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Volume 45
Number 1

Wednesday, June 10, 2026

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Clearfield County gears up for America250

By Andy Stine
astine@altoonamirror.com

The semiquincentennial is a little under a month away, but Clearfield County has been holding events celebrating the 250th year of America since the beginning of the year.

The celebration of America 250 will continue through the end of the year in the county, culminating with a Revolutionary War ball in December at Irvin Manor in Curwensville.

"We don't want it to just end on the Fourth of July," said Julie Houston, advisor of America250 events in Clearfield County.

Houston is the vice president of Global Drill Services, and is also a board member with the Clearfield County Historical Society. She got involved with planning for America250 in Clearfield County through her role with the historical society.

Clearfield County Recreation and Tourism also jumped in to assist Houston.

"I'm basically a liaison between what the state is doing and what our county is doing," Houston said. "(Clearfield County Rec and Tourism) hopped on board because I had no clue it was going to be this much."

As for the near future, activities will be ramping up with Independence Day just a few weeks away.

For starters, a committee of Clearfield County Ambassadors will be reading the Declaration of Independence in various communities on July 3-4. There will be a large gathering on July 4 at 4 p.m. with a reading of the Declaration at the Clearfield County Courthouse.

A contest to decorate your house or business got under way on Memorial Day, and will continue through the 4th of July. To participate in the contest, you can submit your photo of your decorated house or business, and either tag the Clearfield County 250 Facebook page, or email it to Visit Clearfield County.

The winner of the contest will receive \$250 dollars.

"Our county wants to show its patriotism," Houston said. "We just thought, 'Let's have a contest.'"

Also, in the very near future, the historical society will be releasing a web series called "Clearfield County Chronicles." The series, which will be released on a YouTube channel, is filming various people around the county on many topics of the history of Clearfield County.

"They've probably done 30 interviews as of right now,"



Houston said. "I've seen a few of them and they are great. It's almost like a little

podcast. They've tried to pull people from every part of the county to speak."

For more information, visit America250PA Clearfield County on Facebook.

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ESTATE AUCTION

Sunday, June 14, 2026 • www.rgilliganauctions

Contents: 9:30 a.m. – Building Lot: 1 p.m.

Beautiful Antique & Modern Furniture – Oriental Rugs – (5) Guns Decorated Crocks – Clocks – Antiques – China Vintage & Costume Jewelry

Ron J. & Ron S. Gilligan & David C. Zentner will conduct a Public Auction for The Terry C. Smith Estate located at 120 W. Walnut St. Clearfield, PA. 16830.

The Hickory Chair Co. mahogany dining room table w/ (6) chairs, The Hickory Chair Co. buffet & side server, Queen Anne leg silverware chest, Brandt mahogany dropfront desk w/ bookcase top, beau. 4-drawer mahogany chest, beau. Queen Anne leg cherry highboy chest, ant. low back dry sink, ant. pewter cupboard, marble-top 4-drawer chest, (2) marble-top stands, marble-top washstand, marble-top coffee table, cherry dropleaf table, mahogany tilt-top stand w/ birdcage, Tempest-Fugit made in Germany grandmother's clock, antique washstand, antique rockers, spool double bed, Jamestown Sterling 5-pc. cherry bedroom suite, antique 3-pc. pineapple bedroom suite, double poster bed, PA. House cherry 2-drawer stand, Hitchcock chair w/ eagle, bamboo furniture.....(2) lrg. room-sized sculptured rugs, Oriental rugs from room-size to throw size, Oriental runner....

Winchester mod. 42 410 ga. 3" pump shotgun #34786, Remington mod. 700 243 cal. pump rifle w/ Leupold Var-X II 3 x 9 scope, Hawes Firearms Co. Western Marshall 357 cal. derringer #105978, Remington mod. 1100 12 ga. 2 3/4" pump shotgun, 30-06 rifle w/ Redfield 3 x 9 scope.....vintage 6' tall wood carved & hand painted Indian, antique shelf clocks, old 5-gal. crockery schoolhouse water cooler, decorated crocks, antique 8-drawer spice cabinet, ant. balance scale, antique 1c slot Zeno Chewing Gum dispenser, 1895 fireman's helmet w/ Eagle, Case XX kitchen knife, ant. oil lamps, old photos, nice vintage Old Town wooden canoe, vintage Schwinn bicycles, ant. sled, (2) sets of snowshoes, taboggan, ant. shaving mirror w/ drawer, nice ant. trunk, ant. coffee grinder, Rayo lamp w/ antique shade, dasher wooden butter churn, ant. wrought-iron toaster, handmade dipping ladle & meat fork w/ marks on handles, copper wash boiler – bedwarmer – pot - & coffeepot, ant. cast-iron "Overland Circus" wagon, old child's 3-drawer chest, Zippo letter opener & key holders w/ Archway adv., sterling plate, embossed postcards, tin-type photos, vintage jewelry, costume jewelry, sterling silver jewelry, porcelain & china bowls & decorative pcs., nice flow blue platters & plates, cranberry opalescent Barber's bottle, crockery hot water bottle, (2) oyster plates, Royal Doulton Silks & Ribbon figurine & porcelain pitcher, Belek Black Label vase, pr. male & female Boehm Canadian geese, set of Noritake "Golden Mastery" dishes, Royal Crown Derby cups & saucers, set of Imperial by Lenox dinnerware, Lenox pcs., Steuben glass bowl, wood carved animals & figures, children's books, old kids' blocks in orig. box, old paint set, (2) cobalt finger oil lamps, garage items, kitchen items...plus many items not yet gone through in the attic...

Real Estate: 0.434 acres building lot located along Wallace St.....No Internet, absentee, or phone bids will be accepted - no buyers' premiums. Terms of Real Estate: 20% down day of auction - balance due in 45 days. Terms of Contents: Cash or Check only by conclusion of auction. Food & Job Johnny Available day of auction - tents if needed. Auctioneers: Ron J. & Ron S. Gilligan & David C. Zentner, #AU339-L & #AU3430-L & #AU5442-L.

All oral info day of auction takes precedence over any & all written ads. Owner & auctioneers not responsible in case of accidents.

ESTATE AUCTION

Saturday June 20th 9:00AM
168 Pine Bluff Rd Sidman, PA 15955

RESIDENCE & EMBROIDERY SHOP OF LATE ELAINE OXFORD
2 PARCELS OF REAL ESTATE 1 SIDMAN 1 WILMORE

SHOP EQUIPMENT & SUPPLIES: 6 head Vastek silk screen machine w/extra slides, Vastek Eneored curing system, Vastek Red Flash spot cure, mighty press, ultra violet screen expoler, heat presses for shirts & hats, vinyl cutter for decals, 4 head Happy embroider(HCG—1004-45T), Singer sewing machine & surger, super large inventory of hats-shirts-backpacks-sweatshirts(5,000 pcs)

VEHICLES:2017 Subaru Forester(nice) 35K miles, 2000 Chev K1500 reg cab 4X4 w/dump bed insert, 1987 Dodge B1500 8 pass van(BARN FIND no rust), Suzuki Savage motorcycle, Kubota B234X4 w/bucket & backhoe, Wenzel Fiberglass fishing boat w/trailer

TOOLS & EQUIPMENT: Craftsman 27 log splitter, Craftsman DYT 4000 lawn tractor, Craftsman stacker tool box, Craftsman table saw(new), 2700PSI pressure washer, Central Machinery cement mixer(NEW), lot small hand tools, lawn & garden tools, wheelbarrows, extension & step ladders, Lincoln welder, electric hand saws, truck ramps, 6 chain saws, lot of mechanic hand tools, Meyers snow plow

FURNITURE: 3Pc bedroom ste w/king bed, lge glass & oak curio cabinet, matching sofa & loveseat, dinette w/5 chairs, oak deacon bench, Wurflitzer spinet piano, 3 pc pine coffee & end tables, asst chests,

APPLIANCES: Fridgidaire refrig, Fridgidaire upright freezer, Kenmore chest freezer, Whirlpool washer, Admiral dryer, Kitchen-Aid mixer, Samsung TV

MISC: Hard coal furnace boiler, super amount of cut & split firewood, chain link fencing & pipe supports, 16 sheets 1/2" 4X8 sheetrock(new), 7 pcs 3/4" OSB subflooring(new), 33 boxes ship lap planing, dozens of canning jars(new in boxes), woodburner, other firewood not yet split, ASST TONKA TOYS, other toys, 2 Mercury boat motors, trolling motors, 12 fishing rods, antiq sleds, lot of canned goods, lots of fabric, pitcher pump, galvanized tubs, plastic lighted nativity,

REAL ESTATE#1 3 bedroom tri-level home on 2.4 acres. Eat-in kitchen-living rm-utility basement w/storage-workshops on ground floor-Integral garage-1 1/2 baths-ample closets-hot water heat-rear deck-lg road frontage-public water-2 outdoor storage buildings(to be sold separately)outdoor furnace w/boiler, Geo Thermal hot & cold. Radiant heat in shop.

REAL ESTATE#2 commercial parcel along Rte 53 north of Wilmore next to beer distributor. 7 acres A LARGE SALE!!!2 auctions rings. Flea Market vendors & local school groups DO NOT MISS IT!!! TERMS: Personal property-cash or ck w/photo ID. Credit card w/5% fee. 3% BP on vehicles REAL ESTATE: 10% deposit day of sale, bal in 60 days. SOLD SUBJECT TO APPROVAL.

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PUBLIC AUCTION

FRIDAY JUNE 12, 2026 @ 5:00 P.M.

