







Anthony Gucciardo
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#### CALL TO SELL YOUR HOME TODAY



**Anthony Gucciardo** Broker/Owner (518) 331-3785 AnthonyGucciardo.com

"Always getting as much exposure for my clients as possible"

-Anthony Gucciardo



415 **Homes SOLD** in 2016 valued at \$104 million!



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TOTAL IN AN

#### Loudonville-\$984,800 4252 sq ft 16 W Cobble Hill Rd

Distinctive Custom Tudor on private estate like lot in exclusive Cobble Hill. If you're looking for top quality & sophistication w/ state of the art nenities look no further. The "Wow

factor curved stair case will have you

impressed the moment you enter the grand sun filled 2 story foyer. Exquisite move in ready features include HW flrs, crown molding, cast iron rails, state of the art kitchen w/ chef quality appliances, party sized center island, & custom lighting. Ritz like master suite. Fin bsmnt. WOW

#### Manchester Heights-\$579,800 2616 sq ft 22 Peacham Pd,

ul-de-sac lot in ' Manchester stom 2600+ sq ft e w/ 3+ car side load gr. Gracious floor plan includes 10 ceilings, granite kitchen, crown

ars, & breakfast area leading to brand new composite or quality master suite w/ dbl sinks & tiled shower. 2nd flr molding, bonus BR could serve as in-law quarters. Tons of upgrades in this home will surely please those with the most discerning taste. North Colonie schools.

#### Clifton Park-\$494.800 3237 sq ft

1 Brian Drive Situated at the edge of the Mohawk River on a p its this yea

q ft expanded our pvt dock as guest ryour pvt dock as gues mcluding granite kitchen w/ cherry cab,

& tiled back 4BR & 3 full pdated main bath. 1st flr BR could be ofs. 2nd flr bonus rm above GR is great for visitors. New driveway & full bsmnt. WOW

#### Quadrini Estates-\$459,900 2884 sq ft 28 Fairway Ct, Albany

Serene views, luxurious baths, minimalist decor all flooded with natural light-you can't help but relax in this home! Modern design in one of Albany's most established neighbor hoods. Open kitchen/family room

has gas fireplace, expansive deck overlooks the golf course, state of the art upstairs baths with rainfall shower heads, sauna w/music and roomy jacuzzi tubs. Master bedroom has private balcony. Deep closets, plenty of shelving and storage...so many great details! Adjacent lot also available ask

#### Burton Meadows-\$414.800 2710 sq ft

1 Rose Ct Ballston Lake Situated on a corner lot in Burton Meadows. Invitin home w bundant s in BR's tray ceilings, 3 car

GR, 1st flr laundry/mudroom, Tridge, SS appliances, & granite n, pool house, extended patio & invisible dog countertops in . All BR's have 32" Sharp wall TVs. Listing has excls. Qualified buyers only. Great yard & neighbors. 2.5mile to Northway.

#### Loudonville-\$284,800 1200 sq ft 63 Upper Loudon Rd You can live on Upper Loudon Rd for

less than 300K! An absolutely perfect brick cape that is move in ready. Are you just starting out or downsizing & looking for stylish easy living? The moment you enter you will se comfortable this home is. HW flrs

throughout. Gracious granite kitchen w/ large island for chef's helpers or nests. Professional paint décor t/o. Updated 1.5 baths. New windows, gutter & Minutes to most anywhere in the Capital Region.

#### Loudonville-\$824,800 4000 sa ft 1 Shalimar Ct

Brick fronted Ted Cillis Jr. built colonial. Over 200k in options. As guests pull in your circular driveway welcome them in your Dramatic 2 story marble foyer w/ cast iron rails Upgrades galore include HW flrs

throughout, 9' ceilings on 1st flr, extensive crown & basebd moldings, granite kitchen w/ cherry cab, breakfast nook & specialty lighting. 2 story fam rm w/ columns & gas fp. Resort quality master suite w/ dbl sinks, large tub, & tiled shower. State of the art sec & surveillance system. 3 car garage

#### Claremont Estates-\$549,800 3802 sq ft 66 Claremont Dr, Voorheesville

Exceptional opportunity in Voorhees ville to save 85k. This custom JJ Cillis ouilt C/H colonial in Claremont Estates is situated on a private & peaceful cul-de-sac lot. Sun drenched 2 story foyer. Eat in granite kitchen w/ cente

island overlooks 2 story fam room w/ cathedral ceilings, custom built in's. & Gas FP. 9' ceilings, & 1st flr study. Gorgeous trey ceiling in formal DR Resort sized master suite w/ jacuzzi tub & shower. 2nd floor loft area. Double staircases, IG heated pool & Fin basement w/rec rm.

#### Glenville-\$474.800

3316 sq ft 509 Maura Land

Ideal Colonial on private landscaped ot. Upgrades include hardwood floors wainscoting & crown molding 1st & 2nd floors. 1st flr office w/ French doors. Soaring 2 story sun drenched foyer. 9' ceilings on first floor. Chef

quality kitchen w/ high end SS Thermador appliances features double ovens warming drawer, 6 burner gas stove w/ hood tiled back splash, 2 story fam room w/ gas fire place & private rear staircase. Large composite deck off kitchen overlooking private yard w/ plenty of room for pool.

#### Clifton Park-\$439,900 2571 sq ft

10 Christinamarie Dr

Situated on a park like cul-de-sac setting conveniently located off Exit 8, sits this 2500+ sq ft C/H colonial. Soaring 2 story sun drenched fover leads to a spacious E/I quartz kitcher

overlooking stylish & bright 2 story fam rm w/ gas fp & custom windows. Enjoy a 1st flr master suite w/ jacuzzi tub, dbl sinks, & shower. Amazing fin bsmnt feature tiled full bath, rec rm & private media room w/ adjacent bar area, 4 Zone heat & cooling systm, Back yard w/ stone patio. Relax on the front porch or take stroll.

#### Forest Oaks-\$334,800

Are you looking for easy one floor living? Updated contemp. ranch in "Forest Oaks". 2 story sunken great oom w/ floor to ceiling stone FP leads out to large deck. Granite kitchen

SS appliances, & tiled back splash. HW laminate flrs. Spacious master suite w/jacuzzi tub leads out french doors to one of the many multiple decks. Awesome finished basement features 4th BR, rec room, full bath, & egress

## 2082 sq ft 804 Red Oak Dr, Niskayuna

features handsome cherry cabinetry.

window + tons of storage. Corner lot w/ side load 2 car GR. New roof.

#### Scott Acres-\$368,800 2,685 sq ft

5 Sonja Ln, Malta Pristine home in Scott Acres. Situated on a quiet cul-de-sac lot on nearly an acre of land sits that's immaculately maintained brick accented center hall colonial. Gracious floor plan features E/I kitchen leading out sliders to a

newer quality composite deck. Bright family room w/ gas fp. Upgrades include freshly painted stylish decor throughout, crown molding, HW flrs. 3 season room features hot tub & 3 sliders allowing ample sunshine. Large master suite w/ jacuzzi tub, dbl sinks, & walk in closet. TURN KEY

#### Edison Woods-\$639,800 3602 sq ft

1030 Lamplighter Rd, Niskayuna Custom brick fronted Sotile built 600+ sq ft Colonial in Edison Woods

Current owners have over 690k invested in this property.2 story sun renched marble foyer. Granite kitcher w/ SS appliances overlooks stylish 2

story fam rm w/gas fp leading out french doors to a 3 season porch. Upgrade: include wainscoting, crown molding, & 1st flr ofs w/ custom built ins. Master BR features tray ceiling & "wow factor" resort like master bath w/ walk in tiled glass shwr, dbl sinks,& soaring ceilings. 5BR 4+bath+fin/bsmt

#### Roost Estates-\$499,800 4338 sq ft

8 Morrow Terr e. Menands Amazin to own nearly a not build this home or less than 850K. Gracious of plan is just waiting for a growing

family seeking generous room sizes. rarge 4 season rm w/ floor to ceiling windows allowing ashine. Resort quality 26' master BR w/ 14' soaring trey

vear ro ceilings, custom molding &lighting, walk in closets, HW flrs, & a stunning master bath fit for king & queens. Full fin bsmnt + great yard w/pool

#### Wynantskill-\$469,800 2902 sq ft

3 Sandcherry Hill Lane Spectacular views & an onsite cabin. Current owners have \$610,000 invested in property. Immaculately maintained to the highest standards. Brazilian cherry HW flrs throughout. Gracious 1st floor includes formal DR. Granite kitchen w/ SS ap-

pliances, cherry cab, & recessed lighting overlook large fam rm w/ wood FP. Stunning "wow factor" fam rm. addition features knotty pine post & beam construction, 21' ceilings, dramatic masonry floor to ceiling stone FP, pellet stove & transom windows 4 car GR Fin/bsm

#### Windsor Pointe-\$439,800 2773 sq ft



18 Beresford Rd . Ballston Lake It brick fronted "Windsor ractor" & quality.Open floor

an features soaring ceilings, HW flrs & picturesque tall windows through-r suite w/ walk in closet, jacuzzi tub, & shwr. Granite

appliances, & glass cabinetry. Incredibly bright 4 season room w/ high ceilings & sky lights leading to a party sized deck. Custom fin basement w/. dry bar, wainscoting, & custom rec rm area. WOW!

