

# LUXURY

July 2017  
Volume 2  
No. 4

Real Estate • Automotive  
Home • Recreation • Jewelry

*living*



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*14 Graystone Road, Loudonville \$794,800*



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**1 Shalimar Ct, Loudonville - \$824,800**  
4 Bedrooms, 3.5 Bath.  
4000 sq ft. • Brick fronted Ted Cillis Jr. built colonial.



**14 Graystone Rd, Loudonville - \$794,800**  
5 Bedrooms, 5 Bath. • 4596 sq ft.  
Exquisite custom colonial on premium cul-de-sac lot  
in the heart of Loudonville.



**5 Shalimar Ct, Loudonville - \$699,800**  
4 Bedrooms, 3 full Bath and 2 ½ bath • 4092 sq ft  
Brick fronted colonial in desirable Shalimar CT.



**1030 Lamplighter Rd, Niskayuna - \$619,800**  
5 Bedrooms, 4 Bath • 3602 sq ft.  
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**51 Timberwick Dr, Clifton Park - \$589,800**  
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**41a Aspinwall Rd, Loudonville - \$254,800**  
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**537 Bloominggrove Dr, North Greenbush - \$254,800**  
4 Bedroom, 2 Bath • 2102 sq ft  
Solid Brick cape on large corner lot.



# Burglaries peak in summer: Is your home secure?

(BPT) — Long days, moonlit nights and endless opportunities for adventure are probably causing you to daydream about travel. Whether you're planning a day trip or a month-long extravaganza, summer is full of opportunity for you. But what about your empty house while you're away?

Unfortunately, summer months are also peak periods for home burglaries. Seasonal patterns exist in household burglary rates, according the U.S. Department of Justice, with these crimes happening more frequently in the summer than during other seasons of the year because people are traveling more and are away from their homes.

Planning your next weekend at the cabin doesn't have to involve worry about a break-in back home. Give yourself peace of mind no matter where you are by taking a few proactive steps to protect your home today.

### Step 1: A smart home is a secure home

Law enforcement agencies agree that one of the best ways to protect a home is with a security system. Something as simple as a sign noting an alarm system is on-site can be enough to deter a potential theft. Closing and locking all doors (including dead bolts) and then setting an alarm dramatically decreases burglary odds.

Smart home technology is creating greater innovation in home security, with systems like Iris by Lowe's allowing homeowners to create a do-it-yourself, tailored system that's not only convenient but effective security. This affordable system features more than 100 compatible devices that include security cameras, motion sensors, smart locks, adjustable light bulbs, connected thermostats, smoke alarms and more.

For an even more secure home, Iris now offers professional home monitoring for less than \$15 a month. The service gives homeowners the ability to have emergency responders dispatched to their homes in the event of a security, smoke, carbon monoxide or panic alarm, with no long-term contract required. Whether you're at work or across the country, you can rest easy knowing someone will respond quickly to any home emergency.

### Step 2: Avoid signs that show your home is vacant

An empty home is an easy target for break-ins. It can be pretty obvious when homeowners are away, especially if they've been gone for a while. But with a mix of simple steps and effective technology, you can give your house a "lived-in" feel, even when you're miles away.

Stop your mail and newspaper delivery when traveling, or ask a neighbor to gather these items for you so they don't accumulate on your property. Have someone come and tidy your yard and water plants so everything appears tended to. Use your Iris smart home system to set lights to turn on and off throughout the day. You may even ask a neighbor to periodically park in your driveway to give the impression people are coming and going.

Keep in mind social media has become a rich resource for criminals. Keep profile settings to private and never post photos or other messages on social media about your vacation while still away. Travel posts are like news alerts that your home is empty. It's best to wait until you return before sharing those precious images with friends and family.

### Step 3: Rid your property of hiding spots and easy points of entry

Homes with lots of overgrowth and natural coverage provide hiding spots that make break-ins simpler. That means now is the time to trim bushes, hedges and trees, especially around entrance points in the home.

Next, look for vulnerable areas of your house. For example, the garage door may be easier to open than you think. Consider using a C-clamp on garage doors while gone or integrating a smart garage controller so you can keep tabs on whether it's opened or closed from your smartphone.

