem almost easy.

Markets, fairs, and the cats

Nunwell Studios presents its work to the public in a variety of ways. Over the years, Andy and Leslie have built a reputation for the imaginative "sleeping cat" sculptures they make. In the sculptural tradition of Lipofsky's gestural pieces, the sleeping cats appear in gift shops across the country and on their own Etsy Store online. The models for these creations are welcoming members of the studio team. Number 7 and Pepe, the two family cats, seem to fit right into the aura of the studio.

There are the occasional markets and fairs, the weekly offering in Norfolk being a particular favor-

ite, where they appear with great regularity to offer their work to an eager clientele. These appearances lead to orders and creation of pieces specifically for the customers. Sets of wine goblets – each individually designed, but together a charmingly quixotic table setting – are a favorite commissioned item.

Nunwell Studio also offers a unique "glass blowing experience" that allows individuals, curious to have the thrill of making their own piece of blown glass, spend time under the supportive mentoring of Andy and Leslie and actually learn while creating. "It's a 'bucket list' thing for some folks," offers Andy. "They want to see how it's really done, get a flavor of actually blowing glass, then move along with a real sense of accomplishment."

And, finally, there is the specialty work, the pieces that are lovingly crafted as sculptures and include glowing flecks that are actually the ashes of a loved one or a treasured pet. The pieces seem profoundly respectful, carrying the aura of those gone before, but preserving the memories that families cherish.

It would seem that there are three distinct directions contemporary studio glass blowing can take. There are the vessels, the goblets

and bowls and pitchers and urns that have become more refined with each artist, but are each homages to creations that date back well over 2,000 years when the Phoenicians first ventured into glass blowing with wood fires and clay pipes.

There are the elegant sculptural pieces that bring vibrant color and graceful lines to figures and abstract forms.

And, there are large scale sculptures, pieces with which artists like Chillhuly are identified. They capture bold color, imaginative shapes, and dazzlingly capture the light.

You can find all three being imagined and created at a simple studio nestled in Lime Rock, CT. Nunwell Glass welcomes visitors with the request to call before you visit. After all, you would want to make sure the artists are in residence – the accidental glass blower, Leslie French, and Andy Pyle, the whistling Englishman. •

Find out more about Nunwell Glass on their website www.glasscats.com.

Are you an artist and interested in being featured in Main Street Magazine? Send a brief bio, artist's statement, and a link to your work to arts@mainstreetmag.com.



Above top, L-R, top to bottom – the glass blowing process in creating a goblet: Gathering the molten glass. Creating the goblet. Attaching the stem. Adding the foot. Finishing the rim. And finally, Andy presenting the finished goblet. Above: Leslie presents an ornament. Opposite page: A memorial glass bird with the ashes inside of it.



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friendly faces: meet our neighbors, visitors and friends



Broderick aka Brud Jennings has been a bridge painter for the International Union of Painters and Allied Trades for seven years. So if you ever wonder who paints those bridges, here's one of the painters' faces. Although his daily duties take to him to new heights [insert chuckle here over that pun], Brud tells us "I'm not afraid of much – including heights – and often times the views are pretty impressive!" Brud currently lives in Nassau, NY, but frequents his old stomping ground of Philmont to visit family and friends. During his time off, Brud loves spending time with his four-year-old daughter Charlotte the most. Brud claims that Charlotte is Daddy's little girl! Together they like to hike in the Catskills, fish, and go to museums. Sounds like Brud is full-steam ahead into 2017!



Holly Leibrock holds a real estate license in CT and NY, and has worked for Elyse Harney Real Estate since 2014. "I love being able to work on a variety of activities, working with a great team, and bringing Biscuit, my two-and-a-half-year-old Shih Tzu, to work." When Holly isn't working on real estate, she loves spending time with her two daughters, being outside, crocheting or making jewelry. After growing up in Greenwich, CT, eventually starting her own family, and several moves later (Virginia, then Martha's Vineyard, then Sun Valley, Idaho), Holly realized there is nothing quite like the quintessential feel of this area. "We have fantastic school systems, awesome year-round recreation, great cultural options, and the close proximity to Boston and New York City – yet still maintain the feeling of a quaint, closely-knit, rural community."



Wesley Proper and Lain Becker have been best buds for what feels to them like a hundred years, but in all reality it has only been four years. Like many of us, the boys agree that this is one of their favorite times of year; spending time with family and celebrating the Holidays. They each attend school, and Lain says his favorite part of the day is playing cars with his friends, while Wesley says he likes to go on nature walks. On their playdates, Lain and Wesley like playing Ninjas and playing outside. After a long day, Lain likes to snuggle up with his snuggly (a blanket he's had since birth), while Wesley expressed his love for peanut butter cups and mac and cheese. I like the way you guys think! But we wonder if Wesley, the mac and cheese connoisseur he is, prefers one brand of over another?



Steve Mosher and his wife Karen are the owners of R & R Excavation Services. R & R does everything from site prep to finish grade, and they specialize in ponds and landscaping. They have been in business since 1983, offering agriculture equipment repairs and full excavation services since 1996. What they love most about excavating is that they have the chance to create a landscape or pond that blends into the land and looks as if nature created it, not man. Steve and Karen love to travel with their RV, and take road trips across the US and Canada. Steve is a Stanfordville, NY, local, while his wife Karen grew up not too far away in Beacon, NY. They both love the rural aspect of our area with the added plus of being only a train-ride away from New York City.



Lisa Baruffo works at Associated Lightning Rod in the administrative office. She started working at Associated in March of 2013. She loves working with the owners, Mr. and Mrs. Cooper. "It is a breath of fresh air working for a good family-owned company" says Lisa. When Lisa is not working she loves spending time with her adult children. Kayla, her daughter, is 26 and is a school psychologist in Westchester. Her son, Thomas, is 23 years old, still lives at home, and works in landscaping. Lisa also loves to travel and loves the beach in particular. She spends a lot of time at the beaches on Long Island and Rhode Island in the summer months. Lisa has recently started taking cooking classes, much to her enjoyment.



Meet **David Intrieri**. He works at Brick Block Auto Parts in Millerton, NY as a delivery driver. "What I love most about my job is working with a bunch of great people – Harry, Mike, Bill, Kevin, and Chris. It's always a laugh everyday. People ask me if I like my job, I tell them 'Yes, I love my job.' It's hard to find a group of people to work and get along with," says David. Outside of work David enjoys spending time with family and friends, listening to music, going to music festivals, and driving around in both his 1993 Buick Century station wagon and his 2012 Chevy Impala. He's originally from Greenwich, CT, but moved to Amenia, NY, 16 years ago and he says that he loves being in the "country."

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IRENE AND JACK BANNING OF PINE PLAINS, NY

It's all about the people

By Christine Bates
christine@mainstreetmag.com

Who are these people who are investing in Pine Plains businesses? December's Main Street business interview explores the methods and motivation of the high-energy team of Irene and Jack Banning.

Did you have a mission when you began investing in Pine Plains businesses?

Jack: We didn't have a master plan. It started with the desire to open a business in Pine Plains. Something that would be fun, make some money, and employ a few people. We discarded a couple of ideas and then the café where the Pine Plains Platter is now became available. And that is how it started.

Irene: Pine Plains is a fabulous town. It's a town with a long history as a crossroads, with an engaged and proud citizenry, a solid foundation in agriculture, and very welcoming and adventurous people. Like many towns in this area, it went through a rough stretch and now is working to return to its former self – an economically prosperous town, built on a solid small business foundation, able to provide a future to its children.

Pine Plains is really a town that

is something, with agricultural traditions, and a good school with a Future Farmers of America.

When did you start investing in Pine Plains?

Irene: We moved here in 2008, when we started building our farm. We breed Black Welsh Mountain sheep, a heritage breed. Now we have one of the largest flocks of Black Welsh Mountain sheep in the United States. We raise pigs for meat, and grow vegetables. The farm is a good example of how we do things. We try to run it as a business, we give ourselves some leeway on the profit principle, and we hang in there.

Black Welsh Mountain sheep are small, grow slowly, and their wool is not soft and silky, not a prescription to make money off sheep. But breed diversity is important and being a part of preserving this breed is important for us. And they are delicious.

Jack: We also raise chickens for eggs now, and grow vegetables. Finally I wanted to add pigs to the mix. I'm in charge of the pigs and they're profitable. We sell our products to the local clubs and res-



taurants: Tamarak Club, Mercato, Stissing House, and Mashomack.

What was your first investment in the hamlet?

Jack: Charlie, who owned The Mountain Cow Café, wanted to close the business in 2011 and we thought, "Oh no, not another empty building in town," so we bought the business and then the building. We opened the Pine Plains Platter and it limped along for about two years and we were not sure we could continue.

Then Amy Benack Baden found us with a solution. She said, "This is the menu you should have to bring in locals and weekenders." Her attitude was "You're doing this wrong, get out of my way and let me do

Above: Torey Soracco, the Emporium's manager, with Jack Banning in front of sewing notions. Left: Irene Banning in the kitchen with Amy Benack Baden, the chef and manager of the Pine Plains Platter. Photos by Christine Bates.



Continued on next page ...



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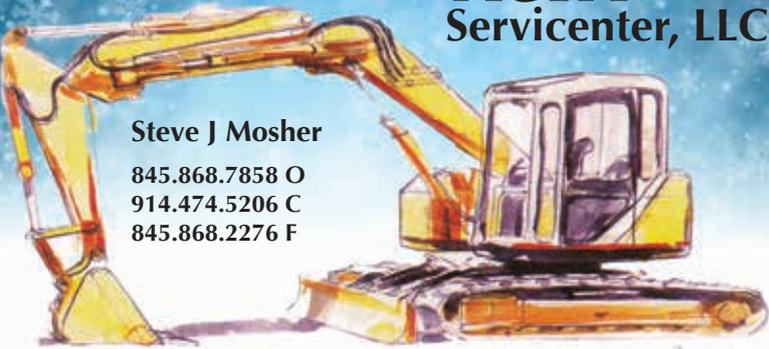
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it.” She was right. The business is thriving and provides jobs for seven people. And there are four affordable apartments upstairs, and an architect who shares the office next door with the Pine Plains Memorial Hall Executive Director.

The most fun and impactful thing we did, however, was the mural. We had the idea to put a mural on the exterior sidewall and announced a contest for designs. After the deadline for submission had passed without any entries, Doug Larson, a New York City architect with a home in Pine Plains, called and asked if entries were still being accepted. To shorten the story, he created this wonderful representation of Pine Plains, its people and its history. It has made people smile and reminded us all that we are walking in the large and determined footsteps of those who came before us.

And now you have the Emporium General Store and the Barber Shop across the street.

Jack: That was our next opportunity. One morning I was having breakfast with what Irene calls the wise men of Pine Plains. We all decided that we needed a General Store in town. One of the wise men pointed out that the building across the street was for sale. I persuaded Irene that this should be our next

venture, and off we went. The barber shop, an idea suggested by our Town Supervisor Brian Coons, is rented space, and run by Justin Macedonia, who is doing a great job. All I asked is that haircuts were \$15 and that it operated on a walk-in basis. It is doing great!