#### Latham-\$364,800 2156 sq ft 162 Forts Fer



Ideal and Updat in desirable Rivier Mohawk . Chef quality kitchen s granite counters, SS appliances

stylish cabinetry w/ crown molding, Beautiful family room w/ flr to ceiling stone fp. & HW flrs th ads out custom doors to a beautiful backyard that so many seek featuring a two tier deck overlooking a relaxing IG pool & fenced yard. Large master suite w/ sitting area or nursery.



#### Land-\$85,000 671 Watervliet Shaker Rd. Colonie

Located in the highly rated North Colonie school district, this desirable building lot is complete with public water and sewer at the road. The location is within minutes to schools.

shopping and restaurants. The low Colonie taxes make it even more appealing. JJ Cillis builders available to look at your plans



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# Small nest egg, big dreams? Tips for buying your retirement home

(BPT) — Planning for retirement means making a lot of decisions, including when you'll stop working, how much you'll withdraw from your savings each year, and where you'll live. Many Americans view retirement as an opportunity to move into a house they'll love and live in for all their golden years. In fact, 64 percent of retirees either have moved or plan to move, according to a Merrill Lynch survey.

Some retirees move to be closer to children or grandchildren, to downsize into a more manageable home, live in a warmer locale, or to secure a more luxurious home where they can easily age in place.

"The decision of where to live in retirement is important and can directly affect quality of life in your golden years," says Geoff Lewis, President of RE/MAX, LLC. "Research by Trulia shows that in virtually all areas of the country, it makes better financial sense for retirees to buy a home, rather than rent. In fact, buying is nearly 42 percent cheaper than renting for seniors across the country."

Lewis and the RE/MAX team offer some advice for buying your retirement home:

#### Have a plan

Ideally, you should think about where you want to live long before retirement, but it's never too late to think about your



Ideally, you should think about where you want to live long before retirement.



near Saratoga Lake. The best of Saratoga living! This modern home design was created to live with all the benefits of city living without looking like the typical reactions on the wind in the benefits of the rivining window to looking like the typical react home. The exterior elevation inspires young people and old who are fitted of the traditional look of the suburbs but enjoy single family living. The floorplan has a combination of modern design features, people activities, behavior, functions and lifestyle com From \$500's

HALFMOON



In-law home includes BR/BA combinations designed to ate extended family - either as separate units or as part of the house proper. This multi-gen home provides a luxurious and private sanctuary for guests, a place for kids back from school and provides 4 BRs - 3 Baths. Model open Sund \$289,992

Modern peaceful home designs with Schuyler's 4 lot

exit 8A on Moe Rd. This must have location is close to diners,

estaurants, retail shops, entertainment and nightlife activities

ilability is limited to 1 lot - so contact us today - models open daily!

From \$500's

munity, open floor plans, private home sites and it's just off



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From the low \$200's



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CLIFTON PARK



Offering modern and traditional homes with 2-3 car garages 3-4 BR's, formal rooms or open layouts and gourmet kitchens with huge island. Master BR with separate bathrub and shower, sauna, dual vanity sinks, walk-in closets. Prime central Loudonville location near everything! Minutes from the airport & downto From \$400's models open daily!

The home building process is simple - it begins with a conversation and ends with a peaceful home. 518.221.3952

priorities. Do you want to be close to family or health care resources? Do you desire a home in the mountains or somewhere you'll never see snow again?

Trulia's research shows that some of the cities most popular for retirees are also ones where buying a home can save you the most money over renting. Desirable, warmweather locations in Florida and Arizona offer significant value, even in regions where average home prices are higher.

Make a list of what you want in a home location so you'll have a starting point for your search.

#### Don't delay

If possible, don't wait until poor health or declining finances force you to move somewhere that's not your ideal location. Move while you're still young enough to enjoy your dream retirement home.

#### Get professional financial advice

It's important to protect your nest egg and keep it growing throughout retirement. A professional financial planner can help you understand what size mortgage is right for you, so your dream home doesn't strain your finances

#### Be mindful of amenities

When choosing a location and a home, in addition to your personal priorities, it's important to keep in mind accessibility to amenities important to seniors. Community features such as good transportation, quality of roads, safe neighborhoods, and access to health care, socialization opportunities, shopping and cultural venues are all options to consider.

#### Rely on real estate pros

Once you know where you want to be, it's time to find a real estate agent. Make a list of must-have

features and those you would like your retirement home to have. Share the list with your agent to help him or her focus on properties that meet your criteria. Your list of musthaves and desirables will likely be very different from the list you made when you bought your first home. Now, a singlelevel house with large bathrooms and a level lot may be more desirable than a two-story with lots of bedrooms and a big backyard.

Finally, says Lewis, keep in mind whether you plan to age in place. "More Americans are looking for homes that will allow them to stay independent and living on their own throughout their retirement years," he says. "If that's your plan, look for home features that will help facilitate that, like wider doors, few or no exterior stairs, and good lighting."

# How to choose a marina for your boat

Taking to the seas on a boat is a recreational activity enjoyed by thousands of people. Boat owners who are not able to keep their vessels on their properties due to proximity to water or space constraints must seek out a marina in which to moor their boats for the duration of the season.

There are hundreds of marinas from which to choose, and in coastal cities and towns you may be facing some difficult decisions. However, keep in mind that not all marinas will be able to offer the same level of services and amenities. Boat owners must also consider cost when choosing a marina. It is important to weigh your marina options carefully because once the decision has been made you often have to commit to a certain term of housing your boat there.

Certain features available at marinas will help dictate which places will make for a good match.

#### Size and type of boat

First and foremost, your marina options will be narrowed down by the type of boat that you own. Certain boatyards are simply not able to accommodate larger ships, while others are customized to certain vessels, like pontoon boats or sailboats. Knowing the limitations of the marina beforehand can help narrow down your options.

#### **Electricity and water supply**

Many boat owners would like a steady supply of electricity and fresh water available at their slip to charge components and also to make cleanup easier after a day on the water. Some marinas offer electrical hookups as part of the monthly fee. Others may have it available as pay-per-use. It is important to have a list of amenities available so you can narrow down your options.

#### Is the area safe?

A boat is not a cheap investment. Because you spend quite a lot on the initial purchase and maintenance, you want to ensure your boat will be safe while it's docked. Find out how easy it is to get inside of the marina and if there are security personnel patrolling. Safety is not restricted to whether the boat can be vandalized or the marina can be accessed. It also involves how the vessel is protected from the weather. Make sure that the marina is in a wind and wave protected area. Check out the actual slip you can rent and ask about tide variations. Verify how water levels vary based on the time of day and year so you're ensured your boat will not get grounded.

#### Location

Most boat owners would like a marina that is close to home or a rental property. After all, traveling hours to arrive at the shore may negate the benefits of having a boat. How often the boat is in use and the availability of marinas nearby will dictate your decision, as will how easily you will have access to the routes you want to explore on your boat.

#### Noise level

Many people take to their boats to get away from the hustle and bustle for a while. Others prefer the sense of camaraderie they share with fellow boaters. Find out whether social gatherings or parties are allowed within the marina to judge if a marina will offer peace and quiet or the social hot spot you desire.

#### **Dry docking**

When the season is over, boat owners prefer to take their boats out of water. Does the marina offer facilities to overwinter vessels on the same property? Are there maintenance facilities also available to ready the boat for the season? These are other questions to consider.

#### Other facilities

Some marinas have everything from a fueling station to a club house. The marina may offer a snack bar or cafe with a WiFi signal. Each of these amenities will affect the price, so it is best to know what you absolutely need and what is merely a luxury.

Having a safe place to store your boat is a necessity, but marinas are not all one and the same.

## Tracing your geneaology

The internet has put more information into our hands than generations past may have ever believed possible. One of the more unique ways the internet has opened doors is by providing a relatively easy way for men and women to trace their family histories. Once difficult to gather, information with regard to genealogy is now just a click away.

Tracing one's genealogy has become a popular pastime and one that is much more manageable thanks to the bevy of family tree and family lineage websites. Such sites work by gathering some key information, including the names and birthdays of certain relatives. The sites then use this data to create a more complete picture of family relations. On the popular genealogy

site Ancestry.com, for example, suggestions pop up with a potential relative's name or further information about a loved one, which can then populate the family tree even further.

In addition to knowing just who is in a family, tracing genealogy also can present a bigger picture of relatives' occupations and military history, and may even shed light on their travel histories. Family tree sites can be enhanced by uploading images, census data, immigration records, and even more documents that would be otherwise buried in photo albums or memory keepsakes.

Taking family geneaology a step further, many people are opting to couple their family history quests with DNA testing. Companies such as 23 and Me can use a saliva sample to help pinpoint potential geographic roots. These findings can include an estimate on ethnicity, going as far as breaking down the percentage of ethnicity from certain regions of the world. Further testing may include the ability to learn about other relatives who are linked through these DNA matches.

Family geneaology websites can provide fascinating windows into our family histories. People who are unsure of their ethnicity, those who were adopted, or anyone who is just curious about how their families began can find a wealth of interesting information in relatively little time.