Windows are another common way for burglars to enter a home. Hot summer months often mean cracked windows, so double check all are closed and locked. With a smart home system like Iris, you can even check on this remotely and get notified if a window is opened or broken. If you have a window air conditioning unit, you may want to install window frame locks to prevent a criminal from pushing out the unit and entering the home.

Summer should be a time of relaxation instead of worry. These three steps can help you be smart about securing your home so you can actually enjoy that vacation.

Visit MyIrisSecurity.com or your local Lowe's or to learn more about installing Iris in your home today.



The smart hub is the heart of the Iris ecosystem and here it sits in a family's living room.

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Picturesque backyard borders beautiful creek with a unique fire pit on a large furnished patio. The property borders state land! Garage, workshop & garden sheds come with many important items, such as, freezer, tools, garden equipment, plus furnishings. The home's interior boasts a "great room" with gas fireplace

and furnished with couch and recliners, end tables, chairs, credenza and more. All beautiful! A kitchen made for the most meticulous and adventurous cook- also complete with appliances and utensils. An upper sun deck is fully ready for dining and relaxing. The lower level even includes an outdoor shower! This is truly an immaculate and unique find! Perfection with lots of privacy. A year round dream!

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## Save energy and money

(NAPS) — A cool way to save some cold cash can be to install a heating and cooling system that takes solar energy out of the ground.

Many homeowners who install geothermal heating and cooling systems can get utility and state rebates—and even those who don't may be able to get a more comfortable home at less cost.

A geothermal system can save you money year-round—and help save the planet, too. They operate



Geothermal heat pumps take advantage of free solar energy stored just below the surface of the earth.

more efficiently and economically than traditional furnaces, air-source heat pumps or air conditioners. By some estimates, they offer as much benefit when it comes to clean energy generation as wind and solar technology.

The most efficient geothermal heat pump systems can deliver over five dollars of heating for every dollar of electrical energy used. That translates into reductions in heating and cooling bills by as much as 70 percent.

### How it works

Geothermal heat pumps take advantage of free solar energy stored just below the surface of the earth. Using a series of pipes buried in the ground, the system extracts thermal energy, concentrates it, and distributes it throughout the house using traditional ductwork or radiant floor heating.

The system reverses to also cool the house. In that mode, it extracts heat from indoor air and either moves it back into the earth or into a water tank for hot wa-

ter—generating it at three to five times the efficiency of traditional gas or electric heaters.

You can save on space as well as money. Geothermal systems, such as those by WaterFurnace tend to produce more energy per square foot than solar systems while taking up less space.

For further facts and tips, you can visit [www.waterfurnace.com](http://www.waterfurnace.com).

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## Confused by TV technology? This buyer's guide simplifies the terms

(BPT) — The technology in our TV sets has changed a lot in the past decade. When it comes time to buy one, it's easy to lose track of which features matter for a good TV-watching experience.

You might find a TV at a tempting price, but you don't want to end up wasting money on a picture that blurs at the height of the action, looks distorted from side angles or doesn't support the latest technology.

At the same time, does the expensive model and its alphabet soup of features really give you a better picture for the price?

"With all the new TVs hitting the market in the next few months, it can be tough to know what to buy and what the numbers mean," says Katie Linendoll, tech expert, TODAY Show contributor and Emmy Award winner.

Since your TV set is a major source of entertainment for you and your family, it's important to know what to look for before you start shopping. With Linendoll's guidance on the latest TV features and technology, you'll be sure to choose a TV set with the brightness, sharp images and vibrant colors you're looking for. Because the last thing you want is to get stuck with a TV you'll regret.

### Screen type: OLED or LCD?

For starters, there are only two kinds of TV panel technologies available right now: OLED (pronounced "oh-led") and LCD.

"OLED technology creates its own light, which means each pixel can be individually controlled and turned on or

completely off," says Linendoll. Plus, OLED delivers over one billion different shades of color — about 64 times the amount of a conventional TV.

Many experts who have performed detailed technical reviews have deemed OLED the best TV tech ever made. Combined with rave reviews and its super-slim design, this tech is worth paying a bit more in price.