DOUBLE K AUCTION HOUSE

1821 DORSEY AVENUE IRVONA PA 16656

ANTIQUES & COLLECTIBLES: 90% Silver 1982 George Washington Anniversary Half Dollar, Foreign Coins, Conrail Wooden Nickel Tokens, Safety Kit & First Aid Kit, Norfolk Southern First Aid Kit, Star Railroad Lantern/ Flashlight, R.R. Themed Clock, (3)Cast Iron Railroad Signal Mast Finials, Railroad Mile Markers, Railroad Car Tag, Coleman Steel Cooler, (3)Carpenter MFG. Work Lights, Northern Electric Hand Cranked Wall Phone, Coal Bucket, Wash-Rite Wash Board, Nail Keg, Meant Cleaver, Hand Saws, (4)Sears Neckerchiefs, Sears 2 Gallon Galvanized Sprayer in OB, Norman Rockwell Bell, WAW #2 Sad Iron, (Winchester, (2)Agway, Fram Filters, John Deere, Harley Davidson & 1st Snow Thermometers), (1917, 26, 32, 36, 47, 56, 57, (2)58 PA & Other Asstd. PA License Plates), Out of State License Plates, Novelty, Military, & Wild Life License Plates, (2)Cast Iron Stars, **KNIVES:** (Buck 286, Buck 319, Buck 345, Old Timer Schrade & Queen's Steel Sheath, John Deere, John Wayne, American Eagle Sheath, Master Mechanic & Other Assorted Knives), (2)Gettysburg 145 Anniversary Coin Set, **LIGHTERS:** (Calibri Cigarette Lighter, (New Old Stock Zippo Joe Camel, Joe Camel Racing, Golfer, D Day Normandy, Nestlerode Contracting & Miller Genuine Draft Lighters), Vicki & Tiki Themed Table Lighters, ATC Super Deluxe Letter Opener/Lighter, Pistol & Hand Grenade Lighter), Sanitary Curwensville & Store 1/2 Pint Bottles, (1935, 47, 49, 50, 51, 53, 55, 57, 74 & 75 PA Fishing License Badges), Sportsman Club Badges, Harley Davidson Back Patch, Political Badges, South Western Style Pottery, Miniature Golf Carts, Cast Iron John Deere Mail Holder, AM Telegraph & Other Glass Insulator, Arnold Palmer Medallion, Donald Duck Watch, (4)1967 World's Fair Glasses, Adv. Tins, Old Pal Minnow Bucket, Wooden Handle Luther White #2 Golf Club, Crucifix, 1980's Baseball Cards, Flat Top Trunk, 5 Cent Cigar Brass Spittoon, Johnstown Brewing Bottle, Elvis Whiskey Decanter, Milk Can, Religious Stained Glass Plate, Brass JOY Stocking Hangers, Anscovision 688 Projector, Rio Grande G Scale Train, (4)Small Oilers, Dick Tracy Cap Gun, (2)Carbide Miners Lights, (Kodak Jr. 620, (2)A-116, #116 & A-122 Cameras), (3)Channel Master, Philco, Verdun, Ross, Panasonic Transistor Radios), (4)Wickett & Craig Curwensville PA Calendars.

METAL SIGNS: (Porcelain Winchester Super X, Mr. Peanut & City Service Aviation Products), Coors Special Lager, Genesee, Budweiser Racing, Miller High Life, Coors Light, Labatt, Rock Ice, Heineken, R & R, (2)Coca Cola, Beck's, Samuel Adams, Rolling Rock Light, AC Spark Plug, 1965 Mustang Fastback, Labatt Ice Light, Aspen Edge, Jeff Gordan Drive, Pete's Wicked Ale, Colt 45, Smith Miller, Coca Cola Sold Here & Shoeless Joe Jackson Shoe Adv., Deer Parking, Skoal 70th Anniversary, Keen Kutter, Official Inspection Station, Welcome to Las Vegas, Buhl Indians, Route 66, Genuine Ford Parts, Big Foot Area, Bear X-Ing.

MODERN FURNITURE, APPLIANCES, ELECTRONICS: Patio Table W/4 Padded Chairs, (2)Folding Lawn Chairs, Child's Chair, Metal Patio Table, Stainless Steel Work Station & Rolling Cart, Glass Top Patio Stand, Rival Food Grinder, **NIB** Samsung Microwave, Shark Portable Steam Pocket, Durabrand Car DVD Player, Cannon EOS Rebel T3 Digital Camera W/2 Lens, JVC GR-D271U Digital Video Camera, Kenwood 2 Way Radio, (5)CB Radio Mics., ABC Laminator, Kodak Easy Share Digital Camera, Video Transfer.

TOOLS: CRAFTSMAN: (Max Axxess Pass Through Ratchet Set, Multi Meter, 19.2V (3)1/2" Drill/Drivers, 1/2" & 3/8" Impacts, (2)Chargers & Batteries, Screwdrivers, SAE Combination Wrenches, Robo Grip Pliers, 1/2" Drive Deep Well Impact Sockets, 14" Bench Vise, 3/8" Drive SAE Socket Set & Quick Loc Bit Set), B&D 18V Firestorm Drill & Charger, (DeWalt 18V 1/4" Impact & Grinder W/Charger & Battery), B&D Palm Sanders, Ever Start Battery Charger, Elec. 1/2" Impact, Bit Sets, (Allen Wrenches, Screwdrivers, Hand Saws, Crescent Wrenches, 18" Crescent Wrench, Snap On 24" & Other Pipe Wrenches, Asstd. Screwdrivers, Gear Wrenches & Other Asstd. Hand Tools), (3)Sets of Jumper Cables, Rope, Bungee Cords, Conrail, Beckman & (2)Simpson Multi Meters, 18" Bolt Cutter, Snap On 3/4" Drive 1 13/16 & Other Asstd. Sockets, (2)Backing Out & (1)Riveting Hammers, 24" Bolt Cutters, DeWalt Reciprocating Saw, Rigid 16 Gallon Shop Vac., Skill 3320 10" Bench Top Drill Press, (4)Bottles Plumbers Torch LP Tanks, Dent Puller, C Clamps, 6" Grinding Wheel, B&D Drill, B&D Screw Extractor Set, Crescent R2 Rapid Wrench, Rivet Gun, Reese Hitch Ball Mount, Asstd. 1/4" Sockets, O Ring Set, Kobalt 1/2" Drive SAE Impact Sockets, .095 Grass Trimming Line, Roll of Caution Tape, Set of Car Ramps, Receiver Hitch, Safety Gas Can, Rolatape Measure Wheel, Irwin 4 1/2" Bench Vise, 3' U Post, Sump Pump Hose, Poulan 18" Gas Chainsaw, PT Tool Kit, Tru Temper Contractors Wheelbarrow, Lawn Mower Jack, Husky HD Large Rolling Toolbox, Scotts Walk Behind Spreader, Lawn Aerator, Ground Work Pull Behind Spreader, Craftsman 6 HP 4 In 1 Shredder/Vac/Chipper & Blower, Alum. Hitch Hauler, 24" Fiberglass Ext. Ladder, 8' Wooden Step Ladder, Craftsman 6.75 HP 22" Cut Self Propelled Push Mower, Brush Axe, B&D Saber Saw, Wood Carving Tools, Woodtec Cutter Blade, 3/4 Breaker Bar.

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ESTATE BUILDING LOT AUCTION

Sunday, June 14, 2026 • www.rgilliganauctions

Contents: 9:30 a.m. – Building Lot: 1 p.m.

0.434 Acres Building Lot Located Along Wallace St. Clearfield, PA. – Tax Map #4-1-K8-201-12

Ron J. & Ron S. Gilligan & David C. Zentner will conduct a Public Building Lot Auction for The Terry C. Smith Estate located behind 120 W. Walnut St. Clearfield, PA. 16830.

Nice opportunity to buy a nice level building lot with 90' of road frontage along Wallace St. known as Tax Map #4-1-K8-201--12; Deed Book: 521-665... Hard to find building lot in a beautiful area of Clearfield, PA...

No Internet, absentee, or phone bids will be accepted - no buyers' premiums. Terms of Real Estate: 20% down day of auction - balance due in 45 days. Terms of Contents: Cash or Check only by conclusion of auction. Food & Job Johnny Available day of auction - tents if needed. Auctioneers: Ron J. & Ron S. Gilligan & David C. Zentner, #AU339-L & #AU3430-L & #AU5442-L.

All oral info day of auction takes precedence over any & all written ads. Owner & auctioneers not responsible in case of accidents.

PUBLIC AUCTION

TUESDAY, JUNE 16 @ 4:00 PM

Located at Cross Keys Auction Center one mile North of Duncansville, PA 16635 – off route 764 onto Kuhn Lane. Doors open at 2:30 PM.

VEHICLES - TOOLS - HOUSEHOLD

Will be selling a large amount of household, antiques, glassware, and tools from local estates.

At 5:00PM will be selling a nice 2015 Chrysler Town & Country Van (white) and a 1965 Honda S90 motorcycle.

Watch Auctionzip.com ID #1220 for photos. Terms: cash, approved check, or credit card with a 5% fee. Announcements made on the day of the auction take precedence over any and all printed material.

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How to combat glare when driving at night

Driving at night differs from driving during the day for a number of reasons. Reduced visibility, which can be exacerbated by rain or other inclement weather, requires being extra diligent when scanning the roadways for potential hazards. The blinding glare from oncoming headlights, signage and street lights also can make driving at night challenging or downright uncomfortable.

Drivers frustrated by bright headlights while driving at night can rest assured that they're not alone. New data from a recent study from AAA revealed six in 10 drivers struggle with headlight glare, and nearly three-quarters of those said it has gotten worse over the last decade. Ninety-two percent of drivers said oncoming headlights, particularly on two-lane roads, cause the most issues. AAA spokesperson Mark Schieldrop said the problem stems from new headlight technologies and taller vehicle design.