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# Roger & Suzanne

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# Are You An Ambitious Money Maker? These exciting new listings in Caroga Lake can make you one!!!



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**Stealing at \$119,000** 





#### Rt. 29A - Beautiful Storage Buildings

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#### **Beautiful Lakefront on W. Caroga**

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# Spring home improvements you can do in 24 hours or less

(BPT) — For most of us, the idea of spring cleaning probably sounds refreshing after a winter of bundling up against the cold. Now that spring has arrived, it's finally time to get started! Sprucing up your home doesn't have to take lots of time, and is a great way to leave you feeling reinvigorated after a long winter.

To help you spring into warm weather home improvement, here are 24 simple projects that take 24 hours or less to accomplish:

Put a fresh coat of paint on the front door. Standard paints can take a long time to dry, especially if you live in a humid climate. SnapDry(R) from Sherwin-Williams(R) dries in as little as one hour, and you'll be able to close the door without it sticking. The paint can be used inside or outside the home and it resists dirt, fingerprints, UV rays and weathering.

Update kitchen cabinets. Recently, homeowners are changing the facades of their kitchen cabinets and painting them instead of staining them — a trend that has grown tremendously. Add new knobs to complete the look for an easy, inexpensive way to give your cabinets a facelift.

Swap pillows and throws. You can't change your couch every time the season changes, but switching out pillows and throws is a great way to give seasonal flare to your living room decor.

Create a statement wall. Installing graphic wallpaper or wood planking on one wall, or simply painting one wall or the ceiling a contrasting color, can add drama to any room in the house.

Spruce up the deck for summer enjoyment. A refinished deck looks great, and doesn't have to be a lot of work. SuperDeck(R) from Sherwin-Williams goes on fast and easy, and protects the integrity of your wood deck. It can even reduce the surface temperature of the wood, making the deck barefoot-friendly on a hot summer day.

Add wow factor to your entryway. Large planters with hardy, bright blooms add curb appeal when positioned on either side of the front door.

Update your lighting. Modern light fixtures in kitchens and bathrooms shed a whole new light and look on the room.

Consider installing a dimmer so you can create the right mood, any time of the day. While you're upgrading lighting, be sure to replace old-style incandescent bulbs with energy-efficient ones that will last longer and cost less to operate.

Create a gallery wall. Hang multiple family photos and/or chic prints in varying frame styles and sizes on one wall of the living room.

Rearrange your furniture. Talk about a no-cost way to get a totally different look. Experiment with different furniture configurations, and don't be afraid to move pieces from room to room.

Create a recharging drawer in your kitchen. Clean out that junk drawer, add dividers and a power strip and you have the perfect place for recharging your family's electronic devices.

Install a ceiling fan. Nothing says spring and summer like a ceiling fan wafting gentle breeze through a room. Choose the style and size that's right for your space. Bonus: ceiling fans can help reduce energy bills by cheaply supplementing air-conditioning and heating.

Organize your mudroom. Whether it's a formal mudroom or a corner of the entryway, every house has a spot where shoes, backpacks and other personal items collect. Organize that area with hooks for hanging and cubbies or shoe racks for storage.

Add a display shelf above a doorway. A wooden shelf above a doorway is a great place to feature collectibles. Add vintage class to a powder room.

Replace the ordinary doorknob on your powder room door with a vintage or replica glass knob.

Install decorative house numbers. You can purchase decorative tile or glass numerals from a variety of sources.

Stencil some fun. Add animal or character stencils to the walls of a child's room, staircase or kitchen, or patio table for a quick, artsy take. Add a ceiling medallion.

Draw attention to a light fixture by installing a decorative ceiling medallion that has a slightly different color than the ceiling.

Replace a kitchen faucet. A new kitchen faucet can be practical and decorative, but can also control water flow, saving money.

Pressure wash siding and walkways. Power washing exterior home areas makes siding and walkways look fresh.

Hang a new mirror in the bathroom. A decorative framed mirror in place of a standard bathroom mirror adds interest, elegance and even light to the space.

Put a decorative decal in the laundry room. Create some fun in the laundry area by adding a decal with a humorous a decorative shower curtain and turn it saying, such as "Life is too short to fold fitted sheets!"

Upgrade bathroom towel storage. Replace those builder-issue towel bars and rings with decorative options that add pizzazz.

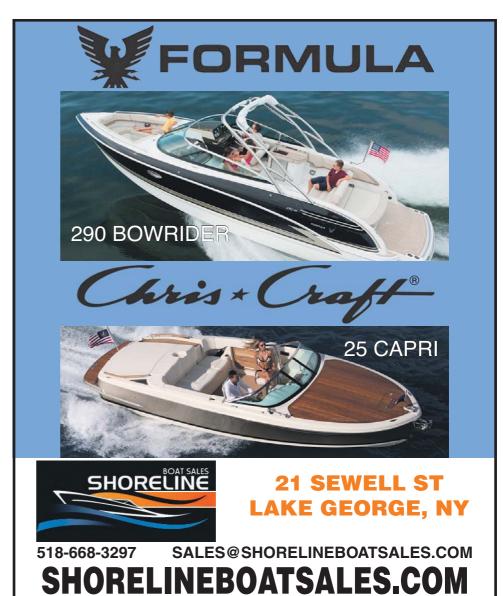
Make your own art with a shower curtain. Love large-scale artwork but have a smaller scale budget? Use wood to frame into wall art.

Wash windows! What's the one spring DIY task that will make all the others in your home look even better? Wash windows to allow spring and summer sunlight into your home.

Trying just a few of these easy homeimprovement tasks is a fast way to perk up your home for spring and summer.



Organize your mudroom area with hooks for hanging and cubbies or shoe racks for storage.



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Always wear a seat belt on ROVs. We recommend all ROV operators have a valid driver's license. Never carry a passenger in the cargo box; the passenger must be able to place both feet on the floor while keeping their back against he back of the seat. Arctic Cat recommends that all riders take a training course, and that they read and understand their owner's manual before operation. For safety or training information, see your dealer or visit http://rohva.org. ©2014 Arctic Cat Sales Inc., Thief River Falls, MN 56701

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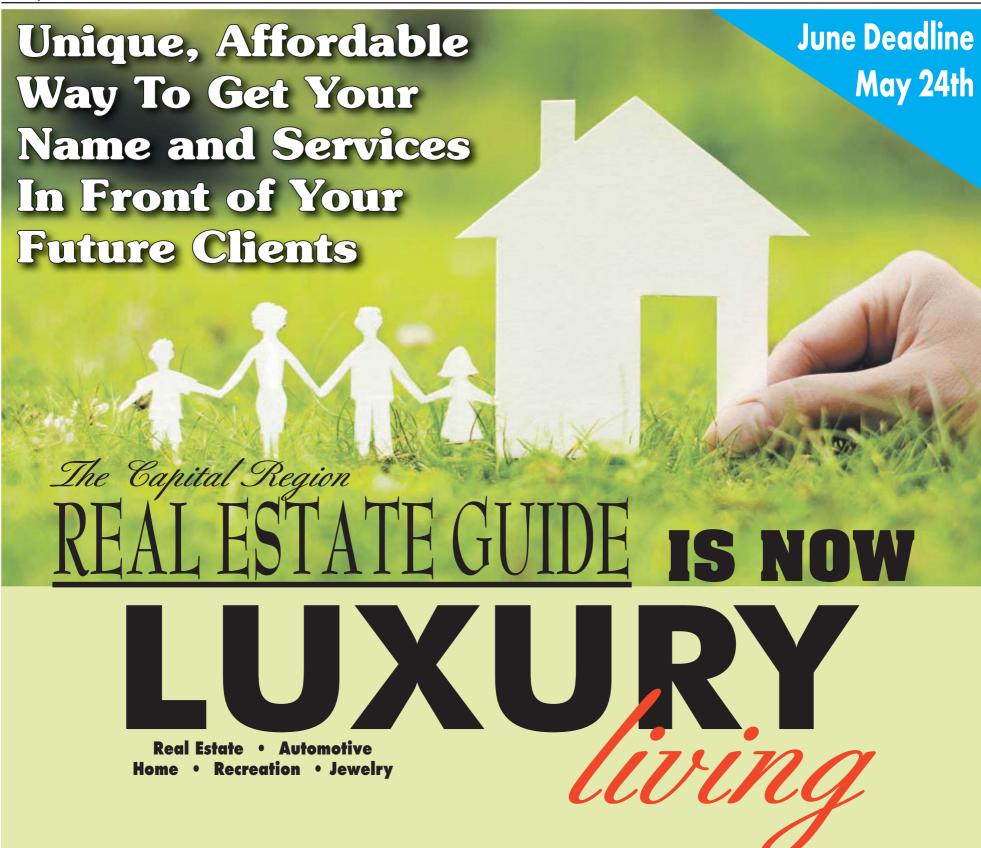


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## Pet grooming schedule

In addition to food, shelter and medical care, pets require grooming to keep them healthy. Small animals, such as hamsters and gerbils, may groom themselves to keep clean, but large pets often require more than tongue baths can offer.