The Emporium is a work in progress and very challenging. Terni’s in Millerton and Stickles in Rhinebeck influenced us. Torey Sorraço, who runs the Pine Plains Emporium, is constantly working on the mix of merchandise. You can buy thread, and zippers, games, socks, T-shirts, and even meat from our farm in the freezer. The hardest part is sourcing small quantities of goods from vendors. Like the Pine Plains Platter, a store needs to appeal to a variety of audiences and stay open all year long. We’ve been at the store for a little over a year now and we’re still adjusting our formula.

What about the Pine Plains Inn?

That was an opportunity that presented itself overnight when the Paige George Literacy Foundation closed its doors. We bought the building from Mike and Tammy George. The future life of the building was very important to them. The building and the Literacy Foundation were a memorial to their late daughter, and together



with them we transformed the building into the Inn at Pine Plains in just 90 days.

John Vernon and Patty Vincent run the Inn, and it is a huge success. The Inn is booked solid for every weekend. During the week the rates are lower and people that are working locally stay there. We’re developing a whole group of regulars.

How do you structure these businesses?

Jack: They are all structured in the same way. Each property is owned by an individual LLC to limit liability. And the business itself is a Subchapter S. We own the buildings and the businesses, but the businesses are run by Amy, Torey, John, and Patty. We do not interfere. There are also performance bonuses for meeting goals.

Continued on next page ...

Above: The Banning’s building across the street from the Pine Plains Platter that houses the Pine Plains Emporium and barber shop. Photo by Christine Bates. Left: The bottle-fed lambs at Black Sheep Hill Farm. Photo courtesy of Irene Banning.



What advice do you have for area entrepreneurs?

Jack: Look in your community for the people you want to work with. I think the most crucial piece of our success has been the people we are working with. Amy, Torey, John, and Pattie are a part of this community, care about this community, and are deeply invested in the future of Pine Plains. The second most important component has been that we have listened to the people of Pine Plains and taken our cues from them. Many have become friends and have allowed us as newcomers to become a part of the community.

Finally, it is important to pay people well and be a flexible as an employer. Life is hard and making a living and raising families is a huge challenge. As an employer, we play a big piece in the well-being not only of the people who work for us, but the community as a whole.

What's the secret of your success?

Jack: You should write everything down, talk to people, listen to people, make decisions, call all your friends. And then, just do it.

Irene: Our secret is the ability and willingness to hang in there while a business grows, and we try to listen to our own advice when it comes to being members of this town. We think outside the box.

How do you divide responsibilities between you for all of this?

Lots of laughter.

Irene: I'm in charge of content and the human element. Jack is the operator. Actually it's surprising how well it's gone with all of the bumps in the road.

Jack: I like to push things forward and get them done.

What experiences did you bring to these multiple ventures?

Irene: We share a belief in community, and the power of togetherness. And while we come from different religious traditions, they very much inform how we engage in life. We share a background in social justice and we like to do stuff. We're not big on sitting around.

Jack: I'm a doer and a serial reinventor. My wife dragged me to life in the country and, as in many of my former lives, I wanted to become a part of all of it.

How does the Pine Plains Memorial Hall fit into all of this?

Jack: It's completely separate. Along with two other people we bought the building at auction. We called a meeting to ask the community what it wanted. Sixty-five people showed up and sat outside on lawn chairs. No one knew what to say and then someone said, "We need a laundromat." It's up and running and every Wednesday I personally open up the machines and take all the quarters to the bank.

Pine Plains Memorial Hall, Inc. is a 501(C)(3) established to pursue the Memorial Hall's mission



of creating a regional center for community-based civic and social programs, agriculture and arts education, cultural performances, and to serve as an incubator for local charitable organizations and entrepreneurs. Bill Bartolomeo, one of the wise men, who is retired, worked full-time on the project and put in the septic system. Kyle Loughheed of Ginocchio Electric contributed the electric. Doug Larson has done all the architectural work entirely *pro bono*. We plan to create a vital community center with a \$5 million renovation plan. We've already raised \$2 million.

What's next?

Jack: Who knows, we will see what comes up next. ●

Above: The Memorial Hall, next to the Stissing House, has a laundromat at the request of the town's people. Photo by Christine Bates.

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MOBILE HOMES AND MOBILE HOME PARKS

By Christine Bates

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Unless you live in a mobile home or are part of the mobile home industry, few people are aware of the history, economics, and regulations shaping the mobile home real estate market. Main Street's monthly real estate feature decided to investigate this unfamiliar segment of the residential real estate market.

A brief history

Trailer to mobile home to manufactured home

Out of necessity during the Great Depression of the 1930s many unemployed and impoverished Americans started living in trailers originally designed for traveling and vacation. Parked on the outskirts of cities, trailers became associated with the down and out. During the post-World War II boom, manufacturers geared up to meet demand for affordable housing. By 1956 the "10-foot wide" was introduced along with the term "Mobile Home" and the industry exploded, growing from around 100,000 units produced in 1960 to the high point of 580,000 in 1973. New mobile home production fell steadily from its 1970s peak to only 70,000 units in 2015, with almost 20% of those units headed for Texas.

Local artist Eric Forstman remembers his childhood in the 1970s when Dutchess County roads were lined with the trailers of farm hands (see painting above, right).

While current household income levels of mobile home dwellers are half the national average (see Q&A), there are also exclusive parks – like Paradise Cove in Malibu, CA, inhabited by actors like Matthew McConaughey – where homes can cost over a million dollars and come with marble floors. There are also upscale communities like Parrish Manor in Raleigh, North Carolina, with football fields and a community garden, and well cared for parks for those over 55 years old.

Mobile homes are rare outside the US. In Europe, for a variety of reasons – including the relatively high



cost of putting in the infrastructure for a mobile home park, better public transportation, and greater availability of subsidized housing – there are very few mobile homes. Perhaps, most importantly, there's the American paradox that values owning one's own home and, at the same time, loving freedom and mobility.

Where can you put a mobile home?

There are about 38,000 mobile home parks in the US. Typically these parks provide a mobile home site with services such as sewer, water, mowing, garbage removal, utility hookups – and sometimes amenities like community rooms, pools, and playgrounds. Residents either own their mobile homes or rent one and then pay a monthly fee for the site and services. Typically the land underneath the home is owned by the park.

State and local zoning codes in our tri-state area generally prohibit the installation of new mobile homes on

privately owned parcels unless they are replacing an existing grandfathered mobile home, or are in an existing mobile home park. There are two exceptions to the general rule: A mobile home may be placed on a site while you build a home – but usually for only six months. And farmers in some areas may house agricultural workers in mobile homes if they are a certain distance from a public road. Again existing units are grandfathered – some of them with a fantastic view.

Nationally, new mobile home parks are not being developed. It is estimated that less than ten new parks are built each year – less than the number that are closed for re-development. Most of the good sites were taken thirty years ago, and restrictive zoning in most communities forbids new mobile parks and often mandates large building lot sizes. Bank construction financing is not usually available for

Above: Eric Forstman's oil on board painting titled *Over Ancram* contrasts a single mobile home with a magnificent landscape. Photo courtesy of Eckert Fine Art.

Continued on next page ...

new parks. Remote rural sites without zoning restrictions require expensive water and sewer infrastructure and are hard to market and fill with new residents. So the only place to permanently locate a new mobile home is on a grandfathered lot or in an existing park.

How much does a mobile home cost?

The national average sales price of new mobile homes has risen from \$20,000 in 1980 to \$64,000 in 2013 according to the MHI (Manufactured Home Institute, an industry association). John Alvarez is a dealer in Hudson with new models available for \$50,700 for a standard model, to luxury models for \$82,600 (see photo). This cost includes transportation from the factory in Pennsylvania and on-site installation.

Existing in place previously occupied mobile homes are available in our area for much less. In September, Arleen Shepley, a broker with Elyse Harney Real Estate in Millerton, sold an existing mobile home in Benwood Knolls, a mobile home park in the Town of North East, for \$38,500. “The possibilities that an existing mobile home can offer over building a large home can be affordability, less maintenance, and lower taxes. Not everyone wants to live in a mobile



Above: A new upscale home priced at less than \$100,000. Below, left: The home’s kitchen. Images courtesy of New York Housing Association.

home, but there is a lot that can be said if you are weekender or even a full-timer, and just want a simple place to live with an incredible view.”

Mobile homes in parks are not typically listed in the MLS because they are not considered real estate unless they are on separately owned parcels of land. Nick Staley, a Rhinebeck realtor, currently has two older mobile homes in parks for sale for \$23,000 and \$35,000. He pointed out that with decent credit and 10% down, a mortgage payment might be only \$200 to \$300 a month, plus the monthly park site rental charges



of \$400 to \$500, making buying an attractive proposition. Staley has his own investment property on the market for \$475,000 that includes a five bedroom Victorian house and two mobile homes, occupied by long-term tenants who pay a combined \$2,000 a month in rent.

Are mobile homes a good investment?

Like a car, the value of a mobile home may lose value, but if it comes with an owned site, the land itself might appreciate over time. There are even investors who make money by flipping mobile homes in parks. They buy them for cash since financing can be difficult for many buyers, and then sell them with owner financing and collect the interest. Or they may simply rent them with a healthy cash flow and after tax return. For the renter who is saving money by paying a lower rent, it can be the right decision financially, as is also the case for a buyer who has shopped around and paid the right price.

There are large variations in the price of the exact same mobile home model produced by the same company. A study by Consumer’s Union cited a Texas example where a new single wide cost \$42,000 in Dallas County when the identical version could be had for \$33,800 in the next county. NADA guides, the Kelly Blue Book for manufactured homes, are available online to estimate values for

new and used mobile homes.

For a number of reasons interest rates are higher, collection tactics more aggressive, and foreclosures on financed mobile home purchases are more common than on conventional homes. These loans are personal property loans and carry less protection for the borrower. A mobile home can be repossessed just like a car. Experts advise searching for independent financing rather than going through a dealer. In one research study the savings were an average of 10.9% points cheaper. And independent lenders will require an appraisal, which will assure the buyer that they are paying a fair price.

Buying an entire mobile home park can be a lucrative investment

If you’ve never thought of buying an entire mobile home park, visit Mobile Home University on the Internet, which claims that parks have the highest yields in commercial real estate, with starting cap rates at over 10%. According to New York State sales data, over 345 mobile home parks have been bought and sold in New York State in the last ten years. Most of the activity is in the Western and Southern tier with the highest sale in Niagara County of \$37 million. Surprisingly, Dutchess County is also

Continued on next page ...

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very active with 13 sales recorded, totaling over \$30 million, and averaging \$2.4 million per transaction. In August of 2014 an LLC purchased Tally Ho Park for \$6,275,000. Tally Ho, located on the edge of Amenia, has 35 acres, and 147 units – the vast majority of the homes were built in the 1970s.

A mobile home as something else

You don't have to live full-time in a mobile home. They are used in Florida as vacation rentals, hunters often repurpose them as forest cabins, and others use them as a home office away from home. Mimi Ramos, a real estate broker with Elyse Harney Real Estate, found a 1973 Airstream on Craigslist three years ago and converted it into a travelling clothing and accessories boutique with the help of her creative partner, Richard Lanka (see photo). "I have never used it for its original purpose as a travelling home, and I feel it's one of my best investments because I can turn it into anything I want with a little imagination and a lot of elbow grease," mused Ramos. "Honestly if I could, I would purchase a few more and turn them into several other kinds of mobile businesses – a restaurant, a bar/lounge – and perhaps I would save one for a mobile guest house."