So what can drivers do to mitigate glare when driving at night? That can be accomplished through various strategies.

- **Clean glass and mirrors.** Dust, oily films, streaks, and other debris on reflective surfaces scatter light. This magnifies the "starburst" effect of headlights. Cleaning mirrors and the windshield thoroughly can remove

buildup. If the problem is caused by pitted glass, which occurs when sand and debris create tiny pits in exterior glass over time, a professional polishing or replacement of the windshield may be necessary, according to Auto Glass Kings.

- **Adjust the mirrors.** Many rearview mirrors have a flip tab or an auto-dimming feature that is reserved for nighttime driving. Drivers also can angle side mirrors to minimize the reflection of lights from cars in the rear.

- **Look to the right.** Adjusting nighttime driving habits may help with glare. When an oncoming vehicle approaches, do not look directly at the headlights but gaze toward the white line on the right side of the road.

- **Dim the dash.** Interior lighting can compete with the dark road outside. Turn down the brightness of the instrument panel and any infotainment screens to help your eyes remain dilated for the dark conditions.

- **Get anti-reflective coatings.** Sometimes problems may stem from vision issues. Cataracts or dry eyes can worsen sensitivity to light, according to Johnson Laser Eye. Regular eye exams can help people recognize problems and come up with solutions, such

as anti-reflective coatings on eyeglasses. Nighttime yellow-tinted lenses also may help. Various strategies can help drivers combat glare and thus feel safer when behind the wheel at night.

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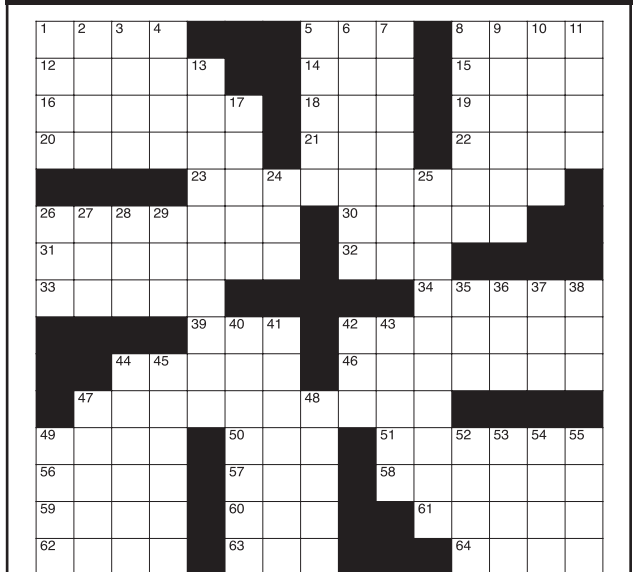
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AD BARGAIN Crossword Puzzle

Solution on page 5



CLUES ACROSS

- | | |
|------------------------------------|-------------------------------------|
| 1. Sealed with a kiss | 34. Notes |
| 5. Large sandwich | 39. Move away from land |
| 8. Swiss city | 42. Vulcanite |
| 12. Japanese persimmons | 44. More ignoble |
| 14. When you hope to get somewhere | 46. Child actor Kirk |
| 15. Wings | 47. Written works |
| 16. A name of God | 49. Sea vessel |
| 18. Elected official (informal) | 50. Residue |
| 19. Abnormal breathing | 51. Engraved |
| 20. "Seinfeld" character | 56. Having sufficient skill |
| 21. Yearly tonnage (abbr.) | 57. One and only |
| 22. Something for sale | 58. Erase |
| 23. Gets rid of | 59. Broad inlets |
| 26. One who touts | 60. Nightmarish street |
| 30. Blemished | 61. Play again |
| 31. Less than exciting | 62. Formerly (archaic) |
| 32. Born of | 63. Add a color to change the color |
| 33. N. German town | 64. Move swiftly and lightly |

CLUES DOWN

- | | |
|--------------------------------------|---|
| 1. Scottish island | 35. Midway between northeast and east |
| 2. River in the Netherlands | 36. Space station |
| 3. Asian people | 37. Relating to the ears |
| 4. Fuzzy fruit | 38. Congressman |
| 5. Ninth month (abbr.) | 40. Yelled at |
| 6. An idealistic social reformer | 41. Rudely assertive |
| 7. What you owe | 42. Defunct European money |
| 8. Colorless mineral | 43. Shared one's soul |
| 9. Overjoyed | 44. Onion rolls |
| 10. Rattling breaths | 45. A way to state clearly |
| 11. Tropical Old World tree | 47. Relating to a lobe |
| 13. A citizen of Senegal | 48. Underlying message |
| 17. Greek mythological beauty | 49. Hollywood pig |
| 24. Wrath | 52. Indicates pitch |
| 25. Instrument to measure wind speed | 53. Filament of a feather |
| 26. Luxury carmaker | 54. Small ornamental ladies' bag for small articles |
| 27. Bitterly regret | 55. Diminish |
| 28. Not or | |
| 29. Google certification | |

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SPECIAL ADVERTISING FEATURE

Summer CAR CARE

Small steps to extend a car's life expectancy

Vehicles continue to get more expensive. The automotive experts at Kelley Blue Book indicate the average American car buyer paid \$50,080 for a new vehicle in September 2025, which was the first time the average price for a new car ever topped \$50,000. More drivers are looking for ways to push their current vehicles past the 200,000-mile mark to save money.

According to S&P Global Mobility, the average age of a vehicle on the road hit a record high of 12.8 years in 2025. Although major mechanical failures concern drivers of older vehicles, it's actually much smaller things that can affect vehicle longevity. There are small actions anyone can take to significantly extend a car's life.

- **Use caution on cold starts.** When a vehicle sits, oil settles at the bottom of the engine. To help combat damage that can occur, drivers can wait about 30 seconds before shifting into gear, as this will allow the oil pump to circulate the lubricant to the upper valve train and help prevent extra wear on the engine. Modern fuel-injected engines warm up faster and more safely by being driven gently rather than sitting still, so it's not necessary to idle for a long while with the vehicle in the driveway, says Smart Motors Toyota. In fact, long idles actually can strip away oil.

- **Treat fluids wisely.** According to EngineeringCivil.org, checking and replacing fluids is cheaper than replacing hardware. Recent data suggests that consistent oil changes can add between 50,000 and 100,000 miles to an engine's lifespan. It's important to follow a vehicle's manual for time-based intervals for fluid replacement, rather than just going by mileage.

- **Drive faster on occasion.** Oil will never get hot enough to evaporate internal condensation for those who primarily drive short distances under 10 miles. Once every few weeks, it's important for drivers to drive at least 20 minutes at highway speeds to help get rid of contaminants.

- **Drive smoothly on roads.** Aggressive driving will not just burn more gas; such driving also creates heat, which can impact longevity. According to Kia, hard braking generates immense heat that can warp rotors and stress suspension bushings. Likewise, it's key to ease into acceleration. Rapid acceleration forces the transmission to downshift abruptly, increasing wear. Reports from The Zebra, an insurance shopping company, indicate that mindful driving can reduce mechanical strain by up to 30 percent.

- **Fight corrosion.** Rust can kill a car before the engine actually fails. People who live in areas where roads are treated with salt in the winter should use a winter car wash that includes an undercarriage spray. Auto Recycling World says road salt can eat through brake lines and fuel lines. In addition, applying a coat of wax twice a year can prevent UV rays and other damage to the clear coat, which protects the metal body from the elements.

- **Address engine lights promptly.** CarMD says addressing a "check engine" light immediately is 20 percent cheaper than waiting until the vehicle has a driveability issue. For example, ignoring a \$150 oxygen sensor can eventually destroy a \$1,500 catalytic converter.

Small habits can help prolong the longevity of vehicles and help people save money.

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• **The USDA notes that the amount of dairy an individual needs depends on the person's age, sex, height, weight, and level of physical activity.**

In addition, women who are pregnant or breastfeeding will have different dairy consumption needs than women who are not expecting or breastfeeding. Individuals can speak with their physicians to determine how much dairy they should consume, and they also can utilize the MyPlate Plan at myplate.gov. The MyPlate Plan allows users to enter information specific to them (i.e., weight, height, age, etc.) so they can learn how much dairy they should be consuming.

• **USDA guidelines encourage most individuals to consume three servings of dairy per day.**

The organization recommends that adults consume the equivalent of three cups of dairy per day. The guidelines indicate that children should consume 2 and a half cups of dairy per day, with that number increasing to three cups around the time children reach age 9.

• **Low-fat or fat-free dairy options are recommended.**

Low-fat or fat-free products can quell common concerns about dairy products, including that they're high in fat, calories and sodium. The organization American Bone Health™ reports that low-fat or fat-free dairy products provide more calcium, potassium, vitamin A, and vitamin D per calorie.

Dairy is a vital component of a well-balanced, nutritious diet. Individuals with more questions about dairy can consult with their physicians and/or visit www.dairyguidelines.gov to learn more.



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Obituaries

Joseph L. Waroquier, Sr.

Joseph L. Waroquier, Sr., 92, of Clearfield, passed away Sunday, May 31, 2026, at his home.