Grooming is an important process that keeps pets' coats, nails, skin, and ears clean and healthy. Regular grooming ses-

sions also offer other benefits, such as providing one-on-one socialization with an owner or professional groomer. Routinely handling a pet will help him or her become more acclimated to people and close contact, while also familiarizing pet owners with their pets' bodies, which can help them notice any abnormalities that much sooner.

How frequently pet owners

should have their pets groomed depends on the disposition of the animal as well as its coat type and level of activity. For example, dogs that spend a good deal of time indoors may not become as dirty as those that go on frequent jaunts through muddy yards. Cats handle a lot of their own grooming, but may benefit from periodic brushing and other care. Once pet owners see how fur grows and when paws need tending, they can develop a routine that works.

#### **Bathing**

The Animal Humane Society recommends bathing dogs only every two to four months unless the dog has gotten into something dirty or very smelly. Cats do not need to be bathed very often, and even then only if they get into a sticky mess or smell bad.

#### **Brushing**

Brushing is a grooming technique that can be done much more often. One or two brush-

ings per week with help keep cats' healthy glows, as brushing removes dirt, grease and dead hair. Cats that tolerate grooming well may enjoy more frequent brushings.

Regular brushing of dogs' coats helps to slough off dead skin and distribute natural oils. Brush a dog's coat every few days, regardless of fur length. Look for brushes that are designed for particular coat types. A few different types of brushes may be necessary.

#### Foot care

A variety of tasks are involved in pet foot care. Nails are one area that need to be addressed. Long nails on dogs can be cumbersome and even painful if left unattended. Many groomers and vets recommend trimming nails when they've become so long they click on the ground when the dog walks. Pet owners will soon learn to guage the length of time between trimming, but a good rule of thumb

is every two weeks.

The Humane Society of the United States says that trimming cats' claws helps prevent deep scratches when people play with cats. Trimming also protects furniture and other household items. Trim claws every few weeks

Other foot care involves trimming fur from between the pads of feet and inspecting feet to ensure there are no cuts or other foot injuries.

#### **Ears**

Dogs and cats may need some help keeping their ears clean. Keeping the inside of pets' ears clean will make pets feel good and can prevent ear infections. Discharges or unusual smells emanating from an ear or ears should be addressed by a veterinarian.

Grooming pets can help ensure their long-term health and comfort.









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Mary Ellen Charles, NYS Licensed RE Broker/Owner Cell: 518-705-5616

ADK Realty is owned and operated by local Mary Ellen (Mel) Charles, Licensed RE Broker. I was born and raised here! Having grown up here allows me to have a unique perspective on the lakes and land I list and sell. I love the treasure hunt matching people with property! I am proud of what I do and the service I provide. I am thankful for all the success my clients have helped me achieve.

I work as a buyer's agent or seller's agent. I prefer to NOT practice Dual Agency - it's illegal in most States and leaves Buyers/ Sellers with NO Representation. I find dual agency 'intellectually dishonest'. Seller's, I have a proven marketing system. Buyers, I'll show you all the houses that meet your needs!

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#### REDUCED \$79,900 2430 Hickory Hill Rd, Fonda



Looks are deceiving - cute 3 BDRM, 1 full bath home on just under 1/2 acre, full basement, 2 car garage and walk up attic could be finished off for a nice large master BDRM upstairs. Home has a BRAND NEW ROOF.

#### New Listing \$325,000 530 Sager Rd, Town of Florida



This is one very unique & very nice, custom built home w/a large master suite downstairs, 3 bedrooms upstairs, 2.5 baths and one ridiculously huge and beautiful living room that is post & beam style w/a cathedral ceiling. This home is nothing short of beautiful, situated in a quiet country setting on 2.8+/- acres w/a HUGE 3 car garage & RV/carport. Minutes to the Thruway for an easy commute.

#### New Listing \$79,900 128 Third Ave, Caroga



This home/camp was completely rebuilt in 2011, features 2 bedrooms, 1 full bath, is fully insulated & has heated water lines so it can be used year around. Taxes are only \$1,614 annually. Join E. Caroga Lake Association for \$80.00 a year & enjoy the beach that is a very short walk down the road.

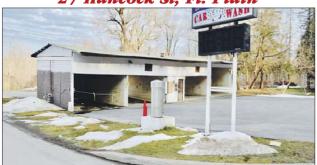
#### New Listing \$135,000 30 N. Main St., Broadalbin



This is an adorable 4 bedroom, 2 full bath home in the Village of Broadalbin. Home is MOVE-IN-CONDITION, spacious, offers off street parking, fenced yard, patio area, wood floors downstairs & a wood stove to offset heating expenses.

A must see!

#### REDUCED \$49,000 27 Hancock St, Ft. Plain



Make Us An Offer!!! The former Car Wash in Ft. Plain is now available Lot is surveyed approx. 102' x 92'. Lot, Building & Remaining Equipment is Sold "As Is".

#### New Listing \$99,900 76 Easterly St, Town of Johnstown



Spacious 2 Bdrm, 1 full bath home w/a beautiful kitchen, granite countertops, ceramic tile, wood floors, wood working fireplace, full basement, large yard, new hot tub & low taxes. Priced to sell!

#### REDUCED \$54,000 6 East Liberty St. St. Johnsville



Just over 1500 sq. ft. here in this 3 bedroom, 1.5 bathroom. Large kitchen & dining room w/stone flooring, 1st floor laundry, large fenced yard, 1 car garage & paved driveway. Annual taxes are only \$2,436.00.

# the desired of the de

#### REDUCED \$119,900 463 Locust Ave, Amsterdam

This is a very cute
3 BDRM, 1.5 bath home
that has a lot of character to it
& all rooms are large.
1st floor laundry,
dry basement, nice back yard,
paved driveway, large shed
& priced to sell.

#### New Listing \$89,000 44 Henrietta Blvd., Amsterdam



This is a spacious
4 bedroom, 1.5 bath
home. 2 Bedrooms
on 1st floor,
2 bedrooms on 2nd
floor. Nice hardwood
floors throughout,
wood working
fireplace, central AC
& large fenced yard
with a shed.

PRICED TO SELL FAST!

#### REDUCED \$184,000 3393 St. Hwy. 67, Ft. Johnson



3 Bdrms, 2 full baths, over 2,300 sq. ft. in this super cute home. Gorgeous kitchen w/granite countertops, stainless steel appliances, wood floors, finished basement, gazebo, oversized 2 car garage w/workshop & pellet stove, fenced yard, 1.68+/- acres, propane furnace, propane fireplace, central air & just too many other great features to list. Call today!

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#### New Listing \$144,000 123 Maple Ave, Ft. Hunter



Nice 4 BDRM, 1.5 bath home on a corner lot. Newer hickory kitchen w/soft close drawers & cabinets, large 3 season room, 2 car garage, fenced yard, above ground pool, 2 pellet stoves & dry basement. A must see!

#### New Listing \$69,000 5 East Liberty St, St. Johnsville



This building has a great brick exterior, fenced yard & furnace that is only 2/3 yrs old. With a little bit of paint and hard wood floors re-finished this could be a super cute 3 bdrm, 1.5 bath home w/1st floor laundry & annual taxes are only \$2,251.20.

#### New Listing \$61,500 309 County Highway 102, Mayfield



3 BDRM, 1 full bath ranch on a slab and 1.2+/- acres with a carport. With some fresh paint this home would look very nice. Priced to sell & annual taxes w/NO exemptions are only \$1,972.00.

#### New Listing \$49,000 3342 State Higbway 10, Johnstown



CASH or 203K buyer only for this home as it only has 2 space heaters for a heat source. Home does need work & would be a great place for anyone looking for country living, but handy enough to give this home the love and attention it needs. Over 2,400 sq. ft. of living space on 0.63 +/- acres & TWO large 2 car-garages.

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#### NEW COMMERCIAL LISTING ONLY - \$120,000 228 Locust Ave, Amsterdam



This commercial building has a lot of options & currently offers 2 commercial spaces on 1st floor, a 1 bedroom apartment that is being renovated, a 2nd story 3 BDRM apartment w/long term tenants, off street parking & another large outbldg.

for storage. Let the rents for the apartments cover your expenses & taxes. Call to view, serious inquiries only.

# New Listing \$199,500 701 S. William St, Johnstown



This is one beautiful 3 Bdrm, 1.5 bath home w/a NEW STUNNING KITCHEN, granite countertops, stainless steel appliances, gorgeous wood floors, a stately staircase, wood working fireplace, 2 car garage & nice yard. A MUST SEE!

#### REDUCED \$120,000 42-44 Gorski St, Amsterdam



This is a 3 BDRM, 1 full bath home on a large lot with TWO-2 car garages. It has 2 BDRMS on 1st floor & has 1 BDRM on the 2nd floor with room to make a 4th BDRM. Nice, convenient location, Move-In-Condition.

#### Listed at \$59,900 9 Woodward Ave, Gloversville



PRICED TO
SELL! This is a
cute 3 BDRM
home that is
MOVE-INCONDITION w/a
fenced yard,
paved driveway
& 1 car garage.
Call
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#### \$242,000 412 Auriesville Rd, Town of Glen



THIS ONE IS A BEAUTIFUL HOME A MUST SEE! This home screams seller pride & is in a nice private setting. 3 BDRMS, 2 full baths & situated on 20.5 +/- acres. Over 2,000 sq. ft. of living space, large 2 ½ car garage, paved driveway, full basement, NEW ROOF, NEW WINDOWS, NEW SIDING, CENTRAL AIR, 5 yr old propane furnace, newer pellet stove, family room, GAZEBO & large shed. What are you waiting for?

