

Y ask o' ou

(Continued from Page B16)

Piano Co. The organ was purchased by Shaub's grandfather in 1906 for \$60 on a note payable in two years at no interest. After being around the country for 94 years, the top was lost, but the bottom part is back in the family. Shaub would like to restore it with a top to match the original one. Nina Jo Hoover, Felton, writes that she has a pump organ manufactured by Everhart Organ and Piano Co. and the Weaver Organ Co. both being from York. Her organ is from the same time period, but she does not want to sell only the top. She will sell the whole organ, top and bottom, for \$400.

ANSWER — Pat Barbosa wanted a personalized, handcrafted item unique and suitable for a baby boy. Mrs. John Randall writes that she makes 3x4-foot crib quilts in choice of colors and patterns with the name, birthdate, and other requested information embroidered on them. Write to her at 3661 Abbey Rd., Bloomfield, NY 14469-9794.

ANSWER — Sylvan Ressler, Bart, wanted to know where to find a small blue, softcover men's quartet book called "Vaughn's Sons for Men." He also wanted 78 LP records by the Kings Herald Quartet, The Good News Gospel Singers (a Brethren mixed chorus from York County), and a record of a Brethren men's quartet also from York that included the song, "Stilling the Tempest." Thanks to Merle E. Bienenour, who wrote that he sang with the Good News Gospel Singers and still has some records. Call him at (717) 259-0400.

ANSWER — Merryleigh Berger wanted to know how to propagate some roses from her mother's rosebush before the homestead is sold. A Christiana reader writes that she uses the glass jar method with good results. Select slips or cuttings from healthy plants, cut off about six-inches below the rose bud that has bloomed or is blooming. Cut off the bud. Cut approximately 2-inches below next set of branches below the bud, remove any leaves at the base of the cutting; dip the base into Rootone and put in ground on north side of any building where ground is moist and cover with glass jar. New growth should show this fall. You can purchase Rootone from the seed catalog of P.L. Rohrer.

ANSWER — In answer to George Gabesewis' request for a two-wheel David Bradley tractor snowplow, William Hildebeitel, Kempton, has one. Call him at (610) 285-6295.

Catch-Up Retirement Planning

FLEMINGTON, N.J. — With 77 million baby boomers (people currently age 35-53) retiring within the next few decades, there is tremendous interest in topics related to retirement planning.

Among the questions being asked is, "What can I do to make up for years that I should have saved, but didn't?"

Unfortunately, compound interest is not retroactive. In other words, you can't earn interest on money you haven't saved.

All hope is not lost, however. In fact, baby boomers have many factors working in their favor.

Many boomers are entering their peak earning years and are spending less as children leave home. In addition, they still have a long investment time horizon of perhaps 30-50 years and can afford to place a significant percentage of their portfolio in "ownership" assets such as individual stocks and growth mutual funds.

Furthermore, steady stock market gains are predicted for at least another decade. And boomers with highly marketable job skills may be able to work for as long as they like or start their own business following retirement.

Many jobs today require brains, not brawn, so physical strength will be less of a concern to older workers in the future than in the past.

Basically, there are two ways to catch up financially:

1. Take action to increase retirement savings, and
2. Take action (for example, lifestyle changes) that will decrease the amount of retirement savings required to invest.

Several planning strategies can also be combined (for example, increasing retirement plan contributions and moving to a smaller home in a less expensive area of the country).

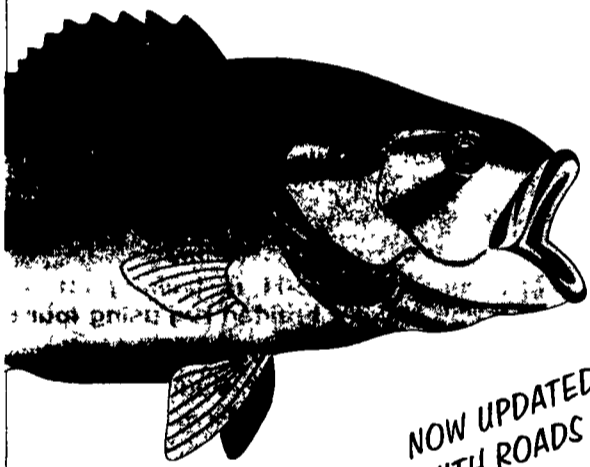
Suggested strategies to increase retirement savings include:

- Enrolling in or increasing current contributions to tax-deferred employer savings (for example, 401(k) plan).
 - Slashing household expenses to free up money to invest.
 - Moonlighting for additional income and to test out post-retirement employment options (for example, small business).
 - Investing aggressively (more stock) before and after retirement.
 - Investing in industries (for example, health care) predicted to benefit from future demographic trends.
- Following are strategies to reduce the amount of money needed for retirement:
- Trade down to a smaller home and invest the difference.
 - Move to a less expensive geographic region to reduce expenses.
 - Delay retirement to increase savings and postpone withdrawals.
 - Work after retirement (for extra income and a daily routine).
 - Make the most of an inheritance.
 - Make retirement income withdrawals from taxable accounts first.

Remember, a positive attitude is a key factor in investment success. "Late-blooming" 45 and 50 year olds can still save significant sums by the time they retire.

Today is the first day of your financial life. Make the most of it!

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LOST STREAM MAP

The STREAM MAP OF PENNSYLVANIA was completed in 1965 after a thirty-year effort by Howard Higbee, a former Penn State Professor.

The map is also known as the LOST STREAM MAP to some anglers.

Professor Higbee succeeded in creating a map of the highest detail possible...a map that shows every stream and lake. He painstakingly plotted by hand, the location of 45,000 miles of streams onto a 3 x 5 foot map.

The map sold extremely well -- until it was lost several years later. Incredibly, the printer entrusted with the original drawing and printing plates declared bankruptcy, then carelessly hauled Higbee's 30 years of work to a landfill.

The few remaining dog-eared copies became a prized fisherman's possession. Professor Higbee was offered \$400 for one of his last maps. And state agencies were forced to keep their copies under lock and key.

Experts told Professor Higbee that reprints were impossible, because the maps were printed in non-photographic blue.

Then, in 1991, at the age of 91, Howard Higbee's dream came true. Computers made it possible to reprint the map. Holding an updated map, Howard said, "I never thought I'd live to see this day."

RAVE REVIEWS

"It is amazingly detailed and names some creeks in the Mohawk Valley that can't even be found on topographic maps."

John Pitarres
OBSERVER-DISPATCH-Utica

"If you're looking for the most definitive maps ever created depicting every single creek, river, stream, pond and lake... then "Professor Higbee's Stream Maps" are without question the finest

Howard Brant
THE NEWARK STAR-LEDGER

"It is in showing where to find out-of-the-way trout streams that makes the map such a treasure to the fisherman Joe Gorden
TRIBUNE-DEMOCRAT-Johnstown

"The map is the most comprehensive charting of waterways we've ever run across"
Dave Henderson
THE ITHACA JOURNAL

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