Mr. Waroquier was born November 23, 1933, in Clearfield, the son of Joseph and Louise J. (Shaw) Waroquier. He had worked with his father in the Coal Industry and became President of Waroquier Coal in 1974 until his retirement in 2000. He was director of the PA Coal Alliance for 35 years and was currently Director Emeritus. Mr. Waroquier was a United States Army Veteran having served during the Korean Conflict. He was a member of the West Side United Methodist Church of Clearfield where he served on the church counsel and was a financial chairman since the 1980's. Mr. Waroquier was a member of the Clearfield American Legion Post #6, the Clearfield BPOE #540 where he was a Past Exalted Ruler in 1966 and Past District Deputy from 1973 to 1974 and held numerous other offices within the District and State levels and served 5 years on the Grand Lodge Public Relations Committee. He had also been a director at County National Bank from 1986 to 2003. Joseph is survived by two sons: Joseph L. Waroquier, Jr., and his fiancée Sandy McCoy of Clearfield and Gary V. Waroquier and his companion Marion of Curwensville, four grandsons: Joseph M. Waroquier, Steven A. Waroquier, Shane M. Waroquier and Gregory D. Waroquier, three great grandchildren: Logan M. Waroquier, Jaden T. Waroquier and Jalynn M. Waroquier, a sister, Gail A. Armstrong and her husband Phil of Clearfield, two nieces and two nephews. He was preceded in death by his parents, his wife, Betty Mae (Killian) Waroquier whom he married May 10, 1958, at West Side United Methodist Church by Rev. Earl N. Rowe and who passed away April 3, 2010, a son, Mark A. Waroquier, a grandson, Gary T. "GT" Waroquier and a sister, Gloria Gaylor. Funeral Services were held at the West Side United Methodist Church, with Pastor Steve Cowfer officiating. Interment: Historic Crown Crest Cemetery. Military Honors were accorded at the cemetery by the Clearfield Honor Guard.

Barbara L. Graham

Barbara L. Graham, 89, of Clearfield, passed away Sunday, May 31, 2026, at Colonial Courtyard at Clearfield.

Born September 16, 1936, in Glen Richey, the daughter of Henry and Liza Mae (Rowles) Larson. She was a graduate of Clearfield Area High School. Barbara was a member of the Grace United Presbyterian Church of Glen Richey where she served as Elder and was a member of the Presbyterian Women's Club. She was also a member of the Glen Richey Fire Company Women's Auxiliary. Barbara loved to camp, bake, square dance but most of all loved her family, especially her grandbabies. Mrs. Graham is survived by her two children: Robert R. Graham and his wife Debora (Balocco) of Curwensville and Cynthia M. Aughenbaugh and her husband Richard of Olanta, three grandchildren: Alyssa Solt and Bradley and Matthew Aughenbaugh, three great grandchildren: Joey Solt and Grant and Paisleigh Aughenbaugh, two siblings: Edith Keith of Ephrata and David Larson and his wife Peggy of Clearfield, a number of nieces and nephews and her lifetime friends, Sissy and Benny Sprankle. She was preceded in death by her parents, her husband, Raymond R. "Rainbow" Graham whom she married February 18, 1956, and who passed away June 27, 2025, an infant sister, Darlene Larson and two brothers: Arnold and Andrew Larson. Funeral services were held at the Bennett and Houser Funeral Home, Inc., Clearfield, with Commissioned Lay Pastor Leanne M. Peters officiating. Interment: Pine Grove Cemetery.

Richard "Dick" Withey

Richard "Dick" Withey, age 81, of Olanta passed away June 4, 2026 at his home after a courageous battle against rare and serious health issues.

Born September 30, 1944, he was the son of Gilbert and Dorothy (Peoples) Withey of Glen Richey, PA. On September 19, 1970 he married his wife of almost 56 years, Zoe (Long) Withey at the Bloomington Methodist Church. Richard retired from Kurtz Bros School Supplies after more than 40 years of service. He was affiliated with the Glen Richey Primitive Methodist Church. He was a former member of the Curwensville Troop 13 Boy Scout committee and enjoyed his time spent with the scouts. He was also a blood donor, having donated 209 pints of blood until his health declined. He was member of the Bloomington Cemetery Association and donated his time to its care. He was a life time member of the Glen Richey Fire Company. In addition to his wife, he is survived by a son Paul and his wife Jennifer, a granddaughter Emily and a brother Robert Withey. Richard will be remembered as a devoted husband and loving father. He was preceded in death by his parents, his sister Donna, and a daughter Eileen C Withey. Funeral Services were held at Bennett and Houser Funeral Home, with Pastor Duane Stiner officiating. Burial: Bloomington Cemetery. Hope Fire Company, and the Clearfield Area of Aging Agency governing board. Later in her life, June obtained certification and was a volunteer first responder with a local ambulance service. As the Glen Hope Emergency Management Coordinator, she completed a 21-hour workshop conducted by the Pennsylvania Emergency Management Agency at the state fire academy in Lewistown. June lived at the Graystone Court Villas in Clearfield from 2016 to 2025. To the staff and residents of Graystone Court Villas, the family is deeply grateful for the friendship you offered June. She thoroughly enjoyed her time there. The family also wishes to thank the wonderful staff at Ridgeview Healthcare and Rehabilitation Center for the compassion and kindness you showed June. Knowing June was in such good hands brought a sense of peace to the family. A private, graveside memorial will be at a later date at the family cemetery.

Francis Edward Cassick

Francis Edward Cassick, 92, of Mineral Springs, passed away on Friday, June 5, 2026 at his home.

Born June 15, 1933 in Grampian, he was the son of the late Francis L. and Cathryn E. (Collar) Cassick. He will be remembered for his extreme love of his family, always making them his first priority. He also enjoyed hunting and horses. In his free time, he enjoyed tending to his garden and flowers, always making sure they were picture perfect. Mr. Cassick was employed in the maintenance department at Oxidental Chemical Company in Niagara Falls, NY. He is survived by his wife, Frances M. (Raymond) Cassick whom he wed October 27, 1951; five children, Arnold Cassick, Theodore Cassick and wife Cheryl, Frances Brosman and deceased husband Thomas, Thomas Cassick and wife Christy and Jeffrey Cassick; seven grandchildren; numerous great grandchildren; a niece whom was considered a daughter, Justine Chitester; and a sister, Hilda Gillingham. In addition to his parents, he was preceded in death by his sister, Helen Gillingham; and two brothers, Jim and Leonard Cassick. Services will be announced at a later date. Burial: Bradford Cemetery, Woodland.

Dennis John Skorupa

Dennis John Skorupa, 73, of Gallitzin, passed away peacefully on June 3, 2026, at UPMC Altoona surrounded by family and friends.

Born on November 18, 1952, in Altoona, he was the son of the late John and Mary (Vinich) Skorupa. In addition to his parents, he was preceded in death by his brother, George Skorupa. Dennis is survived by his loving wife, Darlene; daughter, Heather (Brian) Noel; son, Dennis "Ryan" Skorupa; and granddaughter, Brookelyn Skorupa, all of whom he cherished deeply. A graduate of Penn Cambria High School, Dennis enjoyed a long career as a railroader for Norfolk Southern before his retirement. Affectionately known throughout the community as "Scrapyard Skorupa," he had a passion for collecting and could often be found tinkering in his garage, always working on a project or searching for a new treasure. Among his many collections, pennies held a special place in his heart. Dennis was also an avid scholar of Gallitzin's rich history. He especially enjoyed learning about the town's railroad heritage and spending hours looking through old photographs that preserved the stories of generations past. His knowledge, enthusiasm, and appreciation for local history were well known among family and friends. He adored his dogs and loved taking road trips with his best friend and wife, Darlene. A talented craftsman with an unmatched work ethic, Dennis was always willing to lend his skills to any project. He completed countless "honey-do" lists over the years, inspiring family and friends to jokingly say, "Poor Denny," whenever a new task landed in his lap. His dedication and craftsmanship were evident in all he did, most notably in the home he built with his own two hands, a lasting testament to his determination, skill, and pride. Above all, Dennis will be remembered for his kindness, his curiosity, his hardworking nature, and the countless memories he created with those he loved. His family will cherish those memories and hold them close in the years to come.

Sherry Traveny

Sherry Traveny, 67, of Cresson, died Wednesday, June 3, 2026, at Maple Heights Health and Rehab Center, Ebensburg.

She was born January 4, 1959 in Washington, D.C., a daughter of Carol (McCombs) Traveny and the late Lynn A. Traveny. She is survived by her mother of Fallentimber, her twin sister Terri (Mark) Simmers, four brothers Eric (Deb Skiver) Traveny, Timothy (Rebecca Grimes) Traveny, Nathaniel Traveny and Daniel (Helen) Traveny and numerous nieces, nephews, aunts and uncles. Sherry was a 1977 graduate of Glendale High School. She had a passion for horses, enjoyed artwork and was skilled at painting and drawing. Currently there are no services planned.

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Paws & Claws

Keeping critters out of your yard

Many homeowners want their backyards to serve as sanctuaries. However, some may be sharing their relaxing backyard domains with uninvited guests. From raccoons checking out trash cans to deer munching on prized flowers to squirrels raiding the bird feeders, unwanted wildlife can transform a normally peaceful spot into a frustrating space.

According to data tracked by the USDA Animal and Plant Health Inspection Service, wildlife damage in the United States accounts for billions of dollars in losses each year. Although a large portion of these losses are agricultural, residential damage should not be overlooked. Deer, rodents, raccoons, moles, and skunks are known to wreak havoc on a property.

Keeping animals out of the yard requires an approach that balances efficacy with humane practices. These tips, courtesy of the Humane Society of the United States, can help.

- Modify the habitat. Homeowners should remove the incentive for animals to visit a landscape. This means identifying features that attract wildlife and removing them. Picking up fallen fruit from trees, locking trash bin lids, storing birdseed in airtight containers, and treating the lawn for grubs, can reduce the chances that animals will visit.

- Erect physical barriers. Fences make for great neighbors and also are a viable option for keeping out large intruders. To deter deer, homeowners likely will have to put up a fence that is at least eight feet tall, as deer can easily jump lower barriers. For burrowing animals, fencing that extends underground and turns

outward is essential to prevent digging.

- Use sensory deterrents. Modern repellents use smells or tastes that will keep animals at bay. For example, some repellents will use predator urine to dissuade certain animals from spending time in the yard. Additional deterrents include motion-activated sprinklers or lights that scare animals away.