Just like houses, there are good mobile park neighborhoods and less desirable ones – well-kept parks that provide security and services and slipshod ones. Wayne Euvard, Amenia's



Above: This 1973 Airstream trailer has been repurposed as a mobile boutique. Photo courtesy of Mimi Ramos. Below left: Autumn view across the Hudson Valley stretching to the distant Catskills from a farmhand's mobile home in the Taconic Hills. Photo by Christine Bates.

former supervisor and current assessor, observed, "Tally Ho is a great place to campaign because you can talk to so many people without driving around. They are good citizens – nurses, painters, the handicapped, retired people – who all vote."

Mobile homes are an affordable housing solution for many people. Referring to residents as "trailer trash" is an ugly slur based on ignorance that inaccurately stereotypes a group of people based merely on where they live. Truly derogatory terms should be aimed at those in the mobile home industry who engage in misrepresentation, predatory lending and harsh foreclosure practices. •



FAQ: Questions and Answers

What is the difference between a mobile home, a trailer, a manufactured home, and a modular home?

Manufactured home (often referred to as MH) is the current label for mobile homes, formerly known as trailers. They are built in a factory on a non-removable steel chassis and conform to federal HUD codes enacted in the late 1970s. They are moved to a site on their own wheels, but are seldom relocated.

Modular homes, though also built in factories, should not be confused with manufactured homes. Modulares conform to the same local, state and regional building codes as traditional homes are built on-site and are highly customizable. After the sections are completed they are shipped and assembled on a prepared traditional foundation. They can be financed like a traditional house. Modular homes are sometimes less expensive than custom built homes, and should have the same longevity and resale value.

How are mobile/manufactured homes financed? Who builds them?

Owned by esteemed investor Warren Buffet, Clayton Homes builds half of all mobile homes and makes more mobile home loans than any competitor by a factor of six. Interest rates may exceed 15 percent.¹ Mobile home loans overall average 3.8 percentage points higher than a typical home loan.²

How many mobile homes are there in the United States?

There are about 8.5 million mobile homes in the US that are occupied by an estimated 20 million people. About 350,000 new manufactured homes were sold every year in the 1990s and then sales began to decline. In 2015 sales had dropped to approximately 55,000 homes. 70% of all new single-family homes sold for less than \$125,000 are manufactured.³

Who lives in mobile homes?

57% of mobile home residents are fully employed and 27% are retired. Household median income of mobile home residents is half the national average.³

1 Article appearing in *Seattle Times*, April 3, 2015

2 Center for Public Integrity/*Seattle Times* analysis of 2013 federal data

3 US Census, Manufactured Housing Institute

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new beginnings

By Carol Ascher
info@mainstreetmag.com

As 2016 turned to 2017, the uneasy prospect of Donald Trump's inauguration made me ponder beginnings. How much would our nation change as Trump took office? Which of President Obama's achievements, if any, would remain under the new President? Though not all beginnings are as globally critical or controversial as the start of an American presidency, beginnings in quite different arenas arouse excitement as well as anticipation and worry about what the future may bring.

One recent beginning that aroused only pleasure among *Main Street* contributors was Thorunn's [the magazine's owner/editor] birth of a baby daughter, Isabella, in November. She had planned the next several magazine issues and was back in the office, a working mother, by Thanksgiving. Though I doubt that she needed our help, in the last weeks of her pregnancy, a number of us gave Thorunn a shower and shared our experiences of balancing motherhood and work.

The Big Bang

To understand the Mother of all Beginnings, most of us resort to science's Big Bang theory, embellished by some of the lovely images in Genesis. For science, the universe was born as an unimaginably hot

dense point that quickly expanded, simultaneously increasing and cooling space and creating protons, neutrons, and electrons – the constituents of matter.

Like science, Genesis has the universe created from “unformed void” – though by God's first act of separating the heavens and earth. God then spends “six days” creating darkness and light, land and water, stars, vegetation and living creatures. Though He finds all he's made “very good,” His next acts, the creation of a garden and two human beings to work it, lead to the first of His periodic disappointments and anger with human fallibility.

Our linear concept of time is embedded in the Bible, in both its recitation of generations and its sequential stories of Jewish rulers and conflicts. Though life for Biblical characters has ups and downs, most Americans believe that history shows human progress, and that change is generally for the better. We move to better apartments and houses, and switch careers to earn more money or feel more suited to our work. Courtesy of a twelve-month calendar, we toast the New Year, putting the disappointments and failures of the previous year behind us and promising self-improvement during the next 365 days. Indeed, beginnings usually fill us with hope.

The power of new beginnings

Ever since childhood, when I was allowed to choose something new to wear on the first day of school, beginnings have propelled my magical thinking. I still remember the pleated black watch plaid skirt I selected for my first day in the fifth grade. Just trying on the green and navy blue skirt seemed to transform me from a shy outsider into the popular girl around whom admiring students would gather. Though none of the clothes I begged my mother to buy freed me from being an introvert, especially demanding occasions still lead me to hope that wearing something new will give me extra power and charm.

Of course not all beginnings are the start of something entirely new. We often begin exercise and diet regimens we've tried before but let go of. Though couples often live together, and four in ten weddings include one partner who was previously married, we honor the religious and legal seriousness of the marital connection with all the drama and excitement of a wedding.

There's also an end

Despite our inclination to highlight beginnings, there must be countless beginnings we don't notice. I'm thinking particularly of the aches and rashes that finally get me to the doctor, and my confusion when she looks up from her stethoscope to ask, “When did that begin?” In fact,

her interest is less in whether I've suffered the upset stomach for three weeks or three months than in the clue that the beginning may offer to the origin or cause of my malady.

Anything that begins must also end. When this end is a graduation we have worked towards, we happily celebrate our success. On the other hand, no one easily accepts their own demise. My college roommate, who had recently been diagnosed with a serious degenerative disease, used to leave an inch of tea in her mug, and she couldn't bear finishing whatever she was reading. She would stand before me, holding her place a few pages from the end with her finger, dreading to finish the last page. Without thinking, we promise to love our partner “forever,” as if forever were a possibility for us. It's our capacity to punctuate time with beginnings – to celebrate these moments when life seems all potential – that brings us both excitement and anxiety, and makes us peculiarly human. ●

Carol Ascher's reflections about our upcoming inauguration of a new president does not necessarily reflect the opinions of everyone at this magazine; however, Main Street is a strong supporter of free speech and is happy to have Carol share her thoughts about new beginnings.

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New Year's cheers – get hot!

By *Dominique De Vito*
info@mainstreetmag.com

Here's a New Year's Resolution worth considering: become a home mixologist. What is a mixologist? Someone who's really good at making cocktails, basically (though of course there's more to it than that). For a professional take on mixology, I went to the website Nightclub & Bar, the Bar Industry Authority, where I found a spicy piece written way back in 2011. It quoted Aidan Demerest, owner of a Glendale, CA, club called Neat, who is considered a master mixologist. When asked the difference between a bartender and a mixologist, he said, "A mixologist is an individual with a passion for combining elixirs and creating extraordinary cocktails, whereas a bartender is an individual with a passion for making great drinks and creating well-balanced experiences. To be successful, you really need both types of pros behind the bar."

For the purposes of this article and this idea, we're going to assign ourselves the goal of learning something relatively simple, extremely rewarding, not particularly time-consuming, good to have alone or with others, and for which you can reward yourself with a really fancy title when you're done. So let's get started, Mr. or Ms. Mixologist of 2017!

Set it on fire

Remember, easy does it when just starting out, though there has to be enough of a challenge to keep your new interest, well ... interesting! Let's start with one new cocktail a week, and since it's January and it's cold and dark out, let's make cocktails that can be heated up or set on fire. Yes!

(PS: Just as it's magical to see a fire in the fireplace, and to hear the crackle of paper and kindling when you first light it, it's important to remember that fire is dangerous. If you want full enjoyment from these



cocktails and your education as a mixologist, proceed with cautious delight: use the amount of alcohol called for in the recipe; be careful of spills and don't keep open bottles of alcohol near where you're lighting the matches; be sure your hair or your tie or anything that might come into contact with the flame is tucked away; have a source of water or other fire extinguisher nearby, and of course, don't even attempt to drink the darn things while they're on fire! Use common sense. I have faith in you, and so does Thorunn [*Main Street's* editor and publisher]. Don't disappoint us. In fact, we'd love to get pictures of your chill-chasing January cocktails).

Week 1: Classic hot toddy – and variations

Coming off the holidays, you may be feeling run down, achy, and congested and "blue." Our ancestors have known for ages that there's nothing more restorative than a hot toddy, which is a combination of bourbon or whiskey, honey, lemon juice, and hot water. There are a number of variations, including adding spices or

using flavored teas for the hot water. Since the path to being a mixologist is one that should include something a bit out of the ordinary, here's one that includes steeping fresh ginger in the water, which adds a zesty flavor and its healing powers.

Makes 1 drink
 ¾ cup (6 ounces) water
 2-3 slices of fresh ginger, peeled
 1 1/2 ounces bourbon or rye whiskey
 1 tablespoon honey
 1/2 ounce fresh-squeezed lemon juice
 (use fresh for the best flavor)

In a small saucepan, add the ginger slices to the water and heat over low to medium heat until the water is just simmering. Keep the flame on low, put a cover on the saucepan, and continue to steep the ginger in the hot water for 10 minutes or so.

In a heat-proof glass or mug, mix together the bourbon or whiskey, honey, and lemon juice. Using a

Continued on next page ...

strainer or just pouring carefully, pour the hot water into the cup, leaving the ginger slices in the pan (discard them). Stir and sip.

Week 2: Flaming hot buttered rum

This is such a delicious concoction! If another resolution is to drop some pounds after a month of indulging, consider this a dessert replacement. That's a win-win situation.

- Makes 6 drinks
- 8 tablespoons (1 stick) butter, room temperature
- ½ cup packed dark brown sugar
- ½ cup honey
- ½ teaspoon cinnamon
- ½ teaspoon nutmeg (plus more for garnishing)
- 3 ounces dark rum, divided into 6 small glasses
- Boiling water
- Sugar
- 3 ounces 151 proof rum (which will be divided among the 6 shot glasses)

In a bowl, cream the butter and sugar together until light and fluffy. Stir in the honey, cinnamon, and nutmeg. Set aside.

Arrange the glasses on a serving tray with plenty of space in between them. Pour ½ ounce of dark rum into each glass, then add about ½ ounce of boiling water, leaving about a half inch at the top of the glass.

Place a dollop of the batter in each glass and sprinkle with a pinch of sugar.

Using the back of a stainless steel spoon, slowly pour a half ounce of the 151 proof rum over the top of each. Using a long match, light each shot on fire. Dim the lights and enjoy the show.

Blow out the flame or wait for it to extinguish before drinking the shot.

Week 3: Boozy hot chocolate

If you're going to do this, do it right and make the hot chocolate from scratch with whole milk. Whip up some fresh cream for topping, too.

If the mixologist in you is itching

to try something different, experiment with a spicy variation of hot chocolate by adding a pinch of cayenne, or use something non-traditional to spike the drink, like a splash of cinnamon liqueur. Get playful! If you create something unusual that pleases your crowd, name it after yourself.