#### Just Listed \$179,000 1219 Hughes Rd, T/O Charleston



40.7 +/- acres a HUGE 30'x50' fully insulated 3 car garage w/a large finished rec room in it, a 2002 single wide w/central air, nothing but privacy offered here. Long private driveway. Great property for year round living or seasonal. Charleston State Forest is directly behind this property.

#### REDUCED \$200,000 489 Co. Hwy. 107, Johnstown



This is a lovely old fashioned 4 BDRM, 1.5 bath home that screams character throughout all 2,700-sq. ft. New natural gas furnace, new hot water tank, new insulation in attic & basement, low taxes and 8.80+/- acres. A MUST SEE TO APPRECIATE!

#### \$134,900 124 Iroquois Trail, Tribes Hill



Cute and cozy
3 BDRM,
1 full bath
home located
on a dead end
rd. Privacy
offered &
home has a
beautiful view
of the Mohawk
River, yet up
high & not a
flood zone.

#### \$239,000 119 Meadowbrook Rd, T/O Glen



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Business Opportunity or
Storage? So many possibilities here if you want
to be your own boss
& establish your own
restaurant, bar, brewery, recreation center,
etc... Call today to view
and imagine what you
could have.

#### Listed at \$123,500 1168 Logtown Rd, Futonville



Looking for some privacy or land to hunt on? This 3 bdrm, 2 full bath home (1,352 sq. ft.) situated on **20 acres** offers just that! Lots of storage space in the outbldgs & sheds, small above ground pool, open concept btwn kitchen, dining & livingroom.

#### 2 Family - \$48,000 4234 State Highway 5s, Fultonville



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2 family (that
could be a
3 family)
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#### REDUCED \$124,500 5102 NYS Rte 29, Epbratab



This 3 BDRM, 2 full bath home has over 1800 sq. ft. of living space, home has lots of character, sits on 4.4+/- acres, CENTRAL AIR & low taxes. Call Carol (518) 332-3279

#### Reduced \$224,000 151 Keller Drive. Fonda



Lots of space here in this 4 BDRM, 3 1/2 bath home w/in-law apart ment/recreation room/home office, 0.88 +/- acres, 2 car garage, full basement, shed, in-ground pool & DEAD END RD.

#### WOW ONLY \$69,000 7 Center St, St. Johnsville



2 family home, rent rooms, commercial & residential zoning area & so much more.

#### New Listing \$240,000 130 Stock Rd, Johnstown



3.23+/- acres & a dead end road. Home is 12 yrs young, looks like it was just built as the sellers are meticulous. Home is handicapped accessible with 36" doors & wide hallways. Full basement is partially finished, large back yard, 2 car garage & paved driveway.

#### <u>VACANT LAND LISTINGS</u>

Getman Rd, Town of Mohawk \$24,000

Bldg lot, 2 acres

Mary St, Town of Mohawk \$25,000

Bldg lot, 200x150 with drilled well already

•••••

Burdick Rd, Town of Johnstown \$9,000 Bldg Lot, 0.69 acres

# Make hiring a housekeeper easier

Homeowners sometimes look to a housekeeper or maid service to help with work around the house. A housekeeper is a luxury many people cannot afford. For those who choose to splurge due to a busy schedule or an illness that prevents them from doing the work themselves, it is important to research a potential housekeeper before letting a person have access to the home.

The U.S. Bureau of Labor Statistics says there are 1.5 million maids and house-keepers across the country. Around 30 percent of those workers are employed by private households.

Many housekeepers are self-employed, meaning they are not backed by the reputation of a particular company. There are others who work for a company and may come to the house with a team to get the work done more quickly.

Considering housekeepers and maid

services will be entering your home, and sometimes when you are not around, it is important to find a reputable service and diligently check references. Even the best research may not account for or uncover every issue, but it will help narrow down housekeepers who do shoddy work or who cannot be trusted inside your home.

Before hiring a service, figure out what you expect of the housekeeper. Standard packages often include a thorough cleaning of the kitchen, bathrooms, floors and furniture. Other work, like moving furniture and vacuuming underneath or washing the interior and exterior of windows, may be an extra service for an additional fee, or they may not offer it at all.

Other housekeepers do laundry or put away clean dishes. It is important to pinpoint just what you will need from the housekeeper so you can compare prices and services of a few different maids accordingly. It's a good tip to get referrals from friends or neighbors as a jumping-off point to finding a maid service. Once you have a few names, check with the Better Business Bureau to see if there are any complaints against the companies or individuals you are considering. Also, look for a company that offers background checks on their employees. Select ones that offer insurance against any broken items, flooding, on-the-job accidents, etc. Ask each company you're considering if it bonds its housekeepers. This is essentially "dishonesty insurance" and helps offer extra protection against theft

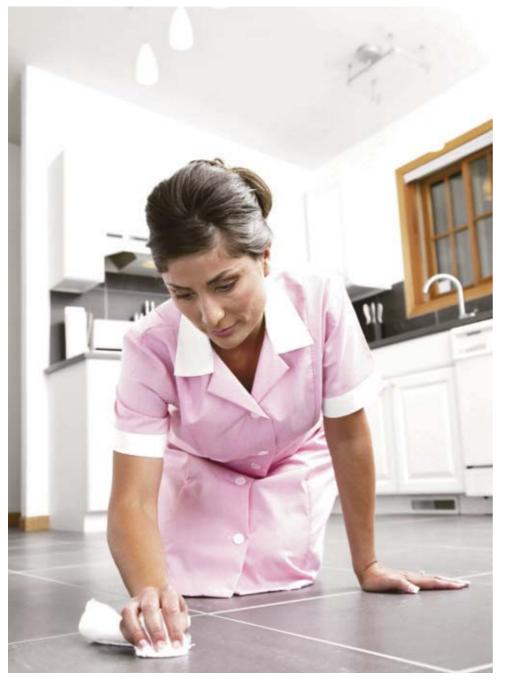
Cost may also be a factor when hiring a housekeeper. Costs vary among housekeepers, whose rates might be influenced by a host of factors, including whether or not you have pets, how frequently their services will be required and the size of your home.

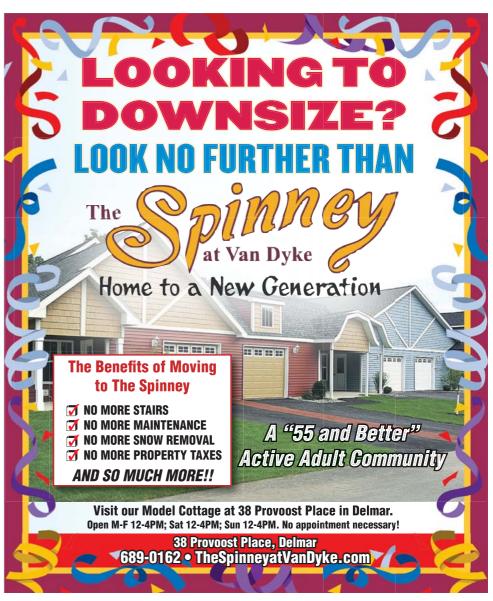
After you've narrowed down the prospects based on security and cost, fur-

ther shorten the list by finding out answers to some of these other questions:

- What types of cleaning products are used? Are they eco-friendly? Do Ihave a choice of products?
- Will the housekeeper use his or her own equipment, such as a vacuum cleaner, or must these items be provided?
- Will the same maid come every time or do they rotate?
- Does the maid service periodically do quality-control checks?
- Will the housekeeper come alone or with others to help?
  - How are complaints handled?

Setting rules and boundaries, as well as having all expectations spelled out in a contract, can help alleviate potential problems. Finding a housekeeper the right way will prevent having to go through the process again.





## Make your vehicle less vulnerable to theft

Vehicle theft is something few people imagine happening to them. Until it does. While many motorists may think technology has done wonders to curb vehicle theft, the National Highway Traffic Safety Administration notes that a motor vehicle is stolen every 46 seconds in the United States.

Auto theft is sometimes mistaken as a victimless crime. After all, insured motorists are typically reimbursed for stolen vehicles, and drivers whose cars are returned after being stolen can simply submit a claim to have any damages paid for by their insurers. But this characterization of auto theft is untrue, as all motorists, whether their car's been stolen or not, pay for auto theft. The Insurance Bureau of Canada notes that each year auto theft costs Canadians roughly \$1 billion. That figure includes the \$542 million insurers pay to fix or re-

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NYS Registered Mortgage Broker - Division of Financial Services All Loans Arranged through Third Party Lenders - NMLS# 55185 place stolen vehicles each year. Those costs are ultimately passed on to customers, who then indirectly pay for the actions of car thieves.

Curbing auto theft is not necessarily the job of drivers, but there are things motorists can do to reduce the likelihood that their car will be stolen by opportunistic thieves.