- Work with neighbors. Critter prevention must be a community effort. If one neighbor is leaving out food for feral cats or feeding deer, then they may be compromising the efforts of homeowners looking to keep wildlife at bay. Making a neighborhood pact to be consistent with pesky animals will help everyone avoid damage and potential animal interactions.



Altoona Mirror Plus!



WEDNESDAY, JUNE 10, 2026

Celebrated Altoona Symphony director steps down

By COLETTE COSTLOW
ccostlow@altoonamirror.com

Orchestra Director Nicholas “Nick” Palmer is known for striking a beautiful chord with the Altoona Symphony Orchestra, having conducted many musicians for 30 years.

While his resume is full of music education and conducting experience, he attributes much of his success to the vibrant arts scene and supportive community in Blair County.

However, the South Carolina resident has expressed interest in cutting back on his career and conducting symphonies in his home region instead. And because the symphony will celebrate its 100th season next fall, he said now was a perfect time to find his successor.

“It’s a great honor to be involved in an orchestra like that, and that’s why I’ve been involved for so long and enjoyed every minute of it,” he said.

Music can be traced back in Palmer’s family tree, as his grandfather was involved in the military band, and his father loved opera. As a child living in Massachusetts, his parents would take him to the Boston Symphony every Tuesday night, planting the seed of curiosity in Palmer.

He said growing up in that environment got him excited about music at an early age.

While playing a variety of instruments in Hingham High School’s marching band, jazz band, concert band and orchestra, he gravitated toward conducting a symphony instead. So at age 16, he worked with his conducting teacher before graduating and attending Harvard University.

One of the main reasons he attended Harvard was for its emphasis on the humanities, especially the music department and student-run orchestras.

“There were a lot of perks about going there,” he said.

His music education didn’t stop there: he attended the New England Conservatory of Music to secure a master’s degree before applying for professional conducting jobs, one being in his wife’s

hometown of Jacksonville, Florida.

Conducting in Florida worked well for Palmer, he said, as his firstborn son, Nicholas, was taken care of by Palmer’s father-in-law, who happened to be a pediatrician.

It was — and still is — common for Palmer to have a few conducting jobs at any given time, but he scored his first full-time commission position at the Dubuque Symphony in Iowa, uprooting his young family to the Midwest.

“My wife was great about moving across the country, and she likes to have a little adventure in life,” he said.

While being a music director, he also went back to school and got his doctoral degree from the University of Iowa before attending Penn State University’s professional music festival, Penn’s Woods Music Festival.

Being invited as a guest conductor, he met former ASO conductor Jan Wilson, who told him that the orchestra was looking for a conductor. After telling Wilson that he wanted to be considered for the position, he soon conducted his first concert there in 1996.

Changing notes in Altoona

Palmer has changed Altoona’s creative community for the better, according to ASO administrators and musicians.

“He is a dream to work with,” said ASO Executive Director Amanda Selvenis. “We are so fortunate to have him here as a conductor and music director of this caliber.”

Selvenis met Palmer about two years ago when Selvenis was named the new executive director in 2024. While accommodating to her new position, she said Palmer was supportive and patient with her, wanting the orchestra and the team to be successful.

Meanwhile, she said that he pushed the symphony musicians into achieving an elevated sound, a challenge those musicians were hungry for.

“He’s taken the symphony, elevated the sound and attracted high-caliber musicians,” she said, men-



Courtesy photo

A resident of South Carolina, Altoona Symphony Orchestra Director Nick Palmer is stepping away from the group after more than 30 years. He now wants to conduct groups closer to home.

tioning that trumpet player and Penn State University professor George Carpten IV visited the symphony.

Another example of Palmer pushing the orchestra into the next level was when he asked them to perform “Tybalt’s Death” from the “Romeo and Juliet” Suite, according to musician Stephanie Everett.

While it was tough at first, she said his direction and their willingness to put on a great show were the perfect mixture, and they mastered the song.

“He brings out the best of us,” she said.

During his last classical ASO concert performance in April, Everett and a few other musicians pitched in to purchase Palmer his own star in the constellation of Pisces. She wanted to show Palmer how much he meant to them by giving him something to share with his grandchildren.

Rick Vanevenhoven, board treasurer and former ASO executive director, said that one of Palmer’s greatest strengths is building lasting relationships with community members.

“His personality is fantastic,” he said. “He certainly took me under his wing.”

Vanevenhoven first met Palmer in 2021 when they brought back Palmer from a hiatus in 2021 after the symphony was in a crunch for a new conductor. While working as the director, he said that Palmer helped him with symphony tasks, such as creating a season timeline.

Directing a symphony isn’t a piece of cake, Selvenis added, as it’s difficult to balance audience members who enjoy selections from action movies composed by John Williams when others prefer shows emphasizing classical works.

However, she said that Palmer was the exception. “I think Nick does a beautiful job of having grown the classical appreciation and growing the audiences of those who have never tried the symphony,” he said.

Singing a new tune

While commuting to Altoona about nine times a year, Palmer said he’s ready to cut back on his hours while continuing to conduct at a symphony closer to his home in South Carolina, the North Charleston POPS!

As the ASO finds a new director, he’s lending a hand on the advisory committee and assisting with the search.

“I would really hope the new conductor would build on our successes and track record and make the

orchestra continuously better,” he said, adding that more community and educational outreach would also be ideal.

To find the best fit, the ASO’s 98th season will involve four performances put on by each of its finalists. To learn more about the search, read the accompanying story.

Palmer said a successful orchestra is a good sign of a thriving community.

“An orchestra gives live music to people in the community, and it allows people to experience a

community together as a group,” he said.

While the symphony is moving forward, supporters of Palmer expressed their regret at watching him leave the helm.

“I think he is truly a member of our community even though he’s from South Carolina,” Everett said.

“We will miss him because we absolutely treasure him,” Selvenis said.

Mirror Staff Writer Colette Costlow is at 814-946-7414.

The Palmer file

Name: Nick Palmer

Age: 69

Current residence: Johns Island, South Carolina

Education: Hingham High School; bachelor’s degree from Harvard University; master’s degree from New England Conservatory of Music; and doctor of philosophy from the University of Iowa

Experience: Altoona Symphony Orchestra (1996-2026), North Charleston POPS! (2015-present), Lafayette Symphony (1998-2024), Dubuque Symphony (1985-99), Evening Under The Stars festival (1998-present), as well as the Detroit Symphony, Louisville Orchestra, Nashville Symphony, Jacksonville Symphony and others

Family: Wife, Dorothy; sons: Nicholas, Daniel (Katie), Alexander and Oliver; grandchildren, Rosie and Lucy

Hobbies: Food and wine, golfing, boating and traveling



Courtesy photo

Nick Palmer conducted his final performance with the Altoona Symphony Orchestra in April.

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Spouse lacks financial interest

How to illustrate your money situation to a spouse who shows little interest

BY AMY C. ARNOTT
Morningstar

Reader question: My spouse has little interest in our financial position. As we age, this concerns me. I try to share some basic information (income, spending, account balances, debt, and so on) each month but rarely get a response. I think graphs or charts might be of more interest to her than a bunch of numbers. What recommendations would you have for illustrating our financial position so that I am not the only person aware of how we are situated? Thanks!

Answer: Your situation is pretty common. Most couples I know develop a division of labor over time, where one person is in charge of financial matters and the other person is less involved. That's definitely the case for my husband and me. He's in charge of paying all the monthly bills and preparing our tax returns, but the financial planning and investment decisions are up to me. This type of arrangement might work well for a long time, but can become less sustainable with age, particularly if the "finance person" in the relationship dies or develops a major health issue.

Online tools and mind maps

Illustrating your financial situation with charts and graphs is a great idea that might help your spouse become a little more involved. Morningstar's Portfolio X-Ray tool includes a variety of images that help illustrate your financial situation. Websites for most major brokerage firms also include some visual tools. Schwab, for example, offers a Portfolio Checkup and a bar graph illustrating your account's monthly income from dividends and interest income. Vanguard has a Portfolio Watch tool and a variety of performance illustrations, tools, and calculators.

A mind map, which we used with clients when I worked for a financial advisory firm, can be another way to picture your entire financial situation on one page.

See **Spouse**/Page 5



Get to steppin'

You should be dancing, yeah! Moving to music offers all kinds of benefits as you age

Associated Press photos

The Rodeo City Wreckettes' Carol Ross 87, and her husband, John, 87, perform a dance to the song, "Let's Chase Each Other 'round the Room Tonight" on April 16 in Tucson, Ariz. Below, Gail Kowalski (from left) Suzy Rhoades, Carol Ross and Cindy Soffrin practice.

BY ANITA SNOW
The Associated Press

TUCSON, Ariz.— Carol Ross can't stop smiling at dance practice as she shouts out the steps of a routine to members of her tap and jazz troupe for women age 50 and older.

"I've been dancing my whole life, it's the best," said Ross, who founded the Rodeo City Wreckettes group 23 years ago at an age when many people are getting ready for retirement.

Now 87, Ross and her husband and lifelong dance partner John, also 87, have long known what more older adults are now discovering: Moving to music is one of the best ways to stay healthy. Medical professionals say it doesn't matter if it's Western line dancing, ballroom steps, salsa, tap, Zumba at the gym, or with a group like the Wreckettes.

"Dancing is one of the most powerful activities for older people," said Julio Loya, a nurse and geriatric program coordinator at the Tucson Medical Center.

See **Dance**/Page 4



Study shows pill's effect on pancreatic cancer patients

Experimental drug daraxonrasib promises new hope

BY LAURAN NEERGAARD
The Associated Press

WASHINGTON — A novel pill helped people with advanced pancreatic cancer live longer, researchers reported Sunday, raising hopes of long-needed better treatments for one of the deadliest types of cancer.