- Makes 4 drinks
- 1/2 cup sugar
- 1/4 cup unsweetened cocoa
- Dash salt
- 3/4 teaspoon vanilla extract
- 4 cups whole milk
- 1/3 cup hot water
- ½ cup liqueur of your choice: Kahlua (coffee flavor), Amaretto (almond flavor), Peppermint Schnapps (mint flavor), Cointreau (orange flavor), or even something like whipped cream-flavored vodka.

In a saucepan, stir together the sugar, cocoa, and salt. Add the water, stir to combine, then cook over a medium heat, stirring constantly, until mixture comes to a boil. Allow to boil for a couple of minutes, then add the milk, stirring constantly, until just heated. Do not boil.

Remove from heat and add the vanilla. If desired, beat with a whisk until foamy.

Divide the alcohol among mugs, top with the hot chocolate, and add a dollop of whipped cream.

Week 4: Flaming rasta

If you were left behind while your friends headed to the islands after the holidays, console yourself with this colorful and tasty cocktail. Serve with a dish of spicy nachos to complement the sweetness of the drink.

- Makes 1 drink; use same proportions for additional cocktails.
- ½ ounce Grenadine syrup
- ½ ounce Irish Cream liqueur
- ½ ounce Crème de Menthe (the bright green kind)
- Splash of 151 proof rum

Pour the grenadine in the shot glass. Using the back of a spoon, slowly pour the Irish Cream liqueur into the glass to form its own layer. Do the same with the Crème de Menthe, and then pour just a splash of the 151 proof rum into the glass to top this off. Dim the lights, step back, and use your long match to set the shot on fire. Wait for the flame to extinguish or blow it out before drinking.

You're on your way to a fun year of playing with flavors and spirits. Enjoy responsibly! Make 2017 a great year for yourself. Stay healthy and stay sane. Cheers! •



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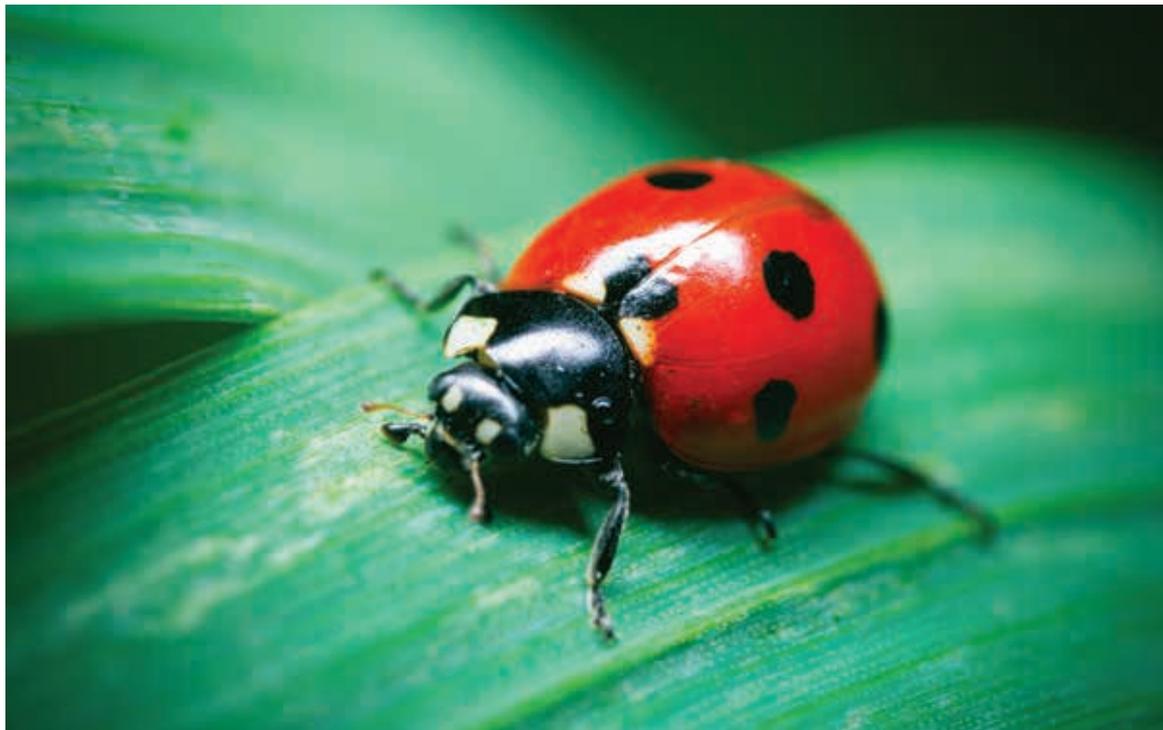
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Winter invaders

By Claire Copley
info@mainstreetmag.com

It's that time of year again. No, not the holidays, but the time when we discover clusters of ladybugs, or worse, in every corner of the house. In winter, insects like brown marmorated stink bugs, lady beetles (in all their permutations), and boxelder bugs sneak into our homes seeking warmth and shelter. Outside, the air is cold, the ground is hard, and trees no longer have protective leaves. If houses weren't so near and inviting they would have to make due with burrowing under tree bark, or leaf litter. Instead we see them gather inside in corners, around windows and on sills. They are seeking the warmth of winter sunlight.



Did you know?

I'll bet many of us don't know the difference between bugs and insects and use the words interchangeably. I know I did before researching this article. But it turns out that insects are the largest group in the animal kingdom, and bugs are a subset of insects. Insects are animals that have three body parts; the head, thorax, and abdomen. Bugs are insects that go through a complete metamorphosis; they start out as one thing and turn into something different. For example, butterflies start out as caterpillars. Bugs also differ from other insects in the kind of mouths that they have, which are beak-like and are intended for piercing and sucking. They mostly pierce and suck on plants.

Insects are cold-blooded, meaning that their internal temperature is the same as the outside temperature. A cold-blooded organism does not generate its own internal body heat. They can't move very much when it gets below 40 degrees Fahrenheit so they search for any place that is warm to hole up and lay low. Many insects go into a deep sleep called diapause. There are different kinds of diapause, but all are similar to

hibernation, the state of inactivity and metabolic depression that larger animals adopt to conserve energy during a period when sufficient food is unavailable.

Insects have been around for thousands of years, and have adapted as their environment has changed. They are very good at finding places to hide where they can cluster and generate warmth for themselves. Different insects have different ways of surviving the winter. Many adult insects die off when the first frosts arrive, leaving eggs behind to jumpstart next year's population. Some insects migrate to warmer climates. Those who are not strong travelers must hunker down in protected spots like crevices in trees, wood piles, and cracks, or holes in walls. We provided them with a whole new life option when we began to build structures and heat them. They have discovered ways to enter our homes through cracks and holes in the exterior, and once there they send out invitations to their friends. They use pheromones, a chemical signal, to invite others to join them in their toasty

survival spots.

The sudden appearance of dozens, or even hundreds, of insects in your home may be alarming, but don't overreact. The ladybug beetle, stink bugs, and other shelter-seeking insects won't bite, won't infest your pantry, or do structural damage to your home. They're just waiting out the winter like the rest of us.

Ladybug or Lady Beetle?

What we think of as ladybugs are actually part of a broad family of insects called "lady beetles" or European *Coccinella septempunctata*. The American ladybug has a shiny black pronotum (the area between the head and body) with two tiny white circles. Bodies are a dark red with black spots. The Asian lady beetle has a very distinctive white "W" shape on its pronotum. Their bodies are usually orange or yellowish with black spots.

Adult lady beetles are oval, convex, about 1/4-inch long, and pale yellow-orange to dark orange-red. Although general body shape is usually similar, there are differences in size and coloration between ladybug

species. In the United States, they are usually red or orange with black markings. Ladybugs are tree-dwelling insects, and seldom noticed outside. They are a very beneficial group. They are natural enemies of many insects, especially aphids and other sap-feeders. A single lady beetle may eat as many as 5,000 aphids in its lifetime. Lady beetles can play an important role in managing some insect pests in crops and landscapes. We love them in their place!

As temperatures drop, ladybugs cluster on the south walls of buildings then find cracks or crevices through which to enter the warm home. They have a natural habit of clustering and will happily nap inside until late winter or early spring. If they survive winter and the homeowner's wrath, they return to their normal state and must figure out a way to get back outside.

Continued on next page ...

Boxelder bugs

The boxelder bug (*Boisea trivittata*) is a North American bug, found throughout the eastern United States (pictured directly to the right). They are highly specialized insects that feed almost exclusively on the seeds of *Acer* species trees. They are primarily associated with boxelder trees (*Acer negundo*), but can also feed on other maple and ash trees. Boxelder bugs are not an agricultural pest, but their tendency to aggregate in large clumps can be a nuisance. They do very little damage to the trees they attack, and don't present many problems if they stay outside.

Boxelder bugs are bright red when young and black with narrow reddish outlined lines on their backs when they are adults. Adult boxelder bugs are about 1/2-inch long, and their wings lay flat over their bodies, overlapping each other to form an 'X.'

Like lady beetles, adult boxelder bugs form clusters on exterior walls, particularly on south and west facing exposures (the sunny side). They look for and find shelter in protected places such as cracks or crevices in walls and doors, under windows and around foundations. They will live in your walls, or, if they can find a way through, in your home.

While we tend to see large numbers of these bugs, individuals are short-lived, only surviving for a few days up to a week. Fortunately, they do not bite people and are essentially harmless to property. When abundant, they can stain walls, curtains, and other surfaces with their excrement. Occasionally some may seek moisture and may be found around houseplants, although they rarely attack them. Though relatively harmless, they come in droves, cluster at our windows, and generally creep us out.

The boxelder bugs frequently

becomes a nuisance pest around homes and buildings where boxelder trees are planted nearby. The first line of defense, if you have major infestations in the winter, is to remove the boxelder trees from around your house. Oddly, the bugs are rarely found on male boxelder trees, but feed and lay their eggs on the trunks of female trees. If you can determine the gender of your trees, you might only have to remove the females.

Brown marmorated stink bugs

Stink bugs (pictured above, far right) are different. They stink. The brown marmorated stink bug is native to China, Japan, and Taiwan, and was apparently accidentally introduced to the United States in packing materials. First collected in September of 1998 in Allentown, PA, stink bugs are now everywhere. Adults will emerge sometime in the spring of the year (late April to mid-May), and mate and deposit eggs from May through August. Adults begin to search for overwintering sites starting in September through the first half of October.

Stink bugs are officially invasive, and considered an agricultural pest. They eat leaves, flowers, fruit, and crops like soybeans. They also eat other pests, such as caterpillars. Stink bugs can range in color, but are commonly green or brown. They are about 5/8-inch-long and have the characteristic five-sided shield shape.

Stink bugs give out a foul odor, which makes them hard to miss. The stink bug's ability to emit an odor through holes in its abdomen

is a defense mechanism meant to prevent it from being eaten by birds and lizards. However, simply handling the bug, injuring it, or attempting to move it can trigger it to release the odor.

Like lady beetles and boxelder bugs, stink bugs seek warmth and shelter for winter. Once inside the building, they go dormant and they fully expect to stay dormant until spring. The problem is that every time there is a warm sunny winter day, their hiding spot warms up and they think it is spring. This does, however, draw them out of their hiding places and make them easier to find.