- Avoid keyless ignition systems. Drivers who live in areas that are vulnerable to auto theft may want the peace of mind that comes with traditional keved ignition systems instead of the more modern and flashy keyless ignition systems. While vehicles with keyed ignition systems are stolen every day, some thieves may find it easier and quicker to steal cars or trucks with keyless ignition systems. Thieves can copy keys used in traditional ignition systems, but that process may require access to the original key and tends to take longer than it takes for thieves to reprogram keyless ignition systems once they're inside a car. Reprogramming devices are not legal, but they are available and can be used to shut off automobile alarm systems in a matter of
- Lock your vehicle at all times. One of the simplest ways to protect a vehicle from prospective thieves is to always lock the windows and doors, even when you're inside the vehicle. Auto thieves like things to go quick-

ly and smoothly, and locked doors and rolled up windows only complicate things for thieves. Get in the habit of locking the vehicle when you're driving, as unlocked doors make it easier for carjackers to surprise unsuspecting motorists.

- Park smart. Some motorists like to park far away so their vehicles are not at risk of being dinged or scratched by inattentive drivers and passengers getting into and out of nearby vehicles. Others may simply not have the patience to find parking spots in well-lit areas close to home or storefronts. But thieves may target vehicles parked nowhere near foot or automobile traffic. Always park in parking garages or other well-lit areas, which deter thieves from breaking in and driving away with your vehicle.
- Etch the VIN onto your windows. Car thieves are not in the auto theft business so they can build a fleet of stolen cars. Upon stealing a car, many car thieves head right for a chop shop, which is a place where stolen cars are disassembled and then sold for parts. By etching the VIN, or vehicle identification number, of your car or truck on your vehicle's windshield or windows, you may be making your car less attractive to prospective thieves and the chop shops they do business with.

Vehicle theft remains a problem even as technology has done much to prevent it. But drivers can take steps to reduce their risk of being victimized by car thieves.

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......Asking \$250,000

## Sights to see in Ireland

The festive atmosphere that often dominates St. Patrick's Day parades and celebrations compels many celebrants to plan trips to Ireland. St. Patrick is the primary patron saint of Ireland, and, as a result, March 17 has become not just a celebration of St. Patrick, but also of the Emerald Isle.

Though it's not a large country by any means, Ireland is filled with breathtaking sights and boasts a rich and interesting history, making the island country a must see. While it might not be possible to see all Ireland has to offer in a single trip, the following are four locations visitors may want to push to the top of their lists when planning their Ireland vacations.

#### Cliffs of Moher, County Clare

Stretching for five miles along the Atlantic Coast in western Ireland, the Cliffs of Moher are Ireland's most visited natural attraction thanks in part to the awe inspiring views visitors experience. On clear days, visitors may be able to see all the way to Galway Bay and the Aran Islands. When visiting the cliffs, be sure to climb up O'Brien's Tower, which marks the highest point of the cliffs and provides the perfect opportunity to grab a quick photograph of this stunning natural landscape.

#### The Aran Islands, County Galway

A group of three islands on the west coast of Ireland, the Aran Islands are made of limestone and resemble the landscape of the Burren, another of the Emerald Isle's popular natural attractions. The largest of the islands, Inis Mor, is home to several important and impressive Celtic monuments and churches. Inis Mor is also home to Dun Aonghas, a prehistoric fort that historians believe can be traced back to the second century B.C. Visiting Dun Aonghas requires a bit of climbing, so visitors in poor health or especially young children may not be suited to make the trek. But those who can will experience stunning cliffside views well worth the climbing efforts.

Carrick-a-Rede Rope Bridge,

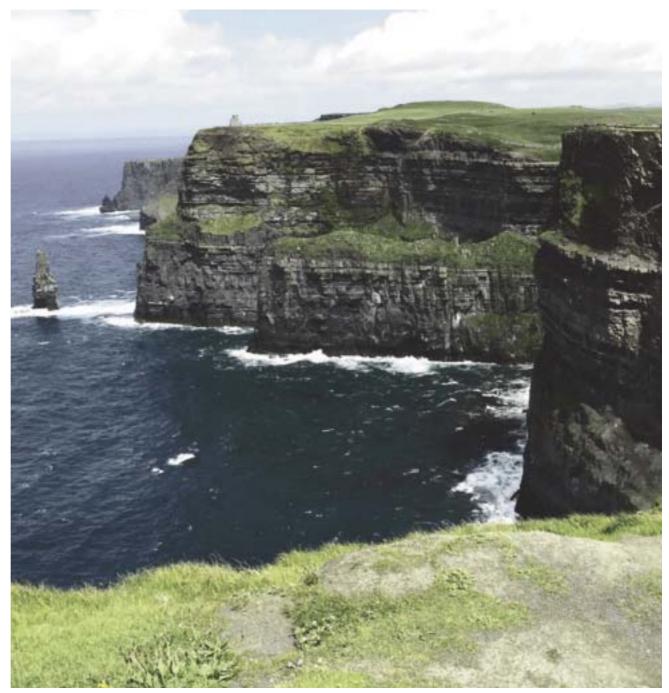
Country Antrim

Located in Northern Ireland, the Carrick-a-Rede Rope Bridge is one of the Northern Ireland's most beloved attractions. The bridge links the mainland to the island of Carrick-a-Rede island. The bridge was erected over a 23 meter deep chasm by fishermen so they could check their salmon nets. Visitors who make it across the bridge can see the diverse birdlife, and, on clear days, look across the sea to take in a view of nearby Rathlin Island

and Scotland.

Skellig Michael, County Kerry

The chosen destination for ascetic monks who withdrew from civilization to draw closer to God, Skellig Michael boasts the remains of a monastery that some believe dates as far back as the sixth century. A boat trip is necessary to reach Skellig Michael, and visitors should book their trips well in advance, as the popular tourist destination admits only a limited number of visitors each day. Like Dun Aonghas, the ascent to the monastery at Skellig Michael is somewhat steep, so visitors should consider both their age and their health before making the climb or booking their trips.



Cliffs of Moher, County Clare

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## **Newlyweds:**

## Money-saving tips for your first move together

(BPT) — With the average wedding costing upwards of \$30,000, starting your new life together takes a lot of careful budgeting. After you've finished paying for the flowers, reception hall, caterer, photographer and everything else related to your big day, you may not have much money left over when it comes time to move into a new home together. However, managing your move can be your first big DIY home project together, and it's one that's very doable on a budget.

Whether you're moving in together for the first time or moving up from a smaller apartment to the home where vou'll start your married life, you can save money and make your move go smoothly with a few tips:

#### **Streamline**

If you were both living on your own before marriage, you probably have duplicate items you won't need, such as two sets of pots and pans, dishes, glassware and furniture. You also likely received some wedding gifts that can replace old stuff. Don't take things you don't need with you to your new home. Instead, streamline by selling or donating excess stuff. Selling unneeded items can put some money in your pocket when you need it most. Or, donating goods can help you get a tax credit for charitable contributions when you file your taxes

#### Hold on to gift cards

If you received gift cards for your wedding, you might be tempted to spend them right away. However, every item you buy before the move is one more thing you'll have to pack and haul. Put off using gift cards until after the move, when you can use them to help decorate or furnish your new home.

#### Line up your moving truck

Renting a truck and doing your own packing and driving are great ways to save money on your move. If you're moving from a small apartment or condo into a larger home, you probably have less stuff, and a smaller vehicle — such as a 12- or 16-foot Penske rental truck should be big enough. Generally, moving experts recommend you plan for 150 cubic feet of space for every furnished room you'll be moving. Be sure to reserve your truck at least two weeks in advance, and ask about discounts; Penske Truck Rental offers discounts for AAA members and military personnel.

#### **Pack wisely**

You'll need multiple sizes of sturdy boxes to pack and protect your belongings for the move. Your local truck rental store will have all the packing supplies you need. Start early and pack over time so the job doesn't feel overwhelming. Label each box with the contents and the room where it will go in your new house, tape it securely and it's all ready to go onto the truck on moving day.

#### Get help

Moving day is a great excuse for a party! Ask friends over to help, and when the job is done treat everyone to take-out in your new home. For particularly heavy or fragile items, like an antique armoire or big sectional, it may make sense to hire professionals to help you pack and load those items.

#### Loading up

Loading the truck well maximizes the use of the space and helps protect your belongings while they're in transit. Load the heaviest boxes and items first, placing them on the bottom of the truck. Next, load lighter items and boxes on top. Penske's Truck Wizard application can help you plan how best to pack your truck.

#### **Drive safely**

Your move may be the first time you've driven a vehicle larger than an SUV. Safely driving a moving truck takes some caution, such as using your mirrors to help navigate turns, avoiding abrupt stops or lane changes, and setting the emergency brake every time you park. For more tips on driving a moving truck, visit pensketruckrental.com.

Moving into your first new home together can be an exciting experience. With some planning and care, you can accomplish your move smoothly and on budget.