"While not curing the cancer, it is a very large step forward," said Dr. Zev Wainberg, of the University of California, Los Angeles, who helped lead the study.

The drug is called daraxonrasib and it blocks a mutated protein that fuels tumor growth in more than 90% of pancreatic cancer cases — a target that had eluded treatment for decades.

The daily pills nearly doubled survival time, with fewer severe side effects, in a study that ran-

domly assigned the experimental drug or more chemotherapy to 500 patients whose metastatic, or spreading, cancer had quit responding to prior treatment. The findings were published in the New England Journal of Medicine and presented Sunday at the American Society for Clinical Oncology meeting in Chicago.

Those taking daraxonrasib lived for a median of 13.2 months compared with 6.7 months for chemotherapy recipients. While

that may seem like a small improvement, Wainberg said it marked the first drug to show a substantial advantage over chemotherapy.

"Having treated pancreatic cancer for 16 years, I actually started crying" when first seeing the study results, Dr. Rachna Shroff of the University of Arizona Cancer Center, who wasn't involved with the research, said from the ASCO meeting. She was struck by how "patients stayed on this treatment because it was

providing durable and meaningful benefit to them."

The pills' effects eventually wane but recipients used them for significantly longer than the comparison group stayed on chemotherapy, reporting less pain and a better quality of life as their tumors shrank. Many still were using the drug after the data was analyzed, which Wainberg said means the survival gap may widen as researchers continue tracking them.

See **Study**/Page 5



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Roland's 'old school' work ethic part of foundation

BY GEORGE THOMAS KATTOUF
For the Mirror

Do you remember the distinct sound that was one of the hallmarks of your education? No, it wasn't the crackling public address system or the bell prompting us to change classes at the end of the day. It could be heard echoing through the halls. If you were inside the classroom, you were likely grateful. If you happened to be outside of the classroom, then you were likely the recipient of a wooden paddle striking your gluteus maximus. The sound of that crack or multiple cracks was distinct.

If you were part of a sports team, you may have experienced a coach or coaches who inflicted harsh discipline and punitive action for an error in judgement or poor athletic performance. Today these acts would have elicited a team of attorneys and a lawsuit which would glean a monetary fortune for you and your family. However, such tough coaching was accepted by parents as a rite of passage and a strength builder.

Randy Roland, a 1971 graduate of Altoona High School, experienced the aforementioned during his athletic and academic career and it likely shaped his toughness.

"I threw a book and it went of the window. I didn't mean to do it, but I got paddled for it. You didn't talk back. There was none of that," Roland said.

Roland attended Logan Junior High School, now Logan Elementary. He played football and wrestled throughout junior high school. They were called the Wildcats at that time. He played fullback and linebacker. Roland touted their claim to fame was tying Keith Junior High when he was in ninth grade.

He also had a great deal of wrestling prowess which led him to compete for a local championship during his ninth grade year.

"I hit my head off the mat and ended up losing by a point or two. It made me dizzy," Roland said. "Back then they pushed you and made me finish the match. They gave me some smelling salts and kicked me right back in there. They probably should have stopped the match."

Roland went to Altoona High School and severed his relationship with wrestling.

"Tim Montgomery, the wrestling coach, wanted me to wrestle and drop weight.

THE FITNESS TRACK



Courtesy photos

Randy Roland, a 1971 graduate of Altoona Area High School, former recipient of the Joseph F. Cohen Blanket award (shown above) and recently retired PIAA football official for District 6, is the subject of this month's Fitness Track.

I was just a little frustrated over that, because I didn't like the idea that I had to stop eating late, so I stuck with football," Roland said.

His decision to pursue one sport would pay off in several ways. He played middle linebacker his junior year. Altoona High School went to the WPIAL Class 2A state championship during the 1969-70 season and lost to Gateway High School. Roland played during that championship game. As a senior, he was the recipient of the Joseph F. Cohen Blanket Award, which was awarded to the most valuable player. He also played fullback and linebacker during that 1970 season alternating at fullback with Brad Benson who later played professionally for the New York Giants. Roland demonstrated humility well beyond his years upon receiving the MVP award.

"Billy Robison was an All-American. I told him, 'Bill, you should have won the Blanket' and he said, 'Randy, you deserved it. You played hard and you were a tough kid.' Bill would have probably won if he didn't get injured," Roland said.

When asked to recount some tough coaching which would not be tolerated today, Roland was quick to respond.

"I think during my junior year of football there was

something missing out of the locker room. Nobody wanted to squeal on a teammate," Roland said. "So, the coaches made us run the bleachers in our bare feet. They ran us hard with sprints out in the field and running laps to get us to talk. Eventually they let us go. Nobody ever did tell on who did it."

Roland had many offers to play collegiate football. Syracuse, Kentucky, Slippery Rock, Clarion and Taft were just a few of those schools seeking his talent. In the end, he elected to attend trade school.

"I got a job with F. L. Smith Machine Company," said Roland, who was employed by the company for 28 years. "A professor from Penn State trained us on CNC, a computer, numerical controlled machine. All the data had to be put in to operate it and it was basically an automatic machine."

Roland has never stopped pursuing fitness. After high school, he joined Family Fitness in Hollidaysburg, where he lifted free weights and ran to stay fit.

"I did a lot of running and competed in a lot of 15K runs," Roland said. "I lived out in the country and I'd run Canoe Creek and Scotch Valley about two times per week. The Altoona YMCA had a Fourth of July run every year. I would run it

with a bunch of buddies of mine."

Roland also kept in shape with another activity which is rather distinctive. For 37 years, he was a PIAA District 6 football referee. He recently retired and acknowledged that he had to stay in shape to meet the job requirements.

"The kids kept getting faster and faster," Roland said, noting that his ability to sprint was often needed during games. "I was usually out on a wing, side judge or line judge. I've worked on some great crews over the years. I've always made myself a promise. I wasn't going to get to the point where they say, 'Who's that old guy down there?'"

Roland has had a seamless dedication to fitness. He exercises at home and at the Summit Tennis and Athletic Club in Altoona. He has resistance machines at home, and performs curls, squats, military presses and butterflies at the Summit three days a week. He utilizes machines because they are faster to set up as opposed to free weights. His lifting schedule is maintained throughout the winter months. As the weather breaks, he introduces another activity which was an integral part of his youth.

"My dad was a railroader and belonged to Sinking

Valley Country Club. I've probably been golfing since I was about 10 years old.

You compete against yourself and you're trying to beat your previous score. It is a challenging sport. I don't think there's anything like it as far as testing yourself," Roland explained.


The motivation to excel

likely emanated from Roland's upbringing.

"We were old school. I worked all through junior high and high school. My dad was a railroader and work ethic was pounded into us. He would say, 'That grass better be cut before I get home.' Okay, and you did it. That stuck with me and I figured out the only way I was going to accomplish things was through hard work," Roland said, noting that his dad would leave a couple of dollars on the table for him when the job was completed.

A lifetime of exercise has given the 73-year-old a vibrancy not always seen by people his age. Though he is modest, Roland realizes he has not aged in a typical fashion. He has no intention of forsaking the hard work ethic that has formed his life from an early age. The only thing old about him are old school principles that are the foundation for his work ethic.

George Thomas Kattouf of Altoona is the developer of the website AgelessTimeless.com. He has been instructing martial arts for over four decades in the Altoona Area at the Academy of Martial Arts and encourages seniors to stay fit through martial arts training. If you or someone you know in Blair County is age 50 or older and would be a good candidate for the Fitness Track, email Kattouf at george@agelesstimeless.com. Tune in to the YouTube channel AgelessTimeless to learn more.



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ASK THE BROKER

LONG CRUEL SUMMER?

If you've spent any time over the last few months trying to buy a home here in Blair County, I don't need to tell you how brutal it is out there. You already know. You've probably spent your weekends refreshing real estate apps every twenty minutes, rushing out to a showing in Llysven or Juniata the second a lawn sign gets hammered into the dirt, only to find out there are already six offers on the table before you can even walk in the door.

Buyer frustration in our local market is at an all-time high. We are dealing with historically low inventory, and the math is simple: too many buyers are chasing way too few houses.

I talk to exhausted buyers every single day. They are tired of the bidding wars, tired of losing out on homes by numbers that seem completely detached from reality, and tired of feeling like they have to compromise on everything just to get a set of keys. It's draining.

But here is the ironic twist to this whole saga. Because inventory is so incredibly tight, a lot of potential sellers are getting lazy. They look at the market, see that houses are flying off the shelves, and think, "Hey, I don't need to do any work. I'll just slap a 'For Sale' sign on the front lawn, throw some messy smartphone photos on the internet, and wait for the checks to roll in."

As a broker, let me tell you: that is a very bad strategy.

Yes, a poorly prepared house might still sell in this environment because people are desperate. But there is a massive canyon between just "selling" your home and completely maximizing its value. If you want to trigger a true, premium bidding war and leave no money on the table, you have to compete.

When you hit the market, here is exactly how you stand out and capitalize on that intense buyer demand.