Managing winter bugs

While many will tell you that you need an exterminator to rid your home of winter insects, you can go a long way toward controlling the insect population in your home without harsh chemicals. You never want to use any type of insecticides inside your home, particularly if pets and children live there, too. The best way to eliminate winter pests is to seal cracks around windows, doors, siding, utility pipes, behind chimneys, and underneath the wood fascia with good quality silicone or silicone-latex caulk. In short, the easiest way to eliminate the problem is to keep them from being able to enter your home in the first place.

Once inside, the reality is that the best way to eliminate them is with your trusty vacuum. Just suck them up. You may have to do this daily, at least for a while. Wait for warmer sunny days and catch them

in clusters, usually near doors and windows, soaking up the rays.

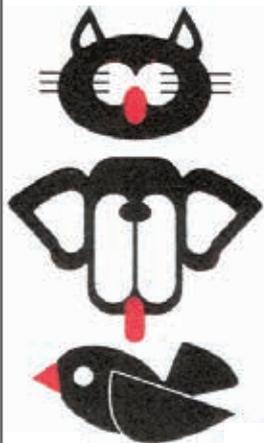
In the case of stink bugs, vacuuming is the best method as you don't ever want to squash a stink-bug. The smell is hideous. Vacuum them into a bag, which you can throw away immediately. You can even bag the bag before you throw it away as this will ensure they don't escape the vacuum process. If you have a real stink bug invasion, you might want to dedicate a vacuum to them, as repeated use on stink bugs will make your vacuum a stinky thing. You can also use carpet deodorizer to sprinkle around and vacuum up along with your stink bugs, which helps some.

Since stink bugs cannot live in water, using a soapy water solution will prove effective for the stragglers. The soap solution in fact penetrates their shield and causes them to die in no time. Just mix water with liquid detergent using equal quantities, and spray it on individual bugs. Ladybugs and boxelder bugs can be dropped into a jar of soapy water to drown.

Winter insects in the home are more of a nuisance than a real problem. They do minimal damage, but in large numbers can be extremely unpleasant. If you have a real infestation, and these methods either do not work or are too difficult, it might be best to call an exterminator, but beware of the toxins and the price tag. Usually it not worth it. •



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The French Country in Sharon, CT

By John Torsiello
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There is a song familiar to some of us that was popular after World War I, when many Americans went to France to fight in what was then dubbed “The Great War.” The song was titled “How You ‘Gonna Keep ‘Em Down on the Farm (After They’ve Seen Patee,” or Paris).

Catchy little tune that still rings true today, as the City of Light continues to beguile us with her many charms. Well, if Americans couldn’t remain in France they could bring the flavor of country back to the United States in the form of emulating the style of France’s unique and beautiful architecture.

The French home

Following the First World War, building plan books and home magazines began to feature dwellings inspired by French building traditions. There were also “grand homes” that were constructed with a mix of French color and details. While designs may vary, French-inspired homes are distinguished by several accents, such as brick, stone, or stucco siding, a hipped roof, flared “caves,” dormers, multi-paned windows, arched doorways, somewhat ornate chimneys, decorative

half-timbering, and tile roofs.

Among the most popular French-inspired home styles are French Provincial, Châteauesque, Neo-French/Neo-Eclectic, and French Eclectic, the latter influenced heavily by homes in the Normandy portion of France.

Sharon’s French house

As you slowly drive up a meandering driveway in Sharon, CT, close to the town’s border with New York State, you finally catch a glimpse of a French architecture-inspired home that its owners have called “French Country,” built of wood and stone and looking very much as if it could be sitting in the rolling countryside of Provence, France rather than Litchfield County, CT.

The home’s design, while impressive because of its form and understated flare, blends ideally into 33 acres of surrounding woodlands and fields rather than sitting apart from it; always the sign of a well thought out building plan. One is impressed by the subtly angular flow of the roofline and several prominent chimneys, capped with terracotta flues, a definite nod to French homes. A significant portion

of the house is embraced by gardens of espalier trees, Scotch pines, boxwood, a mature copper beech tree, hydrangea, pea stone gardens, and a fieldstone stone wall.

The 5,665-square-foot dwelling, which has three bedrooms and five baths, has a large main entryway (replete with an eight-foot chestnut front entry door and a terracotta tile floor), is protected by a porte-cochère. The interior of the home, built in 1998, bespeaks the taste of its owners, with rooms impressive without being ostentatious.

“The owners made sure that everything about this home was of the finest quality,” says Elyse Harney Morris, a realtor with Elyse Harney Real Estate. “They even recently updated all of the mechanicals, although the house is only 18 years old. The French Country style works perfectly on the property, and the owners wanted that look and feel after spending time in France.”

When you walk inside...

The interior of the home is a bit eclectic; European with some contemporary touches. A library feels English, the master bedroom reads Venetian; the guest bedrooms and



dining room are French country; and a room called “Mead Hall” has a magnificent 12-foot Spanish/Italian library table.

One of the most interesting portions of the home, which is dressed in appropriate furniture, artwork and other interior *décor*, is the aforementioned Mead Hall, a 28-by-16-foot room just off the main entry way. The room has a pillowed-edge (ever so slight slightly curved upwards towards the middle) white oak flooring, a coffered ceiling, fieldstone fireplace, detailed bookcases, three window seats, crown molding, and art lighting on bookcases. What makes this entire area so eye catching is that a 29-by-27-foot living room is accessed by stepping up from Mead Hall, the stairs flanked by two sets of square pillars.

Again, the living room has pillowed-edge white oak flooring, a 12-foot ceiling with 27-foot exposed hand-hewn corbelled beams across the width of the entire room, a Rumford French limestone fireplace, windows on three sides, a door to the back pea stone patio,

surround sound, and recessed art lighting. The area can be enjoyed for hours by owners and guests, moving to and fro between the two spaces for cocktails, dinner, and après-meal drinks and conversation.

There's room to entertain

The feel of “country” pervades a rather large dining room because of its ceilings with exposed hand hewn beams, an alcove with antique brick floor, and French doors leading to the fieldstone front terrace. The same can be said for a great room (17 by 16 feet) that features pillowed-edge white oak flooring, ceilings with exposed hand-hewn beams, a fieldstone Rumford fireplace with a hand-hewn beam mantle, and French doors that lead to the back of the home's pea stone patio.

The home's occupants can immerse themselves in nature thanks to a large (37-by-20-foot) screened-in living/dining area that has a tile floor and vaulted exposed beams. The room overlooks western views of a stone wall and open fields in the back of the home and espalier

trees in front, and features a pine ridge pole barn construction.

The first level also has eastern and western halls, powder rooms, an office, and a den.

The master suite

The home's master bedroom: (23 by 14 feet) again has pillowed-edge white oak flooring, exposed hand hewn ceiling beams and corbelling, a fieldstone fireplace with honed granite hearth and built-in wood storage, and a beckoning window seat where one can look at fruit trees and a copper beech in the side yard. Automatic black-out shades with remote, French doors provide access to the front yard's formal garden.

The master bath has an entry foyer to a bath and three closets, a terracotta tile floor, a double vanity sink made of marble from Danby, VT, (very close in quality and often mistaken for Calacatta marble), a large soaking tub overlooking the side yard, a marble shower with a bench seat, and a water closet.

The master bedroom's dressing room, 22 by 16 feet, is most unique, with carpeting, hand-hewn vaulted ceiling beams, a pocket-door entry, a large center dressing island with built-in drawers/cabinets, and seating. The room has a pine ridge pole barn construction.

The second floor has two bedrooms, while a lower level features a large entertainment room, with French doors leading to a the side yard and landscaping.

The grounds

A garden shed was made with the same meticulous care and detail as the main home, and has a stone exterior with hand-hewn trim beams, a wooden carriage door, brick floor, electricity, and a cedar shake roof. A pole barn has room for the storage of eight cars and has a hydro lift bay and wash bay for the auto enthusiast. There is also a three-car garage that is accessed through the portecochère connected to the home.

The owners were looking to create a bit of France in the pastoral countryside of Sharon, and they succeeded. There is no need for them to travel across the ocean, merely sit back and watch the sunrises and sunsets from the comfort of their own French country home. ●



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SCOTT AND LAURA ELDRIDGE:

Advancing confidently in the direction of one's dreams

By CB Wismar
info@mainstreetmag.com

Perhaps, Henry David Thoreau was right. "If one advances confidently in the direction of one's dreams, and endeavors to live the life which one has imagined, one will meet with a success unexpected in common hours."

Meet Scott and Laura Eldridge, and the notion of "unexpected success," is very present. They didn't slide magically into the dreams that propelled them as they matured, but successful lives are much more complex than the dreams of eager teenagers.

A life of ambitions

You see, Laura loved sports – especially tennis and riding – and had vivid dreams of seeing herself on the grass courts of Wimbledon.

Scott was fully consumed with sports, as well. His fevered dream was to play professional soccer, albeit in a time and country (the US, don't you know) that little understood the "beautiful game" and populated professional teams with international players, allowing for only two roster spots for the natives.

No, Laura did not play at Wimbledon. Scott did not become a star in the MLS. Their journeys, however, underscore Thoreau's 19th Century wisdom and have been

truly instrumental in the lives of people all around them.

Scott's pursuit of soccer greatness pushed him to play in college – and to realize that he might be a better coach than a player. After graduating from the University of Massachusetts at Lowell and a stint at Penn State, getting a Master's Degree in sports psychology while assisting with the men's soccer program, he met the love of his life, Laura, and they began a zig-zag traverse of the Northeast, always punctuated by their shared great love of the outdoors and the adventures it has to offer.

A life of competition

For Laura, growing up on "the Mainline" near Philadelphia, competition was a way of life. Her father, Louis M. Delaney, Jr. was a race car driver for North American Team Lotus, competing at Lime Rock, Watkins Glenn, and being instrumental in importing sleek, speedy cars from England. Laura played tennis and golf, rode horses (she actually won a Shetland pony, "Sneakers," at the tender age of 12 by winning a writing contest), and played women's lacrosse at Penn State, where she met Scott.

The magic moment of dreams fulfilled didn't happen on the playing fields of State College with the wind caressing her hair and the young coach striking a noble pose on the sidelines of a soccer match. They were working at the same restaurant, Scott in the kitchen and Laura waiting tables. She remembers what attracted her to him, "He was like Van Morrison, dancing around the kitchen while he made pizzas and sauce."

They married just out of college and settled near Philadelphia, but the itinerant life of a soccer coach took them away. First, to the University of Massachusetts in Amherst, where Scott was an assistant for a



Above: The Eldridge family, back row Alston and Kate Eldridge. Front row, Alston's friend Laura Bartus, Laura, and Scott. Below, left: Laura and Sneakers, the Shetland pony she won in a writing contest. All photos courtesy of the Eldridges.

year. Then the big break.

Rensselaer Polytechnic Institute, better known as RPI, needed a head coach, so Laura and Scott were off to Troy, New York. While Scott coached the varsity soccer team and taught "phys ed," Laura began to find her stride, no longer working pick-up jobs and waiting tables to help keep their growing family on budget.

Dreams pursued, or dreams on hold?

After a few years working in the communication production business, there was an opening at the local PBS station, not as a producer, but as a development officer – a fundraiser. PBS stations survive on the strength of money raised from community and foundation grants, and Laura realized that her persistence and competitive nature from childhood served her well. She went so far as to get the underwriting to create a show that did for automo-

biles what *This Old House* did for homes. *The Old Car Shop* was a success, thanks in no small part to the creative presence of her car-racing father.