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Outdoor patio dining for 20. Indoor seating capacity of 75 Restaurant had been in business for 13 yrs. Upstairs is a large 4BR apt with spacious kitchen, wood floors, large rooms & full bath with laundry hook up. Inventory list



Summit -Welcome Home This end of the oad farm on 112 acres borders state land. One beautiful farms in the county. The home hoast

and has been lovingly cared for, 5 bedrooms, 2 full baths gorgeous dining room with new wood floors and a formal living room that was recently opened up. Sit, enjoy thestone rocking chair front porch overlooking the views and new pond loaded with perennials. Take the country road right to your front door, serenity is calling you. Don't mis-



Immaculate center hall colonial in the village. This charmcious rooms original wood floors and a rocking chair front porch. I car attached

Middleburah

a fenced area perfect for your animals. The remainder of the yard offers raised bed gardens for your veggies and flowers. When you walk into this place is feels like HOME! warm and wonderful and walking distance to all amenities Perfect for the first time home buyer, 3 bedrooms 1 1/2 bath formal living and dining room



Lisa Tenneson

**Broker/Owner** 

Stamford SELLER! of STATE LAND. under 1 acre setting back off the road with

full bath, great big kitchen area with that country cabin charm. Wood stove in Dining area and wood floors. Large bedrooms all new windows, metal roof and more. 2nd guest chalet is FABULOUS NEW wood floors, windows, umbing, loft bedroom, new kitchen stainless appliances

Heated with propane. \$124.500



Middleburgh Stunning Village home with an additional 1 bedroom Apt above a 3 Car detached garage .This home would be a PERFECT B&B. too much to list. Total of 18 rooms in this stunning colonial. A beautiful new kitchen wood floors, original

woodwork, gorgeous fireplace and so much more. The garage also has a huge heated workshop that could be used as home based business. This is a MUST SEE home 4,000 SQ FT of living! This is a one of a kind village home walk to all amenities and have an acre of property

Middleburgh ecently renovated back to a single family home. The first floor now offers an open concept living dinning, and gor geous high end kitchen perfect for entertaining.1st

and 2nd floor new bathrooms,1 with laundry facility. Upstairs offers 3 bedrooms, with an additional unfinished room off master. Could become a 4th bedroom. The exterior of the home recently painted and all brand new windows. A detached 2 car garage. The home still needs some finishing work. Owners are moved and motivated!! walk to everything. \$114.900

Our inventory is getting low and there are buyers out there If you're thinking of listing give us a call.

Visit us at www.fourstarrealtygroup.com for these and more

# Five green home improvements that can help sell your home for more

(BPT) - Demand remains of Energy. What's more, high for energy-efficient, eco-friendly home features, according to a survev by the National Association of Home Builders. In fact, the majority of builders now put energyefficient windows, heating and cooling systems, thermostats and appliances in their construction, the survey says. If you're selling your home and hope to compete with new construction - as well as set your house apart from other resales - making improvements could significantly pay off.

"Updating your home with green features can attract more buyers and increase your home's sale price," says Geoff Lewis, president of RE/MAX, LLC. "Buyers are not only looking for cosmetic upgrades, they also want improvements that will help save them money for as long as they live in the home."

Some green projects you can easily accomplish yourself, like replacing less efficient light bulbs with compact fluorescent light bulbs or LEDs throughout the house, or installing a programmable thermostat. Other improvements may require professional expertise but can result in even bigger payoffs.

Here are five popular green home improvements that could help boost your home's resale value, and save you monev until you're ready to sell:

• Windows: Replacing older windows with EN-ERGY STAR-rated high-efficiency windows could lower your annual energy bill as much as 12 percent, according to the United States Department **ENERGY STAR-rated win**dows may qualify for a tax credit of 10 percent off the cost of the windows.

- Insulation: Most homes in the U.S. don't have enough insulation, according energystar.gov. Adding insulation and sealing air leaks could reduce annual energy bills by 10 percent. At the time of resale, adding fiberglass insulation in the attic could recoup 107 percent of the cost, according to Remodeling Magazine's Cost vs. Value report.
- Front door: It's a key part of your home's curb appeal and the last exterior feature homebuyers see before entering your house. However, a front door needs to do more than look good. Replacing an older, wooden door with an energy-efficient, secure steel door recoups more than 90 percent of its cost when you sell your home, according to the Cost vs. Value report.
- Landscaping: With warm weather approaching, it's a great time to think about landscaping that has green value as well as cosmetic appeal. Adding trees in addition to flowers can provide shade that will help keep the home's interior cooler in summer months. In fact, according to the National Association of Landscape professionals, planting five shade trees can return up to 100 percent of the project cost when you sell your home.
- Water: Most water heaters last about 10 years, so if your home is older, a new water heater could be a big selling point. A tankless water heater could be even more appealing; because



Consider saving some additional budget for energy-efficient home improvements that may help boost your home's value.

they only heat water when it's needed, rather than consume energy to hold gallons of water at a set temperature for hours, tankless water heaters use far less energy. ENERGY STAR says a tankless water heater could save you up to \$1,800 over its usable life - which is twice as long as the lifespan of traditional tank water heaters.

When you're thinking of selling your home, you'll probably invest a lot of time and energy into staging. Consider saving some additional budget for energy-efficient home improvements that may help boost your home's value. A knowledgeable real estate agent can advise you on which green home improvements can get you the biggest return on investment. Visit www.remax.com to find a real estate agent near you.

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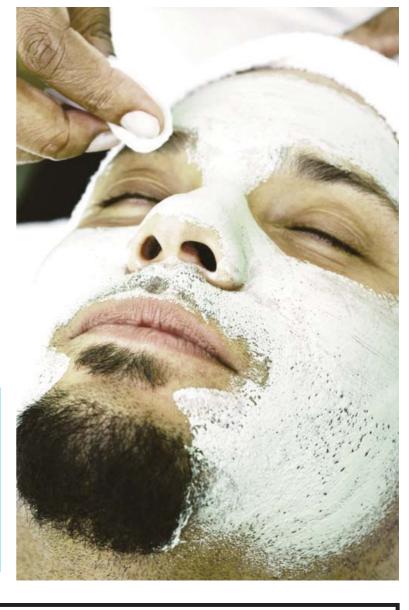
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### Men can benefit from facials, too

Though facials are a luxury most often associated with women, good skin is not exclusive to the fairer sex. Though their reasons for getting a facial often differ from women's, men can benefit from facials just as much as their female counterparts. The following are just a handful of the benefits a man can expect to enjoy after receiving a facial.

• Reduce shaving irritation: Perhaps the greatest reason for a man to get a facial is to relieve the irritation caused by shaving. Even the most technologically advanced razors cause some irritation, and that irritation can be mild, painful or anywhere in between. Rather than growing a beard to avoid the painful side effects of shaving, men can treat their skin to a facial that revitalizes their skin and helps offset some of the more painful side effects of taking a razor to their face.

- Improve appearance: One of the biggest benefits of receiving a facial is the procedure's effect on an individual's appearance. Men are more prone to clogged pores than women, but facials clean pores more deeply than store-bought scrubs and cleansers, helping skin appear more vibrant and healthy. That improved appearance can impact a man's self-esteem, which can benefit a man in both his personal and professional lives.
- Combat aging: Wrinkles are a natural side effect of aging, but some men find this particular part of the aging process more troublesome than others. Men whose wrinkles doubled seemingly overnight may be able to slow the wrinkling process by receiving a facial, which can help improve the elasticity of the skin and contribute to cellular regeneration that helps men avoid looking older than they really are.





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526: REDUCED

#### Krutz Properties is #1 per Capital District MLS for property SOLD in Montgomery County! 515: 548 Lynk Street



ST. JOHNSVIILLE: Perfect for the weekend get-a-way. Ranch style home with over sized heated (3 years old heat oump) for the in-ground pool he pool has been meticulous ly maintained. Driveway was sealed in August and is done yearly. Roof new in 2007 Two car detached garage with overhead storage and ar

attached shed. Amazing view from the porch of the Mohawk and Cherry Valleys. 4 to 5 acres are mowed, approx. 38 acres tillable



3409 State Route 80, FORT PLAIN: The renovation include, but don't stop with the new kitchen, bathrooms riring, windows and refinished nardwood floors and 5.2 acres Features include a horse barn with two renovated stalls, have storage and acreage for graz

Otsquago Creek which is annually stocked with trout by the NYS DEC. Must see to appreciate all of the details the current craftsmal



SPRAKERS: House built in 1790 w/many of the original features Original glass in the ain part of the house wide plank flooring, original front door and lock. Fireplace in the formal dining room was originally used ir

the 1700's for cooking. First floor bath with cast iron tub. Family room and Formal living room both have fireplaces. 172 acres w/voods, pasture, small hunting cabin and barn. House next door car be purchase with property for \$695,000. Asking \$550,000



835: 0 Carlisle Road, CANAJOHARIE: This 1.030' Road Frontage of prime land. Open field with woods near the back. It goes back to the overlook area of the Canajoharie gorge

agriculture/residential. It would make a great hobby farm or a resi dential sub-division. Other uses may be possible by going through the planning board. Village water and sewer may be available, but rould need to speak to the Village. Natural gas across the road Walking distance to schools. Asking \$54,900



93 Reed Street, CANAJOHARIE: A brick driveway leads to your Victorian home! Walk up the front steps to a beautiful large porch, step into the dining room with gleaming hardwood loors and wood burn ing fireplace. Forma

living room w/high ceiling and a 2nd fireplace. Enjoy a 1st floor office space or relax in the sunroom. Walk out the back door to a deck and view the landscaped yard. Asking \$159.90



308 Maring Road, CANAJOHARIE: Awaiting a new family. A spacious home on 2.6 acres with so ch to offer. Completely NEW Kitchen, hardwood floors throughout the nome, knotty pine ceiling: Large walk-in closet. Two pellet stoves keep the house cozy. Must see to appreciate. Centrally locat

ed in Upstate New York. One hour to Albany, Utica, Saratoga and ne Adirondacks. Half hour to Historic Cooperstow Hall of Fame. Asking \$137,500



and a new bath. All new flooring. New appliances. Updated indows. Located just outside of town on 2.59 acres

ing. The views are outstanding

and so is the old orchard setting. The property is fronted by the owner has added to this charming home. Asking \$159,900

# Plan for a successful family vacation

Vacations provide a chance to rest, recharge and experience new locales. Family vacations also provide an opportunity to make lasting memories parents and their children will remember forever.