Currently, OLED is available in various screen sizes from LG, who led the introduction of the category a few years ago, and Sony announced they will also release several OLED sets later this year.

Unlike OLED, LCD (liquid crystal display) requires a backlight to make the picture. Most of today's LCD sets use LED lighting. LCD can create a bright, colorful picture but black levels will not be as dark as OLED, and some details can be lost in the shadows.

"This category of TV can still deliver very impressive picture quality, and it's often very attractively priced," says Linendoll.

While shopping for an LCD set, it's important to know major manufacturers have different names for their premium LCD models. You might hear of Q-LED (an LCD TV that uses quantum dot technology) — not to be confused with OLED — as well as Super UHD or XBR.

### Brighter, more colorful picture

One big improvement in recent years has been the expansion of color capabilities in TVs. Nano cell and quantum dot technology, for example, are designed primarily

to deliver a bigger spectrum of color than conventional LCD sets, creating more realistic-looking pictures.

How does it work? Nano cell, which is only found in LG's Super UHD TVs, uses extremely small particles (one nanometer in size), which provide more refined and accurate shades of color.

### Viewing angles are important

Research shows that only about 10 percent of TV viewers sit directly in front of the TV, so viewing angle is extremely important. Moving even by as little as 10-15 degrees can make colors look washed out and black levels will start to degrade.

OLED TVs have the best performance at wide viewing angles; however, some LCDs, such as LG's Super UHD sets, use a special LCD type for a wider viewing angle.

### Sharper resolution

The more pixels you have, the better the image quality. If you picked up on the buzz about 4K "Ultra HD," you know these TVs have more than 8 million pixels and display sharper, more lifelike images.

"Most new bigger-screen TVs you'd be considering, including OLED and LCD TVs, are 4K," says Linendoll. A newer enhancement to 4K is called HDR or high dynamic range, giving you more shadow detail and natural bright highlights.

Be sure the set you're looking at has 4K resolution and supports HDR; otherwise you will be missing out on what's quickly becoming the gold standard in TV features.

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**Summit - Welcome Home!** This end of the road farm on 112 acres borders state land. One of the most beautiful farms in the county. The home boasts of farm charm 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 the stone 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 miss this farm. **\$369,900**



**Middleburgh - MOVE IN READY!** Immaculate center hall colonial in the village. This charming home has spacious rooms, original wood floors and a rocking chair front porch. 1 car attached garage goes out to 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. **\$109,600**



**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. **\$239,900**



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**Middleburgh - Own a piece of history!** The active, upstate village of Middleburgh offers quaint shops, fabulous restaurants, and it's own micro-brewery! Be part of the Main St. action with this 1938 theater! Currently offers (2) first floor commercial spaces, (2) finished 2nd floor apartments with original hardwood flooring. Additional 2nd floor untouched rooms can offer more office space. New electric service and wiring. New thermopane glass. Theater space has been completely redone. List of improvements available. **\$374,900**

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# Weeding through lawn care service options

Millions of acres across North America are devoted to lush, green lawns. According to Duke University's Nicholas School of the Environment, lawns take up 40.5 million acres and individuals spend \$30 billion on average for lawn and garden upkeep in the United States alone. People certainly love their lawns and often wonder if those lawns are best left in the hands of professionals.

The National Gardening Association states that 72 percent of American households do some work in their yards. However, a growing number of homeowners also hire others to make their lawns look pristine. Homeowners who want to leave lawn care to the professionals can consider the following factors as they search for a company that best suits their needs.

- Work with a licensed and insured company. Lawn care services that are licensed and insured provide more peace of mind to homeowners than the alternatives. Should an injury occur on your property while work is being done, an insured business will be able to take care of it and you won't be liable.
- Ask about membership in a professional or trade organization. Businesses that belong to an organization invest in continually learning about the evolution of lawn care. This increases the likelihood that member companies will be up-to-date regarding the latest, most environmentally friendly lawn care techniques. Participation in a trade organization also may indicate education in the landscaping field.