There was that point, after five years in Troy, when it became time to move. Scott was looking at a coaching job at the University of Rochester, but Laura was looking at an opportunity in an area of development that had great allure. Kent School was screening candidates to work in their development office, and Laura was offered the job.

Rochester? Kent? Two children, Alston and Kate, to consider. Up sides? Down sides? Dreams pursued ... or dreams on hold?

When the Eldridge family settled in Kent, Laura was gainfully employed, and Scott was prospecting. With a degree in psychology

Continued on next page ...



and the experience of coaching, he explored the notion of teaching, eventually finding a spot at Rumsey Hall teaching fifth grade and coaching soccer.

A wilderness school

"I love working with kids. They're really so much fun, especially when they begin to discover the world around them." Scott is a natural teacher. Whether inside the classroom or out on a trail winding through the Litchfield Hills, his ability to lead and encourage discovery is apparent.

With the growing reality that there were literally hundreds of adolescents and early teenagers who had no access to the wonders and opportunities of being in nature, Scott put his institutional teaching on hold and, with Laura's help and support, created a not-for-profit wilderness school.

Two Coyotes was not named for either Laura and Scott or their two children, but rather for an encounter that Scott had while hiking in the hills above Kent. From a careful distance, he watched two coyotes meet in a remote pasture and languidly move off into the forest. Serendipity or simply good timing, their educational foundation had a



name, and they were off to enroll participants – young adventurers who were home schooled or traditionally schooled, who lived in the neighboring cities or in the rural towns.

Although their full-time engagement with Two Coyotes lasted only three years, the program lives on, now based in Sandy Hook on the Sticks and Stones Farm, and continues to provide wilderness experiences for participants from seven to 13 years old.

Plans change, as dreams change

Dreams change. They grow and bend and move into different directions. Laura found her real love in supporting the non-profit sector – schools, arts organizations – each with great needs to expand and extend their missions.

For Scott, the migration from playing to coaching had happened early. The slight change in course from coaching to full time teaching seemed almost natural. Armed with his teaching certification, Scott found a great opportunity close to home and joined the Kent Center School faculty to teach seventh and eighth grade science. He's been in place for 15 years, and genuinely welcomes the challenge that interacting with the town's children brings to him every day.

For Laura, the "long and winding road" has been just that. Development work is not easy ... as underscored by Laura's take on her own dream chasing. "As a kid, I had to deal with rejection from play dates and friendships. It was a hard time, but I came out of that rejection and hurt in a real positive way. I truly believe people really want to feel connected to something."

Kent School, Salisbury School, The Gunnery. Laura moved easily in the circles of planned giving, bringing in endowment money to keep educational institutions healthy, encouraging individuals to support those same schools by placing them in their wills.

For Laura, there have been brief moments when she ventured out of the non-profit sector and plied her



Above: Scott and Laura while hiking in the White Mountains of New Hampshire. Below, left: Scott hiking in the French Alps near Chamonix. All photos courtesy of the Eldridges.

talents in the for-profit world, but the lure of bringing support and encouragement to those who do good has always brought her back. Currently Director of Annual Giving at The Jackson Laboratory, she's very much a part of that program's mission of "Leading the search for tomorrow's cures."

There's still the lure of the outdoors, and the great feeling of competitive physical exercise, to be sure. The hiking trails that wind through the local hills seem to lead far and away. Avid hikers and wilderness explorers, Scott and Laura have spent many weeks in the western states and in Europe – climbing, hiking, exploring, and following the muse, the dream that makes being house-bound seem very confining. What better place to finish than to return to "Walden" to let Henry David Thoreau put his Transcendental blessing on the accomplishments of Laura and Scott Eldridge. "If you have built castles in the air, your work need not be lost; that is where they should be. Now put the foundations under them." •



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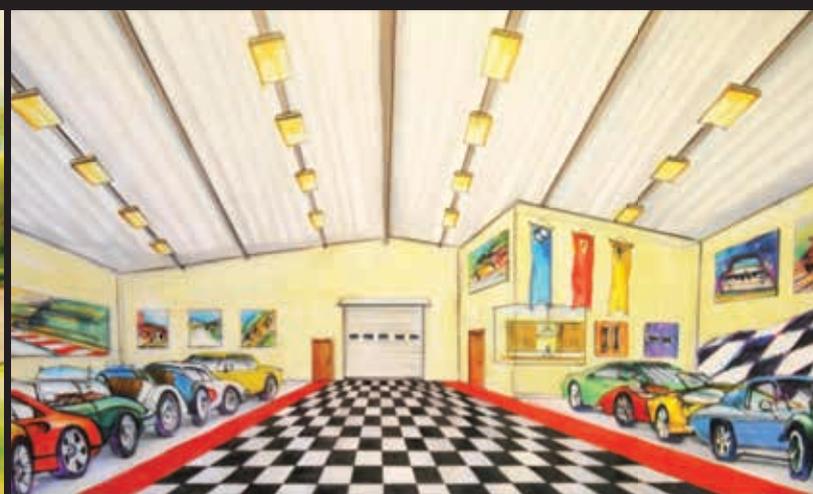
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Anne Garrels

By Betsy Maury
info@mainstreetmag.com

I had the pleasure of chatting with Anne Garrels, author of *Putin Country* on a rainy, muddy day recently in her charming Norfolk home. Garrels is a former ABC and NPR foreign correspondent who called Washington and many capitals around the world home prior to settling in Norfolk in 1998. Her house is suggestive of a creative life, with books piled high all around, artifacts from around the world, vistas that invite contemplation, and two companionable dogs.

Moscow isn't Russia

Garrels gave a standing-room-only Salisbury Forum talk on her recent book, *Putin Country*, in October in which she revealed nuggets of insight about Russian affairs and President Vladimir Putin and told the audience the genesis of her book. In the early 90s while stationed in Moscow, she decided to visit the region of Chelyabinsk in central Russia, a place she felt would give her an unvarnished view of and unique perspective on evolving post-Soviet Russia. In Garrels' view, Moscow wasn't Russia: in its sensibility, its economic circumstance, or its people. The vast territory outside the capital was where the interesting story was unfolding. So led by her instincts and intuition she went to Chelyabinsk hoping to see the big cultural, political, and economic shifts playing out in daily life. It was a place she discovered, where not only factories would close and malls would open, but a place where social patterns would be completely altered. Chelyabinsk was a place where she would see a new Russia grow up and an old one die.

For anyone interested in Russia and Russians today *Putin Country* is a thoughtful, engaging read. It strips away the geopolitical posturing of campaign speeches and quietly profiles ordinary Russians who've had to adjust to a changing world, recalibrating over and over again

in Putin's Russia. As a lay person who only occasionally gets drawn into Russo-centric news stories, I found Garrels' book an enlightening primer on things I thought I knew about Russia today.

One of the book's great strengths is its author, an ideologically neutral witness who not only observes details but also offers intelligent, seasoned insight. *Putin Country* is replete with narratives of the most old-fashioned kind – the kind that come from conversations with people over coffee, trying to understand what they think, what they hope for and what they complain about. Anne is the kind of person who invites you in so easily and warmly; it's no surprise she got her subjects to say more than they planned to, or to discuss taboo subjects like Russian orphanages or Putin's actions in Crimea. She reports with the eye of a journalist and the intimacy of a confidant. By returning to the same place year after year over a period of 20 years, roughly 1993-2013, she charts the human contours of a country few will ever know as she does. This methodology helps Garrels put a human face on politics for readers.

The people of Chelyabinsk

Putin Country is divided into chapters that discuss different aspects of life in Chelyabinsk – A Gay Life, Schoolhouses and Barracks, The Taxi Driver. Garrels expertly frames the big story then zeros in on the people, one by one, who make up the data points. While I read her book, I imagined her in all the narratives: in the van with the covert nonprofit providing clean needles to drug addicts, with a gang of thuggish real estate speculators motorcycling through downtown, or drinking coffee and talking about parenting with the *nouveau riche* Chelyabinski. In one chapter she tracks the country's only independent forensic investigator, who has testified against the military in cases of unexplained deaths in the military, a long-ignored abuse

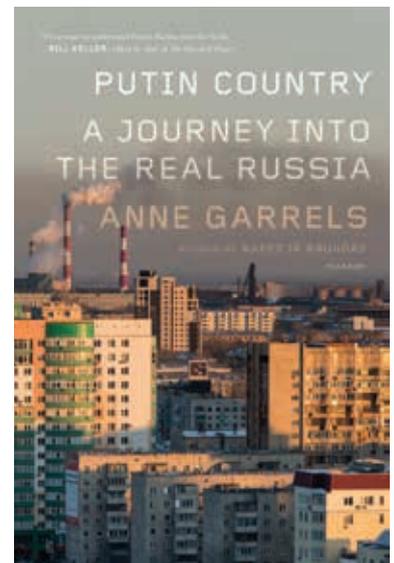


never openly publicized. In other chapters she talks with recently evangelized Russians who've come to the church through self-help and addiction recovery. *Putin Country* unravels many threads in the fabric of Russian life and by interpreting idiosyncrasies in a place most readers will never go, the author lends understanding to a country we hear a lot about.

Norfolk

Garrels' connection to Norfolk comes by way of her late husband, artist and illustrator Vint Lawrence, whose family brought him to Norfolk as a child and who settled here with Garrels in 1998. Living here now, in a kind of rural compound with sister and brother-in-laws nearby, Garrels is nestled in a cocoon of family and rootedness to the area. When I met with her that day in Norfolk, we talked for over an hour and she was at her best, legs pulled up, head cocked in thought, leaning in from time to time to be sure to get the details of our first conversation right. This attention and sensitivity is writ large in *Putin Country* and is where Anne Garrels generously bestows her gifts of witness and insight on her readers. ●

Anne Garrels' book will be released in paperback in March from FSG. More information can be found on <http://us.macmillan.com/putincountry/annegarrels/9780374247720>

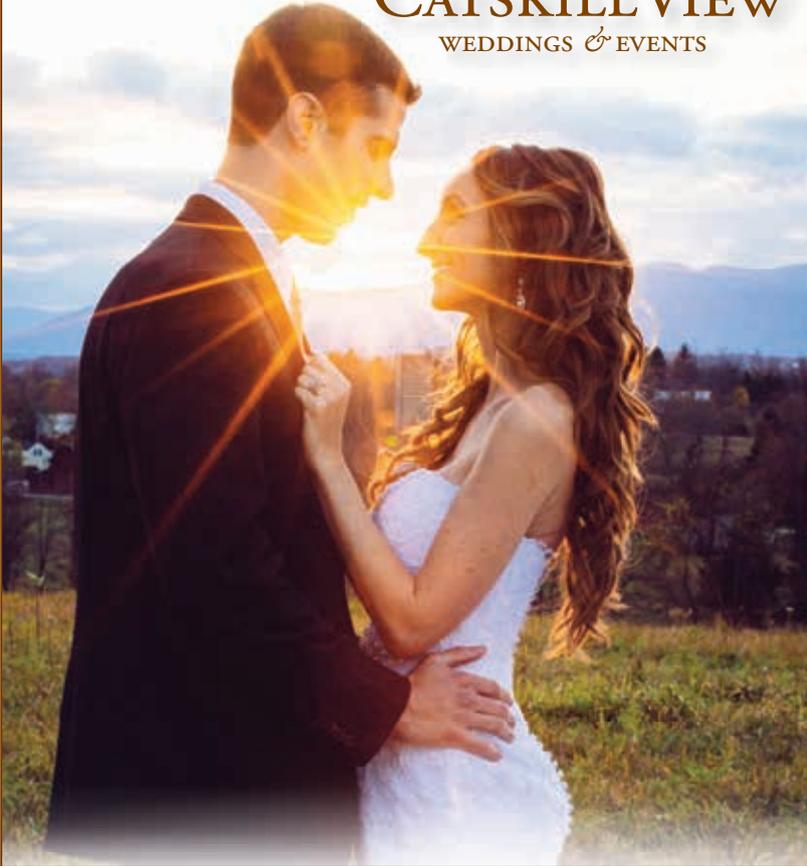


Above top: Author Anne Garrels. Above: The cover of Garrels' new book. Images courtesy of Anne Garrels.