According to the 2016 American Express Spending and Saving Tracker, 70 percent of Americans expected to travel for leisure in 2016. In addition, the Family Travel Association notes that between 35 and 40 percent of family travel is multigenerational. That means extended families comprise a large part of the travel market, even if trips are not associated with traditional family vacations. "Experimental travel," or visiting locations that stray from the norm, has grown in popularity as people are more concerned with experiences than simply seeing a particular location.

Family trips are one of the fastest-growing segments of the tourism industry. Families traveling together can heed the following advice to ensure their next trip is successful.

- Be flexible with travel dates. Traveling during offpeak seasons can mean fewer crowds and lower prices. Consider taking the kids out of school during a random week of the year rather than during scheduled breaks, such as winter vacation or spring break. Prices often spike during popular travel times and dip during less popular times, such as when kids are in school.
- Consider a vacation rental. Look beyond the traditional hotel for accommodations. Prices on private rentals may be comparable or less expensive while providing travelers with more space. This is especially valuable to large families who want a little more breathing room. Kids can retreat to one area while the adults hang out in another, something that may not always be possible in standard hotels. Renting a condo or home with a kitchen also means families can prepare their own meals, which helps to curb costs.
- Encourage input from all. One person's idea of a good time may differ from everyone else's. Poll family members regarding their vision of a dream vacation and spend time trying to cater to at least one of these ideas

per person. Make certain children have a say as well, as they'll be more likely to go along with plans that they were involved in making.

• Extend the fun to others. One way to maximize enjoyment is to plan vacations with other families. This way children have a group of friends with whom they can share the fun and different experiences. What's more, parents can enjoy adult time with friends. Some resorts discount for large groups, so this can be a cost-saving measure as well.

• Expect some hiccups. Vacations can be relaxing, but getting there sometimes can be a challenge. Go into the vacation process recognizing the potential for traffic or airport delays and plan accordingly to keep children occupied. Pack plenty of snacks as well.

Family vacations are an entertaining way to spend time together. With advanced planning and some patience, the end results can be well worth the work.









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## Dogs and water safety

Dogs have solidified their places in many families. Nowadays, more and more dogs accompany their pet parents on trips to the store, vacations and various recreational pursuits — including trips to the beach or the backyard pool.

Many people assume all dogs can swim and swim well. But WebMD advises that not all dogs are natural-born swimmers, and some may be more skillful than others. Unfortunately, there's no way to gauge a dog's swimming prowess until the animal is introduced to water. That's one reason why dog owners must make water safety a priority when taking their pets near water.

#### **Introducing water**

Make dogs feel comfortable in the water by gradually





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Start in an area that can be controlled, such as a kiddie swimming pool. That's shallow enough to help dogs if they struggle. Show the dog that the water can be enjoyable. Get in with the dog and let him or her get acclimated to the feeling of water on

its paws. Let your pet set

the pace, being certain

not to force the issue.

introducing them to it.

If you're at the beach or lakeside, throw a stick progressively further from the shore. This can help the dog incrementally adapt to the feeling of deeper water. Tossing your dog into the water or submerging his head can be traumatic.

# Recognizing poor swimmers

Dogs that have large

bodies and short legs often do not swim for fun. American Bulldogs, for example, may not be as skilled or as enthusiastic about swimming as Labradors. If your dog gives you a hard time about swimming or struggles to stay afloat, you may not be able to share laps together. Instead, watch him or her carefully around the water to prevent accidents should your pet wander in.

#### Watching for currents

At the beach, the same currents and rip tides that can pose a threat to humans can threaten dogs. Even strong swimmers can be affected in rough surf, and dogs may not have the intellect to escape currents, so it's best to avoid the situation.

Washed-up fish and sea-

water also can be threatening to dogs. Dogs may be enticed by the smell of dead fish, but become ill if they consume decomposing marine life. The same is said for drinking seawater. Bring fresh water along to quench the dog's thirst so he or she will not be tempted to lap up the saltwater.

#### Life preservers

Dogs riding in boats should be fitted with canine life preservers. These will help dogs stay afloat should they fall in the water, while also making dogs more visible in the water.

Water and dogs may seem like a natural fit, but individuals should test their dogs' swimming abilities and exercise precaution whenever their pets are around water.

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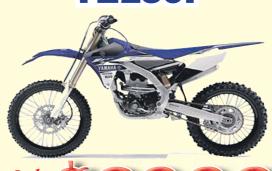
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335 N Shore Rd, Peck Lake \$199,000

3-4BR/2BA overlooking Sunrise Bay on peaceful Peck Lake. Fireplace, open living room, dining room, master suite with lake views. High ceilings, well maintained screen porch and deck to relax. Dock stays!



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\$95,000
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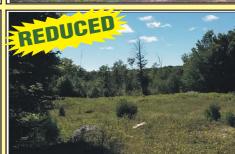
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HOUSE
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3-4BR/2BA overlooking Sunrise Bay on
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Fireplace, open living
room, dining room,
master suite with lake
views. High ceilings,
well maintained
screen porch and
deck to relax.
Dock stays!



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**Basement** 



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3 APA and
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2-8+ acres,
1-3+ acres



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MLS 201616391 \$219,500

Wake up to the call of the Loons and the sunshine as it streams into the master bedroom windows. Inspect this family cabin with 4 bedrooms, 2 baths, glass enclosed porch 100' foot water front grassy knoll... a paradise for kids to swim and play. With a beautiful upper level view





MLS 201700580 \$251,900

This quaint 195 year old, historic, lakefront Colonial style home located in the idyllic Village of Northville is all one needs to slip into retirement. This lakefront home has 2260 sq. ft. of living space, three bedrooms, 1.5 baths with plenty of space for guests and your favorite antiques, it is fussy neat, clean and full of charm.





MLS 201616919 \$280,000

Rustic and inviting custom log home on a private 32 plus acres in scenic Wells, New York just a quick walk to Lake Algonquin! Beautiful oak floors, stunning cathedral ceilings with fans and remote operated ky lights. 2 bedrooms and 2 baths on main floor plus master suite loft. Relaxing sun room overlooking the back yard! Large deck for entertaining. Zoned propane hot water heating system plus toasty pellet stove. Oversized 2-car garage with full second story wood working shop. One of a kind property!





MLS 201611298 \$284,500

Tucked away and shadowed by stately cherry and beech trees, sits this southern exposed, contemporary lake house with wrap around deck, multiple sliding glass doors, walk out basement, 3 bedrooms, 2 baths, fireplace and lake access rights.





MLS 201614432 \$325,000

PACK UP THE WHOLE FAMILY! This waterfront 3 bedroom home offers space for everyone. 1st floor has open kitchen, living room, dining room and family room with deck and lower level has master suite, game room, living area, small kitchen and glass enclosed porch. Both levels





MLS 201516087 \$345,000

Beautiful serene Lakefront with 927ft. on a peninsula in a private cove of Peck's Lake. A wonderful enclosed porch overlooking the lake makes for a great place to find peace and quiet. Open floor plan living with beautiful hardwood floors. Living room with gas stove, large eat-in kitchen, large master bedroom with picture perfect views of the lake and first floor bedroom and full bath





MLS 201702229 \$394,900

ENJOY ADIRONDACK LIVING ON SCENIC PECK'S LAKE with 180 ft. direct waterfront. Perfect for seasonal or year round living with 4 bedrooms, 2 full and 2 half baths, master suite and one other bedroom down which is great for guests with privacy having two extra bedrooms, baths and family room up. Applianced kitchen with large eating bar, fireplaced living room plus vaulted sun room. Relaxing deck overlooking the lake plus the waterfront deck and docks with sand beach! Private bay great for fishing and boating.





MLS 201518709 \$595,000

275ft of LAKEFRONT on pure and pristine Peck's Lake. Enjoy the bay, ne open lake and the level, sandy lakefront. This 2000 sgft contemporary style home features exquisite stone work on the exterior, new siding, new deck, new dock, replacement windows and a newer roof. The interior of this lakefront home features 3 bedrooms, 2.5 baths, 3 gas fireplaces, new custom built kitchen with granite countertops, stainless appliances and new flooring. This is not a drive by, as it cannot be seen from the road AND YOU DON'T WANT TO MISS OUT ON THIS **EXCEPTIONAL LAKEFRONT PROPERTY**