• Research reviews before hiring. Although public reviews may not paint the entire picture and they often reflect only the very positive or very negative experiences previous customers have had with a given business, they can provide an idea of how a lawn care company interacts with its customers. Prospective customers who contact the Better Business Bureau may learn if there have been any glaring complaints against a particular contractor.

• Find out which services are offered. Ask each business what services they provide. While nearly every lawn care contractor will mow the lawn and trim shrubs, many homeowners prefer companies that can adapt when the yard needs a change. This may include pest treatments, fertilization, aeration, and seasonal cleanups.

• Look for a company that's organized and connected. Customer service should be a factor when choosing a lawn care service. You want to be able to reach the company promptly. A company that responds quickly is ideal, especially if you need to change a service or need to inquire about additional or emergency work.

Shopping for a lawn care service can take time and effort, but the results will be well worth it when homeowners have lawns and landscapes that make their neighbors green with envy.



Shopping for a lawn care service can take time and effort, but the results will be well worth it.

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## Add living space to your home with an easy patio makeover

(BPT) — Everyone looks forward to a shift into summer mode, with its sun-soaked days, flower-scented breezes and velvety nights under the stars.

Now is the time to take advantage of a golden opportunity right outside your door. Celebrate summer and all it offers by recreating your outdoor space. Whether it's a balcony, a patio or a deck, a few touches are all you need to turn it into a highly functional living space.

When done right, a patio makeover is like a boost to your home's square footage of living space without straining your wallet. Think of the patio as a summer room, and the possibilities really open up.

One approach to making your summer room perfect is to start by thinking of your needs and what you love to do. If you could add any room to your home, what would it be, and what would you use it for? Then, turn to a resource like Big Lots, which offers everything you need to build that summer room, while keeping you within budget.

### Your summer living room

Transform any outdoor space into a relaxing oasis that's perfect for unwinding and summer daydreams. Your key piece is a comfortable outdoor couch you can really sink into.

It's always best to start with a neutral-colored cushion, then work the accessories and accent pieces, including side tables, brightly colored throw pillows and outdoor lanterns to make the space feel extra homey and just

like an authentic living room. These decor pieces can be easily and affordably switched out year-over-year to make your outdoor space feel fresh and new.

With an easy assembly gazebo, you can also keep the space cool and comfortable in the heat of the day.

Finally, if your patio faces an open or public area, a row of evergreens planted in large colorful pots will transform it into an intimate space with a perfect touch of nature.

### Your summer party room

With the right pieces, you can set the scene for any gathering of friends and family. Start with ample seating. Add to the traditional living room setup with an outdoor cushioned bench, and position some accent chairs and tables in a nook or two for conversation clusters. A patterned outdoor rug also helps to delineate spaces on a large patio or deck.

A fire pit always creates a natural centerpiece and gathering spot. Some designs take this up a notch and incorporate the soft glow of fire right into a tabletop, making it easy to talk long into the summer night. As a finishing touch, be sure to have a wireless speaker and playlist ready to set the mood with music.

### Your summer kitchen

The downside of summer living is building up unwanted heat in the kitchen from cooking dinner. The best solution is to take it outside. Don't limit the grill to weekends

and burgers and brats. Explore the many grilling recipes out there to expand your repertoire. While you're doing this, set up your patio as an outdoor cooking station that's ready to go whenever you're ready to start cooking.

Set up a sturdy table for prepping veggies and meats and a selection of lightweight, outdoor serving dishes. The variety of colors and designs are endless and add to the space aesthetic. (Just as you would indoors, make sure the surface is clean before you get started.) Use colorful crates to keep grilling tools, potholders and outdoor dishes and glassware organized and handy.

Finally, pick up some bright-colored pots that match your decor style and plant rosemary, parsley, basil and other herbs so they're within easy reach to add fresh flavors to your grilled fish and chicken, as well as those tasty summer veggies. These potted plants also make for beautiful, easy centerpieces.

### Your summer dining room

Dining outside is a fun and relaxing way to enjoy food as well as the company of your family and friends. When you choose a patio table, choose one with ample seating, and keep things comfortable and colorful with waterproof cushions. Umbrellas can throw shade on a sun-drenched deck or patio, making daytime dining (or your morning coffee time) more pleasant and easy on the eyes. If you're looking for something different, a patio umbrella outfitted with lights on the underside will let you linger over dinner longer.