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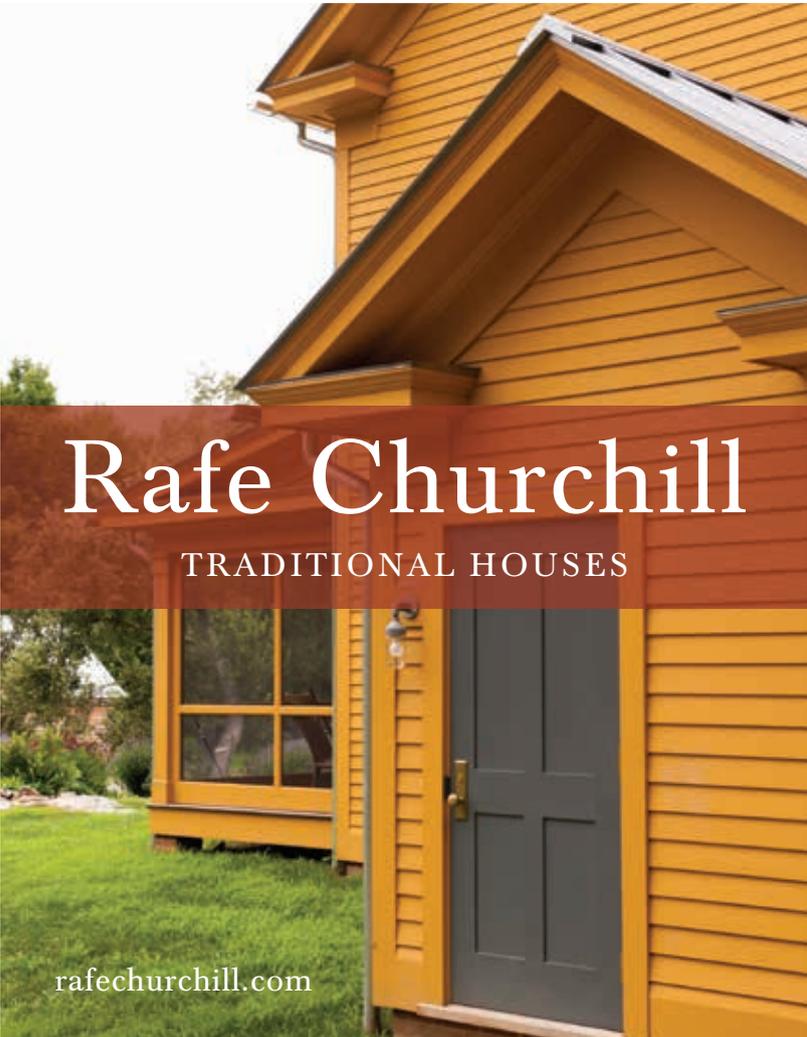
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Moose fever

By Ian Strever
info@mainstreetmag.com

It is just after dawn in New Hampshire's Pemigawasset Wilderness, and I am hiking along the Franconia Brook Trail, brushing spiderwebs off of my face as I head back to my car. Most of the hiking in the Pemi is rugged and strenuous, but I'm grateful for this trail, an old rail line that carried lumber out of the wilderness. It is easy walking, graded for trains, cinder underfoot, interrupted by the occasional stream crossing that was once spanned by a railroad bridge.

Summer in New Hampshire can be merciful, and I am out early to take advantage of the fog that glides in overnight and keeps the sun at bay until midmorning. Heavy dew settles on every surface, and I am damp from swishing against trees with my pack. The gurgle of Franconia Brook is pitch-perfect – ornamental pond builders tune their work to this frequency – and when the trail diverges from the stream, it is so quiet I can hear droplets falling from the

leaves. I read somewhere that Indians and trackers walk with a heel-to-toe gait to muffle their footsteps, and this morning I try this method in hopes of sneaking up on some unsuspecting wildlife.

There she is

And then I do. On the east side of the trail, the canopy gives way to a bog, and there she is: a full-grown moose cow, calf-deep in the water, munching on plants. This is too good to be true. Too many viewings of *The Matrix* have me blinking, wondering if I'm actually seeing this creature a hundred yards in the distance. There is nothing between the two of us but the kind of low marsh you see in kitschy postcards of, well ... moose. It is as if this swamp were chosen for a photo shoot, the morning light baffled by low clouds, the subject about a third of the way from the left of the frame.

I am so paralyzed by the apparition, however, that I do not even reach for my cell phone to take a photograph. I've never seen a moose before, and I'm not sure how it will react to sudden movement. But I am mesmerized by the scene. I descend to

a crouch, hoping to preserve the moment for as long as possible, and the moose obliges. For minutes, I watch her munch on flora, and I am content to simply etch the image in my brain, preserved there until I can find the words to convey it.

Celebrity status

Alces alces is certainly the largest mammal to inhabit New England, but its size alone does not account for its celebrity status. Word of moose sightings spreads like wildfire among communities, and a recent appearance by an adolescent bull in Falls Village and Cornwall, CT, drew students to school windows and shutterbugs to their cameras (see photos to the left by Lazlo Gyorsok). Each year, one or two make their way into local papers, and residents recount their brushes with moose with the same clarity they report on the birth of grandchildren.

Such sightings are on the rise in Connecticut, according to the Department of Energy and Environmental Protection. The modest population is growing, and sometimes with disastrous effect, says Rick Jacobson, Director of the DEEP Wildlife Division. "A total of 40 moose-vehicle accidents have been reported in Connecticut between 1995 and 2016, with an average of two per year since 2002. Moose-vehicle accidents are expected to increase as the moose population expands." Recent surveys have tallied about 100 animals.

Route 20, which passes through Hartland and around the northern edge of the Barkhamsted Reservoir, is the "Moose Highway" of Connecticut. It bisects Tunxis State Forest, which presents a large tract of forest habitat with relatively few other roads and sparse population. This environment exists throughout the northern tier of the state, and especially in the

Continued on next page ...

northwest corner, where the moose population is now solidly established.

Documented moose sightings have been reported as far south as the Connecticut coast, however, where more roads mean more car accidents involving moose, which are almost always fatal for the animal.

Massachusetts has experienced a similar explosion in the moose population over the past thirty years. As preservation efforts restore forests, moose have returned, though largely to northern Worcester County, in the central part of the commonwealth. The Department of Environmental Protection now estimates a robust population of between 650-850.

In New York, officials estimate that 200 animals call the state home, having re-established themselves in the mix of new- and old-growth forests that have matured since 1980. This mix of tree and forest types is ideal habitat for the browsers, who feed on select shoots and stems of hardwood and softwood trees and shrubs. Although they primarily reside upstate, documented moose sightings have occurred as far south as Dutchess County.

The “design” of a moose

Wherever they roam, moose inspire a conflicted fascination for New Englanders. They are majestic, yet lovable, powerful yet laughable, fearsome yet serene. From a design perspective,

they are a study. Placing up to 1,000 pounds of animal atop four spindly legs is the definition of contrast – a cartoonish disproportion that unfortunately yields disastrous results when a low car fender takes out those stilt-like legs.

Bull antlers call to mind clown shoes: too big for the skulls upon which they sit, growing to four to five feet wide and weighing as much as a small child. The size of that skull and the position of the eyes means that each eye can move independently to take in the action on either side of the animal.



Above: Moose spottings such as this one from Greene County in New York are becoming more frequent throughout the tri-state area, despite changes to moose habitat from climate shifts. Photo: Jeff Vining. Left: Female moose cows have light brown faces and lack antlers. The dewlap below the chin is also smaller than on the bull. Photo: Judi Melby.



And just for good measure, some celestial designer threw in a beard and dewlap (the flap of skin around the throat), possibly for comedic effect, but ostensibly for mating purposes.

Our fascination with these creatures is unlikely to abate anytime soon. So where can we find them, and what should we do if we see them? If you are setting out to find moose, you might as well set out to find Sasquatch, too. I’ve spoken with outdoors-oriented people who lived in Maine and never saw them, and some people who never leave their cars who literally run right into them. The best bet is to hike as unobtrusively as possible in moose habitat, and to stay alert while hiking. Moose and deer will often follow established trails because they make for easier traveling, especially if they can munch on their favorite trees while they stroll.

If you are fortunate enough to see one, keep your distance, especially during the fall breeding season and the spring calving season, as the animals can behave unpredictably. Moose are not generally aggressive, however, and typically will move along at their own casual pace. If you have the wherewithal, take a picture. But if you find yourself captivated like I found myself, that’s okay, too. •

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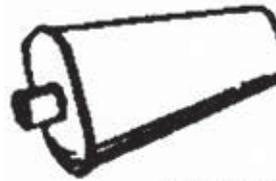
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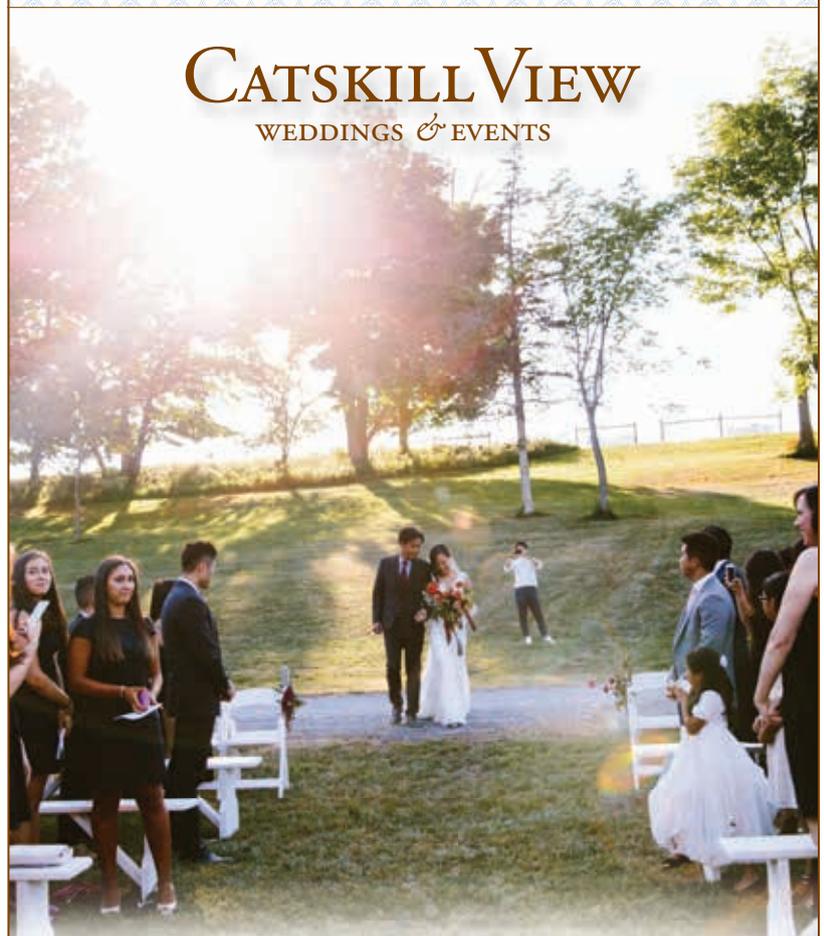