1. Ditch the "As-Is" Laziness
Buyers are already stretched to their absolute financial limits with modern interest rates. The last thing an exhausted, frustrated buyer wants is to look at a house and start calculating a \$20,000 grocery list of immediate repairs.
2. Price it Modestly to Spark the Fire
This is counterintuitive, but it works every single time. When sellers see a low-inventory market, their first instinct is to price their home at the absolute top of the stratosphere. When you overprice, you scare off the very buyers you want, and your home sits. Instead, price it right at—or slightly below—fair market value. In a starved market, this acts like pouring gasoline on a fire. It drives massive foot traffic through your open house on day one, creates an immediate sense of urgency, and naturally pushes the final sales price way past where you would have aggressively listed it anyway.
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We live in a digital world. Your first showing doesn't happen at the open house; it happens on a smartphone screen while someone is sitting on their couch. If your listing features dark, blurry photos with a rogue pet or a pile of laundry in the background, buyers will swipe right past you. Insist on professional photography and crisp, bright listing presentation. When a home looks pristine online, a buyer who has been burned by three previous rejections will look at it and say, "This is the one. We are going all-in." And - fortunately for you - if you list with Perry Wellington Realty, you not only save money with our low 2.5% commission rate to list, you also get the best marketing package around and it's all included! No extra fees!

The Bottom Line: Don't let a seller's market make you complacent. The buyers are out there, they are qualified, and they are hungry for good housing. If you give them a property that respects their budget, looks fantastic, and requires zero immediate headaches, they will reward you for it at the closing table.

Adam Conrad Jr. MBA, DREI®, CRB®, SRS®, SRES® e-Pro, is the broker/owner of Perry Wellington Realty, licensed in PA, Florida, Maryland and WV and a Certified Residential Appraiser licensed in PA. Adam is the Owner and Director of Education and owner of Vintage Real Estate Academy, real estate school. Adam has lectured in business and entrepreneurship at Pennsylvania State University and other colleges. He hosts a TV Show on NBC affiliate WJAC-HD channel 6 weekly on Fridays at 12:30pm. He is also an author and contributor to Inman News. Perry Wellington has been the number one broker in sales for 9 consecutive years. Statistics courtesy of AHAR MLS 2017-2025.

Is cautious retirement spending hurting?

BY DANIELLE LABOTKA
Morningstar

When we were children, it was common to be afraid of the boogeyman. As we age, the boogeyman gets replaced with a new fear: running out of money in retirement.

This concern is understandable given so many Americans are now responsible for not only building their retirement savings but also deciding how much they should pay themselves annually in retirement. It's a problem many don't feel adequately prepared to solve, especially when failure means a funding shortfall at the end of life.

Limit your spending, limit your lifestyle

Recent research from Morningstar's Behavioral Insights Group finds half of retirees opt for highly simplified approaches for determining their retirement spending, such as calculating their current expenses, just spending dividends, or anchoring on required minimum distributions.

A set-it-and-forget-it approach may sound like a prudent solution to a common fear, but these simplified methods don't account for factors such as your total wealth, life goals, or economic events like inflation. The resulting number tends to be inflexible and overly conservative.

In fact, contrary to our fears, retirees who have at least the median amount of assets tend to underspend relative to how much

they could spend safely. Indeed, across retirement, many retirees see their wealth increase instead of decrease. These findings hold true even when accounting for retirees who are planning to leave a bequest or who anticipate a long postretirement period.

This issue persists even among retirees who are using more complex spending strategies like a safe withdrawal rate. "Even the retirees who spend in line with our 'base case,' which in 2025 meant taking 3.9% initially and inflation-adjusting withdrawals each year thereafter, will tend to have significant remaining balances after 30 years of withdrawals," says Christine Benz, Morningstar's director of personal finance and retirement planning.

What's at stake for these retirees, then, is not becoming destitute, but rather not fully enjoying the fruits of their labor.

Are you spending enough?

If you're a retiree, you may be underspending relative to your capacity if you:

1. Rely on simple, hands-off strategies like withdrawing only dividends and interest, basing calculations on your current lifestyle, or pulling just your RMDs.

2. Find your retirement savings portfolio barely declines or even grows year after year.

3. Defer essential or discretionary expenses that are reasonably affordable.

If this describes you, you

are not alone. It's natural to think, "The worst thing that could happen is running out of money, and I know I won't if I just use this simple spending rule." However, by creating a more personalized plan to determine your retirement income, you can avoid underspending and possibly generate a more comfortable and meaningful retirement lifestyle for yourself.

Setting goals

Our research suggests that to engage with more complex ways of determining their retirement income, many retirees may need the motivation of personal goals. When you're working, goals help motivate you to save. In retirement, your goals can help motivate you to spend.

To define your retirement goals, we first recommend examining which values you want to live in line with throughout your retirement. A framework like the PERMA-V model can help you articulate what matters to you. From there, you can build out financial goals that reflect the life you want to live.

For example, you may find that you value spending time in nature because when you hike, you feel happy and engaged in the world around you. Then, you might develop a list of the top 10 national parks you want to see and set a goal of visiting them all in the next 10 years. This new goal provides you with an exciting opportunity

to spend your retirement savings in a way that feeds your values.

Armed with your new motivation, you should then begin to think about your retirement spending strategies. Do your current, simple strategies help you reach your new goals? If not, you may consider looking at some other (slightly more complicated) guidelines for retirement spending like a safe withdrawal rate.

If engaging with more complicated strategies on your own is still intimidating, consulting a financial adviser can help you determine how to draw on your retirement savings while meeting your goals.

It can feel daunting to get more involved with determining your retirement spending, but don't let that fear dictate whether you live the retirement you've dreamed of.



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Adding trust to will planning makes sense in some cases

Dear Savvy Senior:
My wife and I were recently talking about updating our will and wondered if we should also set up a trust. How do we know if we need one? — **Planning Ahead Dear Planning,**



Jim Miller
Savvy Senior

That's an excellent question. A will is one of the most important tools in estate planning, but many people wonder if it's enough, or if adding a trust makes sense. The answer depends on your finances, your family situation, and what you want your plan to accomplish. Here's a simple way to think about it.

What a will does

A will spells out who gets your assets after you pass away. It also names an executor to carry out your wishes and can designate a guardian for minor children. The downside is that a will must go through probate, which is the court process that validates it and oversees distribution. Probate can take months and, in many states, becomes part of the public record.

What a trust adds

A trust works a little differently. A revocable living trust holds your assets during your lifetime and directs how they'll be distributed after your death, without going through probate. Unlike a will, it stays private and lets a successor trustee step in immediately if you can't manage your finances, which is useful in cases of illness, injury, or dementia.

Trusts can also help with complicated family situations, like blended families or children with special needs, giving you more control over who gets what and when.

The biggest challenge is that you have to move your accounts and property into the trust yourself, which takes time and care. Most people who create a trust also keep a simple "pour-over will" to catch anything that wasn't transferred.

Because trusts are more complex, they usually cost more than a will. Attorneys typically charge \$1,000 to \$3,000 for a trust versus \$300 to \$1,200 for a will, although costs vary depending on the estate and location. You can use do-it-yourself options like Quicken WillMaker & Trust, Trust & Will or LegalZoom to save money, but they're generally best for simple situations. If your finances or family circumstances are more complicated, hiring an attorney is usually worth the cost.

When a trust makes sense

You might benefit from a trust if you own real estate — especially in more than one state — want to avoid the costs and delays of probate or prefer to keep your estate matters private. It's also helpful if you have a larger estate, a blended family, or want to ensure someone can manage your finances if you

become incapacitated.

When a will may be enough

If your estate is relatively small, your family situation is simple, and most of your assets already have named beneficiaries — like life insurance, IRAs, or bank accounts with pay-on-death or transfer-on-death designations — a will may be all you need. Some states also offer simplified probate for small estates, which can make the process quicker and cheaper.

You don't need a trust just because you have a will. But if avoiding probate, protecting privacy, or managing assets during incapacity is important to you, a trust is worth considering. Even a modest estate can benefit from a clear plan.

Getting help

If you don't already have an attorney, a good estate-planning professional can help figure out what's right for you. Two trusted resources are the National Academy of Elder Law Attorneys (naela.org) and the National Association of Estate Planners and Councils (naepc.org), both of which let you search for local professionals.

Taking the time to put a plan in place, whether it's a will, a trust, or both, can protect your loved ones, ease stress, and give you peace of mind now and in the future.

Send your questions or comments to questions@savvysenior.org, or to Savvy Senior, P.O. Box 5443, Norman, OK 73070.



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Senior driving classes offered

Motorists age 55 or older who want to sharpen their driving skills while also getting a discount on auto insurance are encouraged to sign up for Seniors for Safe Driving class to be held from 9 a.m. to 1 p.m. Tuesday, June 16, at the Ebsburg Municipal Building, 300 W. High St. No. 1, Ebsburg.

The Seniors for Safe Driving program is beneficial for older drivers to gain a better knowledge of how to adjust their driving techniques and habits to compensate for many of the challenges facing older motorists.

The program is open to drivers aged 55 and older. There is no on-the-road driving required and no exam will be given. At the completion of the class, drivers will be eligible to receive a minimum 5% discount on their auto insurance premiums.

Individuals interested in attending the class may register online at www.SeniorsForSafeDriving.com or call 1-800-559-4880.

Other upcoming Seniors for Safe Driving classes across the area include:

- 9 a.m.-1 p.m. June 16 — Solomon Run Banquet Hall, 176 Mt. Airy Drive, Johnstown, 5-9 p.m.
- 9 a.m.-1 p.m. July 20 — UPMC Altoona, 620 Howard Ave.
- 12:30-3:30 p.m. July 23 — Bellefonte Senior Center, 110 N. Spring St., Bellefonte
- 5-9 p.m. Sept. 2 — Northern Cambria Senior Center, 908 Tracy Drive, Northern Cambria
- 11 a.m.-2 p.m. Sept. 16 — Northern Blair Senior Center, 505 W. 3rd St., Tyrone

DANCE: Helps improve physical, mental health

(Continued from Page 1)
Why dancing helps

Dance, like other exercise, can help people lose weight, get stronger, reduce fall risk, increase mobility and flexibility, and even improve brain health.

"It engages their brain, it changes their mood, and it connects them socially while getting them moving," said Loya. "And it's fun. Everybody has a good time."