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# Maximize your basement's potential

by Scott McGillivray

(NAPS) — With house prices on the rise, finishing a basement is the latest trend toward building even more equity in the home.

A finished basement can offer a little extra room to give a growing family space to breathe, and with so many uses, a renovated basement may be the exact solution to what your home is missing. It can provide additional storage space, a soundproofed media room, craft room, guest room or income suite. The possibilities are practically endless. Here are some tips on how to give your basement a 180-degree makeover:

**Waterproof it.** Check the interior foundation and floors to make sure there are no existing moisture issues, water damage or mold problems. Address any primary moisture issues before finishing the space. Examine grading to ensure water runs away from your foundation.

**Soundproof it.** Installing acoustic insulation can provide an excellent excuse for cranking up the subwoofer, hosting a get-together or letting the kids run wild. Soundproofing can be the ultimate solution to maximize your basement's peace, quiet and privacy.

**Add or replace flooring.** Installing a new floor can im-

prove the overall comfort level and look of your basement. Vinyl, laminate, ceramic tile and engineered hardwood are great options. Say no to carpet, which can harbor mold and allergens, particularly in the basement, and don't forget to lay a subfloor.

**Add color.** Transform the dull and boring space into an inviting oasis or a colorful playroom with a simple coat of paint. If your basement has low ceilings or limited natural light, choose lighter, warmer tones to brighten the space. To add some drama, consider adding depth and visual interest to your space with a different-colored accent wall.

**Accessorize it.** Throw pillows, rugs, lighting and artwork are simple additions that can immediately enhance or change your basement's look and feel. Recessed lights can modernize, while artwork and throw pillows can add a splash of color. Accessories are really an opportunity to make it your own and let your person-

ality shine through. They also provide an inexpensive way to keep your space looking fresh from year to year.

For more information, visit [www.roxul.com](http://www.roxul.com).

*Scott McGillivray is the award-winning TV host of the hit series "Income Property" on HGTV Canada, a full-time real estate investor, contractor, author and educator. Follow him on Twitter @smcgillivray.*



Soundproofing can be the ultimate solution to maximize your basement's peace, quiet and privacy.

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## Expert advice for college-bound grads

(MS) — Only 60 percent of college freshmen will graduate within 6 years according to the latest report from the National Center for Educational Statistics. That's pretty scary stuff for college-bound students and their tuition-paying parents — especially if loans are part of the financial formula.

Even for those students who make it to graduation, there may be some question as to whether they made the most of their time on campus.

As this Northern Michigan University senior reflects, "There I was, about to graduate with some random degree and feeling like I'd wasted my parents money."

And from a University of Florida senior: "The problem with college is that you figure it out about the time you're ready to graduate."

Helping college students "figure it out" sooner rather than later is what the latest edition of the awarding-winning "Been There, Should've Done That — 995+ Tips for Making the Most of College," (Front Porch Press) continues to do. The 4th edition again draws from interviews with seasoned collegians across the U.S. According to author, Suzette Tyler, a former academic adviser at Michigan State University, "their 'expert' advice is refreshingly insightful and often more encompassing

than might be found in an adviser's office."

"I could talk until I was blue in the face about things like time-management and self-discipline," Tyler explains, "but when a fellow student says, 'I got great grades and I never missed a party and here's how to do it,' it has far more impact.

Here are some tips from 'the experts':

- "The first few weeks are great. You're meeting people, partying ... no tests, no papers. Then ...WHAM! Everything's due in the same week! If you weren't hitting the books right along, you'll spend the rest of the term digging yourself out!" - Senior, University of California, Santa Cruz

- "Gather all the syllabi during the first week of classes and write down the due date for every single paper, project, test or whatever. You'll see instantly which weeks are potential killers." - Junior, Wake Forest

- "Sitting in a classroom is the easiest part of college and it cuts study time in half. Why make it hard on yourself? GO!" - Senior, University of Iowa