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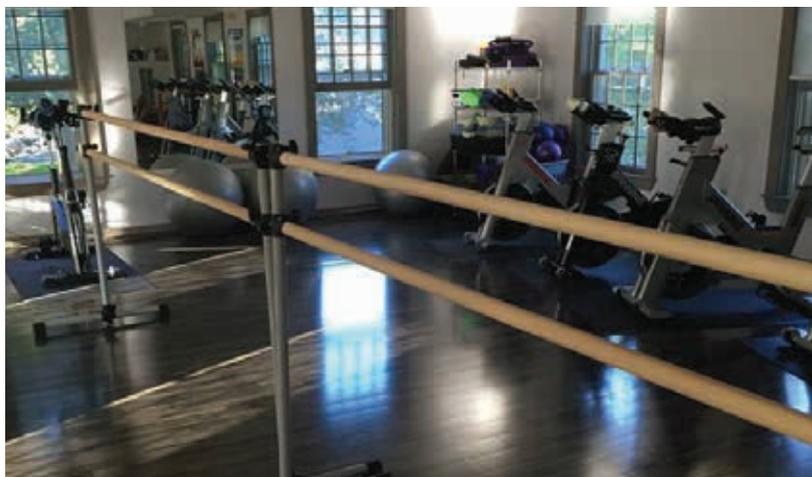
Samantha Barrett, owner and licensed esthetician of Samantha's Serenity Spa, opened her doors in June of 2014. Services provided include specialized facial treatments, body treatments, massage therapy (by massage therapist Michele Kilcer), professional makeup, eyelash extensions, waxing, and spray tanning. Clients come from all over, but Samantha does travel to do event makeup within a 50 mile radius. The spa is painted in light hues of blue and tan, which creates a peaceful ambiance as soon as you walk in the door. "The most rewarding thing about being in business is to be doing something I am so passionate about." Samantha loves being able to make a difference in people's lives, whether it's being a special part of a wedding day by doing the bride and bridal parties' makeup, or simply helping someone relax after a stressful day. "Just knowing that I impacted someone's life in a positive way is very humbling and inspires me to continue doing what I do." Samantha's Serenity Spa is looking forward to continuing to grow for many years to come, as well as introducing new technology in the skincare field. But what will never change is the loyalty Samantha has with her clients. Call today to book your appointment or purchase a gift certificate for your loved one.



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McKeough's Farm & Home Center is one of the longest operating businesses in Stanfordville. It's served residents, businesses, contractors, estates, and farming operations since the 1960s. It was originally started by Walter Post as a G.L.F. Farm & Feed store and from 1970-99 was run by the Miller family as Miller Farm & Garden, also known as Miller's Agway. Then in 2000, Debbie and Larry McKeough purchased the store with a vision to completely revamp the operation. Their goal was to update and improve the facility and grow the business by focusing on old-fashioned customer service. Their business provides hardware, plumbing, cleaning supplies, lawn and garden supplies, and high quality pet and animal food to local residents and estates. They offer services like home deliveries, cutting glass, screen repair, storm window repair, key cutting, etc. McKeough's stocks thousands of items and if they don't have what you want, they will get it for you quickly. Their service area includes Stanfordville, Bangall, Milan, Salt Point, Pine Plains, Clinton Corners, and Millbrook. They love serving and building relationships with their patrons and know most customers by name! "Many customers have store accounts with us and simply say 'charge it to my account' and out they go. It's quick and easy," says Larry.



Studio Lakeville

344 Main St., Lakeville, CT behind the White Gallery. New location for classes at 350 Main St. (860) 671-1741. studiolakeville.com

Studio Lakeville started in 2010 by offering massage, and in 2015 incorporated spinning, personal training, bar and weight classes. Clients come from Millerton, Amenia, Canaan, Lakeville, Salisbury, and Sharon drawing both from the local and weekend populations. At Studio Lakeville you will walk into a beautiful and clean studio with friendly faces and you will be treated like family. Leslie Eckstein, the owner of the studio, loves seeing the results that people achieve. She also enjoys getting people to exercise and having them feel comfortable if they have never exercised before. Going forward there is talk of adding a healthy food and juice bar and also finding a larger space where everything can be offered under one roof. "Even if you hate to exercise or cycle, come see us and get addicted. It is beyond fun. I believe in developing a unique plan that resonates with each individual. If we can create a program that you can enjoy, you'll stick with it, which is the determining factor for success. Self care, physical activity, and a balanced diet are of the upmost importance for a happy, healthy life," exclaims Leslie. For more information and class schedules, please visit Studio Lakeville online on their website.



Shear Illusions Salon

All phases of haircare for women and men. (860) 364-5111.
New location: 19 West Main Street, Sharon, CT

Hair styles are such a fun way to change your look, and what better way to start off the New Year than with a fresh and new hairstyle in a new location? That's right, Shear Illusion is relocating to 19 West Main Street in Sharon. As of January 1, 2017 they will be the third house on the left, with convenient parking in the back. Becky Welsh has twenty six years of experience, but went into business for herself 12 years ago when she purchased Shear Illusions Salon from former owner, Bonnie Silvernail. Becky has a large following in the surrounding areas and truly loves people, making people happy, and feeling good. Although Becky's personal favorite is to do all phases of hair cuts and colors for women and men, Shear Illusions services also include facial waxing, perming, keratin treatments (to control wave and curls), and beard trimming for men. If you are unsure of what hairstyle will flatter you the most, ask Becky! She's good at making suggestions as to what cut and/or color will compliment you the most. To her, you are not just another person that needs a haircut. Becky details the cut to you and your hair type. Don't hesitate any longer – call for your appointment and walk out feeling like a million bucks!

INSURING YOUR WORLD

Insurance to value! This is a hot topic these days with ever increasing construction costs. If you have a replacement cost policy for your home, rental or commercial property, are you insured for the proper amount? Current construction costs for single family residences are running between \$200-\$300 per square foot. Therefore a 2,000-square-foot home should be insured for \$500,000 at \$250 per square foot. It is very important to check the insured value of your home on your homeowners policy to ensure you are covered for the right amount. Another good option to avoid under insured values is to add a "Guaranteed Replacement Cost Dwelling" endorsement to your policy which provides 25-50% more coverage at the time of loss should there be a spike in building costs or if your policy hasn't been reviewed in a long time. These endorsements run typically \$10-\$30 per year, yet provide much peace of mind to a policyholder that they should have sufficient coverage at the time of loss. So give your agent a call today and do a complete review!



Kirk Kneller
Phone 518.329.3131
1676 Route 7A, Copake, N.Y.

Brad Peck, Inc.

How to start loving your body:

- 1. Focus on health and wellbeing.** Stop concentrating on your appearance and worrying about the perfect body – focus on how to make yourself healthier and more energetic. This is accomplished by changing your exercise and food habits, and then you'll find a deeper sense of satisfaction and be more motivated to stay on track. I would recommend the combination of weekly Pilates, cardio, strength training, and stretching. Healthy diet, metabolism boosters, and of course an agreement with yourself that you are doing it with joy and pleasure. If you want to see real change in your body, you have to do it. Get yourself in the habit of doing, not thinking. The biggest challenge is usually to make room in your schedule to take care of yourself. To find the time, try to treat your workout like any other important appointment. Customization is the key for results. When this kind of lifestyle becomes yours, great changes will happen with your body and mind.
- 2. Treat yourself.** Your subconscious can hear you talk and react to thoughts and emotions, so make sure you think about yourself in a positive manner. Pamper yourself with great respect, take care of your body. Treat yourself as you wish others to treat you.
- 3. Stay positive and grateful.** Do not waste your time and emotions looking at pictures and coveting someone else's "perfect" body. Envision the best "YOU" and work towards it. Control your negative thoughts about your body and focus on the good. Instead of fixating on the fact that you did not lose ten pounds, focus on the daily list of your accomplishments. Always stay positive.
- 4. Love yourself and the rest will follow.** Accept your efforts and achievements, concentrate on your strengths. Focusing on self-love, you are likely to introduce yourself to external transformations that you always wanted to do. Once you begin to treat yourself with respect, the habits necessary for the physical transformation will naturally evolve.



masha's Fitness
STUDIO

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Dollars & sense

A resolution you'll want to keep

A new year means new opportunities, and as your local bank, we think it's the perfect time to create a budget and stick to it. We all know we should, but too few of us do. Maybe it seems daunting, but the truth is, budgets make everything from saving for college to paying your rent a whole lot easier.

"Start by setting a financial goal," suggests Bank of Millbrook President George T. Whalen III. "Goals can be great motivation, and as you start to achieve them, you'll really see the value in sticking to a budget."

Here are some helpful tips to get you started:

Be a spending sleuth. Track every penny you spend for a month – spreadsheets can be a great tool for this – and organize these expenses into budget categories.

Understand your cash flow. Determine how much money comes in every month, after taxes. Then subtract your monthly expenses from your monthly income.

Be realistic. Set achievable financial goals and adjust your budget accordingly. Review spending to see where you can cut back. Entertainment and eating out are good places to start.

Save, Save, Save. Make one of your financial goals to save a specific amount each month. You never know when emergency funds will come in handy.

Stick to it. Budget may be hard at first, but as you start to see results, you'll find that sticking to it brings peace of mind. And as you start to manage your finances better, make sure to keep setting new goals for yourself.

Stacey M. Langenthal
Executive Vice President
(845) 677-5321 x102



Creating a functional and beautiful landscape

Winter brings a time of reflection and clarity. It is a perfect time to design and plan. Begin with multiple strolls through your property. Different weather and times of day will give you more information to create an inviting and useful space. View it from a visitor's perspective. Driving in your driveway and walking to your door. Take an interest in where you would like to sit and admire your garden from inside on chilly winter days. Journal what you see in these areas, make a simple list of things you enjoy. Wildlife, walking paths, views, specific trees and shrubs. Detail how you would like to physically move through the spaces, what is inviting or precarious. The next bullet point in your notes should be a list of distracting issues or eyesores. Once this information is compiled, the easiest place to start is by editing. Remove your problem plants or structures. Examples are failing fences, trees that are littering your lawn with dead wood and on the decline, or shrubs that the deer destroy no matter what you do. Next note what you want more of and what you can relocate when the weather breaks. Adding immediate winter interest can be as simple as a bench, brightly painted Adirondack chairs, or statues. Think about using your outdoor space in the winter by creating a rock-lined fire pit with some simple cut logs as seating. Maybe place this somewhere in the garden you would not likely venture without a interesting destination. Last, make a list of plants for 2017 planting season that will support wildlife coming to your garden and compliment your existing design.



(518) 398-0810 • 40 Myrtle Avenue, Pine Plains, NY

Wish you were here!

Love, Millerton 



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