Dr. Tom Johnson, a gerontologist at the UC Health Seniors Clinic in Aurora, Colorado, said he remembers one man in particular whose passion for dance was so strong that he willed himself to attend one last class before he died in his late 80s.

"His No. 1 priority was that he danced until the day that he died," Johnson said of his patient.

Johnson said dance can improve the balance of his patients at the clinic, which serves about 2,500 people 75 and older a year.

He said older patients can benefit from adding two to three dance sessions to the 150 minutes of aerobic exercise he recommends for them each week, because dancing often involves movements that help with balance, such as walking backward or standing on one foot.



The Associated Press

Cindy Soffrin (from left), Carol Ross and Suzy Rhoades, of The Rodeo City Wreckettes, a tap and jazz dance group for older women, practice in Tucson, Ariz.

Meeting people

The Wreckettes practice their routines during two-hour sessions at least twice a week in a rented dance studio. After studying ballet as a girl, then moving on to everything from ballroom to tap as an adult, Ross said it made sense to keep dancing when she and her husband moved from Philadelphia to retire in Tucson.

John Ross is a key part of the Wreckettes' routines, typically joining his wife for at least one number. At one recent practice, it was a saucy saunter to Merle Haggard's "Let's Chase Each Other Around the Room."

"I learned early on that

dancing was a great way to attract the chicks," joked John Ross, who slid across the floor like a much younger man.

Wreckettes member Cindy Soffrin said that watching her mother suffer as she aged convinced her to stay active as she got older.

"My mom was sedentary the last 20 years of her life. It was pretty rough," said Soffrin, 74.

For 67-year-old Gail Kowalski, joining the Wreckettes three years ago meant finding new friends after her husband died and she moved from Utah to Tucson.

"Plus, it's so dang fun," Kowalski said.

Fun of performing

The Wreckettes perform throughout the year, from holiday events to rodeo shows, dressing up in a series of matching sparkly costumes.

But they all said what they love the most is being hired by retirement homes to perform for memory care patients. Wreckette members take turns picking a favorite charity to donate their earnings.

"When we first arrive, people will be distracted or sleeping," said Soffrin. "But once the music comes on, they perk up right away."

A similar dance group for older women in Las Vegas, the Vegas Golden

Gals, also performs at retirement homes, said Cheryl Cortez, the group's president. They add pom-poms to their routines.

"I must now know close to 40 routines," said Cortez, 69. "And that alone has to be great for the memory."

How to begin when you're older

If you want to start moving to music, here are some tips from health professionals and dance instructors:

Before starting: Check with your health provider before starting a dance or any exercise program. Choose something simple to start, like line dancing rather than intricate tango steps.

Find a class: Check with a YMCA, parks and recreation department, or senior or community center. Community colleges often have dance classes, sometimes tailored for older people. Local dance studios and YouTube videos are other options. If you have Medicare Advantage insurance with the Silver Sneakers benefit, find out if your local gym has Zumba or other dance classes you can attend for free.

Before the session: Dress comfortably for easy movement, and warm up and stretch before class.

Most importantly: Have fun! You are doing great things for your mind and body.



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SPOUSE: Some make 'Doomsday Book'

(Continued from Page 1)
There are various software templates for drawing a mind map, or you can simply sketch it out with a large sheet of paper and a pencil. Start with your names at the center of the page. Then draw spokes connecting to various categories, such as names of other family members; investment accounts; real estate and other assets, insurance policies, estate plans, key goals and values, and contact information for accountants, estate planners, and other professionals. It can be helpful to go through the mind map together and make any updates needed at least once a year.

Other ways to communicate

A few other ideas — though not related to charts and graphs — might also be useful.
I like the idea of putting together a net worth statement that itemizes cash, taxable accounts, real estate, retirement accounts and debt for each member of the couple as well as items owned jointly. It's a good idea to update this document at least once a year and discuss it as a couple. If you set up the document as a spreadsheet, you can include columns with additional information such as account numbers, what each account is used for, which accounts are subject to required minimum distributions, or tax issues like potential capital gains.

Many couples also put together a binder (sometimes humorously called a "Doomsday Book") that contains information about where to find important paperwork, insurance policies, how bills are paid, what each account is for, steps the surviving spouse will need to take, final wishes, and any other critical information.

A well-qualified financial adviser

Finally, you could consider working with a good financial adviser, who can help involve your spouse in financial matters while you're still living and step in to fully manage investments and personal finance decisions if you pass away before your spouse. Make sure the adviser holds the Certified Financial Planner designation and charges fees that are reasonable. Although a 1% fee is still the industry standard for accounts of \$1 million or less, it's possible to find advisers who charge significantly less, including a few who price their services based on hours worked instead of a percentage of assets under management.

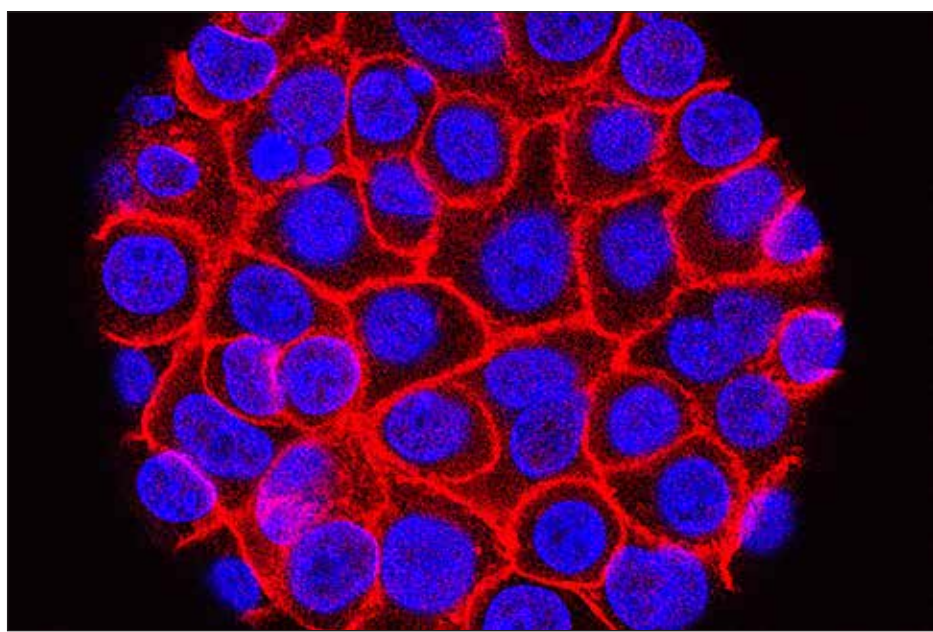


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Associated Press file photo

This undated microscope image from USC via the NIH shows pancreatic cancer cells, nuclei in blue, growing as a sphere encased in membranes, red.

STUDY: Rash among side effects

(Continued from Page 1)

Dr. Brian Wolpin, of the Dana-Farber Cancer Institute, presented the findings Sunday. He said the drug should become "a new standard of care" for previously treated metastatic pancreatic cancer, adding that researchers also will explore its use earlier in the disease, including to see if tumor shrinkage might let more patients qualify for surgery.

Side effects most likely to affect pill usage were a rash that can be severe and mouth sores, he said.

Maker Revolution Medicines funded the study and the Food and Drug Administration plans to expedite review of the drug. Meanwhile, the agency is allowing what's called "expanded access" to the experimental drug for patients who meet certain criteria. The drug garnered public attention when former U.S. Sen. Ben Sasse described on "60 Minutes" how he's had less pain while taking it. Oncologists are being

flooded with requests as the special access program gets started.

Pancreatic cancer is among the most deadly forms in large part because it's hard to detect before it starts spreading to other organs. The American Cancer Society estimates about 67,000 new cases will be diagnosed in the U.S. this year and more than 52,000 people will die from the disease. The five-year overall survival rate is 13%.

Unlike with other cancers that have benefitted from a variety of chemotherapy alternatives, pancreatic cancer has been harder to tackle.

Cancer specialists not involved in the new research expressed optimism that this may be a turning point in the quest for new options, with dozens of experimental drugs in development.

The new drug targets mutations in the RAS gene family that normally regulates cell growth. So-called KRAS mutations are espe-

cially critical in fueling pancreatic cancer. But a structure that made it hard for drugs to stick to the mutated proteins meant this cancer driver was long considered "undruggable."

Revolution Medicines' drug uses what's essentially a molecular glue to bind with multiple KRAS subtypes. Wainberg said researchers next will probe whether the drug worked better in certain of those subtypes.

The drug will change pancreatic cancer treatment, said Dr. Andrew Coveler of the Fred Hutchinson Cancer Center, who wasn't involved in the research.

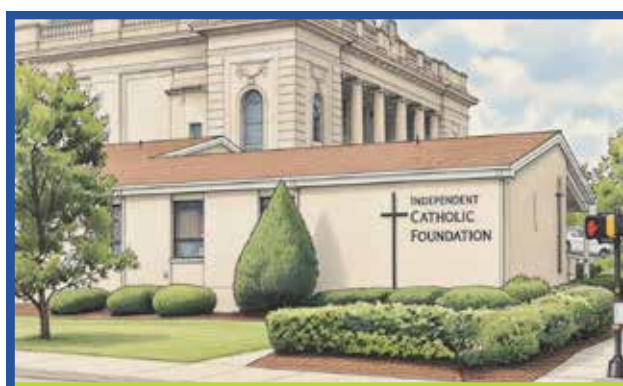
"This thing works drastically differently," he said.

Wainberg said other drugs in development target specific KRAS subtypes. Other approaches in earlier stages of testing include vaccines designed to prevent recurrence after pancreatic cancer surgery by teaching the immune system to recognize the mutated protein.

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