- "What separated me from the masses was 'connecting' with a faculty member. I

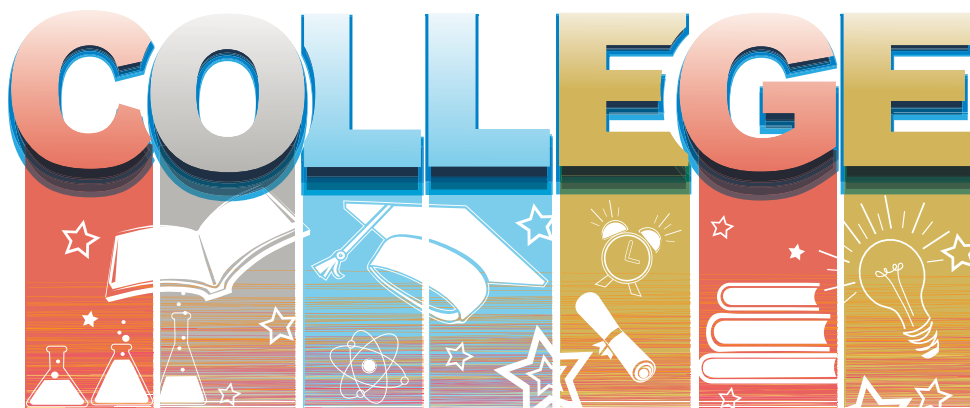
didn't even know what the possibilities were until he laid out a 'roadmap' and showed me a few shortcuts to get there. When my confidence was shaky, he reminded me that I could do it." - Graduate, University of Michigan.

- "Pick the professor, not the time of day." - Junior, Duke University

- "Get a job in the office of your major. You'll get to know everyone from the secretaries to the dean, all of whom can be very helpful. If any great opportunities come along, you'll be the first to know." - Senior, Indiana University

- "There's no reason to fail! There are people here to help and it's free. Actually, you've paid for it so you might as well use it." - Senior, Michigan State University

"The students who make the most of their college experience aren't necessarily the smartest ones. It's often the average kids who know how to utilize the system, connect with the professors, take advantage of extracurricular activities, and manage their time well who reap the rewards," Tyler says.



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215: 373 County Hwy 32A, CHERRY VALLEY: Raised Ranch Home on 10+ acres, 2 bedrooms, but basement could have a 3rd bedroom. Open living room, dining room and kitchen. French doors lead out to a beautiful relaxing deck. **Asking \$159,900**

514: 498 Lynk Street, SPRAKERS: Long private drive is the entrance a 2009 Modular home. Master suite, 3 bedrooms and 2 full baths. Three stall, 2 story pole barn. 18.4 acres with a pond. Secluded setting. Property can be bought with MLS 201615979 as a package deal for \$695,000. **Asking \$225,000**

515: 548 Lynk Street, SPRAKERS: House built in 1790 w/many of the original features! Original glass in the main part of the house, wide plank flooring, original front door and lock. Fireplace in the formal dining room was originally used in the 1700's for cooking. First floor bath with cast iron tub. Family room and Formal living room both have fireplaces. 172 acres w/woods, pasture, small hunting cabin and barn. House next door can be purchased with property for \$695,000. **Asking \$550,000**

815: REDUCED PRICE!!! 115 Lynk Street, SPRAKERS: Land with creek out back, land goes up behind the next 3 houses. Drilled well, a little sulphur, 3-1000 gallon septic one near electrical pole, one corner of shed, one out near pile of wood, shed, electric in place, 2 Alaskan Slabs 30'x30', 27' x 47' (10' area between slabs that was a breezeway, some woods in back area. Black top driveway shared at top - not in the deed, Gravel driveway is owned by Town of Root. GREAT PROPERTY - ADD HOME!!! **Asking \$27,900**

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989: 7245 State Highway 5S, FORT PLAIN: A spacious Country Ranch Home. Too many updates to list over the past 10 yrs. Nice backyard for the kids with above ground pool right off the back deck. Centrally located in Upstate New York. Only 10 minutes from Exit 29 of the New York State Thruway. **Asking \$98,000**

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## Tips to keep favorite vacation spots fresh and exciting, every time you visit

(BPT) — You can love everything about a destination, but after your family has visited the same spot multiple times they may start to feel as if they've done and seen everything the location has to offer. When a vacation destination fits your budget, lifestyle and the amount of time you have for getting there, you may not want to give it up, no matter how many times you've already been there.

