

babies. Due back the next morning to finish, but mysteriously had a 'stomach bug. I haven't seen him since.

### DEATH AND TAXES

Though I haven't had cause to visit *Loucks Funeral Home*, I just had my will updated at *Berger & Friedman*. Regarding taxes, I made the mistake of doing my own, figuring it's an easy way to save a hundred bucks. Well, after a year or two of angst, I went to *It's A Cinch*, where childcare deductions more than paid for the filing fees.

### INSURANCE

I split my insurance dollar between *Berger & Solomon* and *Allstate (McCarthy Agency)*. *Allstate* has managed my car insurance since I was a kid; I've comparison-shopped and they always come in competitively. When I had the misfortune of a house fire this year, *Berger & Solomon* was there right away to guide me through the claims process, shoo away independent adjustors and attempt to help me find contractors. This leads me to my final, SORELY LACKING category:

### CONTRACTORS

There are a number of competent and long-respected local contractors, all of whom seem to be 'booked for six months' or working out of the area on big jobs. After my fire, the only reason I found a licensed contractor was because a friend called in a favor, and the contractor knew me. I make this point because I see a real lack of artisans in the area, and feel we'd do well to encourage our young people to consider the trades as a career opportunity. I worked long and hard at a white collar career for 27 years, and any union builder, mason, or electrician of that tenure would likely laugh at my ending salary. (My niece is doing faux painting in the St. Louis area. She just finished a job of four days, grossing \$4K. Her husband is a contractor and apprentice cabinetmaker. You do the math.) I've laughingly told my brother-in-law he should start a 'Rent-A-Husband' to do small household repairs, hauling, moving furniture, things of that nature. If there are folks in the area that do such work, speak up! I know there's work out there for you. Speaking of hauling, *Ellenville Lumber* rents U-Hauls. They rent at the 'going rate', but much like *Ed & Al's Barbershop*, local stories are FREE! Ask for Irwin; he'll update you on local happenings, town history, the arts, and good reads, always with a smile!

Well, there you have it. I'm looking forward to 2004 being a year of fewer doctors and insurance adjustors, and more trips to *Top Shelf Jewelry* and art museums.

Time will tell. Happy New Year! 

*(The views of Ms. Smith are her own; absence here of any our fine sponsors, Chamber members, and other area businesses merely reflects which businesses she has personal knowledge of. We encourage our readers to submit their own positive experiences!)*

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