So how can you ensure the fifth (or 15th) visit feels as fun and exciting as the first?

Here are six tips for keeping your favorite summer vacation spot feeling fresh year after year:

- Try different accommodations - Trying new accommodations can help give you a fresh perspective on a location. If your family always stays in a budget hotel, consider a rental by owner next time. If you're used to luxury accommodations, stay in a campground for a different experience. Destinations that are popular spots for repeat visitors often have a variety of accommodations as diverse as the travelers who visit. For example, in Myrtle Beach, SC - one of the East Coast's most popular destinations for repeat visitors - you can find accom-

modations that range from luxury hotels to budget motels, campgrounds to beach house rentals, all-inclusive resorts to all-suites accommodations.

- Vary dining options - It's easy to get in a rut when you're eating on the fly, especially if you're eating for convenience rather than experience. However, every destination has its own regional cuisine. If your family sticks with fast food or chain restaurants, switch things up by trying a restaurant that specializes in regional food. If you usually avoid touristy restaurants, try one for the experience next time. Online travel websites are great resources for getting an idea of an area's dining options.

- Stay in different areas - Popular destinations typically have different areas within the region. If your family always stays in the same area when visiting your preferred vacation spot, switching to a new neighborhood could help you discover new things to see and do. For example, North Myrtle Beach gives visitors easy access to all the attractions and beaches the region has to offer but is often quieter and less crowded than the Grand Strand area. Staying near Broad-

way at the Beach, one of the city's shopping and entertainment venues, will be a different experience than staying in a beachfront hotel.

- Mix it up with new travel companions - No rule says family vacations can't include extended family or good friends. Try planning your family vacation with relatives or friends with whom you don't normally travel. Visiting a familiar area with new people can help you see it in a new way through their eyes. Plus, fun shared is fun doubled, and kids may enjoy activities more if they can share it with a peer.

- Plan a different theme each year - Popular destinations rarely have just one type of fun to offer. You can make each trip feel new by choosing a theme and engaging in activities that fit that theme. For an outdoor theme, take a relaxing kayak tour, try paddleboard yoga, and feast on a

sea-to-table meal. Culture and history can combine when you explore outdoor sculpture gardens and visit a Plantation for a tour and afternoon high tea.

- Go at a different time of year - Some destinations virtually shut down when their high season ends, but others, like Myrtle Beach, stay vibrant year-round. If your favorite vacation spot has year-round attractions, try visiting in the off-season. Often, hotels and resorts offer great deals to attract travelers during the off-season, plus thinner crowds can mean shorter lines for popular attractions - and the chance to experience a familiar destination in a new way.

Finally, advice from travel websites and visitors bureaus can help you better understand what you might have been missing on earlier visits to your chosen vacation spot.



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Lisa began her career in real estate over 3 decades ago. In 2010 she opened Four Star Realty Group. Lisa lives in Schoharie County and says "I love where I live and want to share it with everyone". Her relationship with her clients is the most important part and they may come in as clients but they leave as friends. Finding clients the "right" place to call home gives Lisa the most satisfaction.



# IN THE SPOTLIGHT

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Lillian joined our team in 2012 and is in the office Monday through Friday 9am-2pm. To best serve our clients, Lillian is currently working on her real estate salesperson license so she can offer more to our clients in her office administrator position.



## Maintain privacy in the mobile phone age

Many people's mobile phones harbor intimate details of their personal lives. Because their phones are now home to pictures, passwords to "fast pay" credit card links and private text conversations, many people would probably now be less upset about losing their wallets than losing their cellphones.

While men and women don't have to become cyber security experts to protect their mobile phone privacy, it pays to take certain steps to safeguard phones from hackers or thieves.

- Familiarize yourself with the "privacy" feature on the settings of your phone. Adjust these settings as necessary, examining the security settings on each app that requires you to enter personal information.

- Turn off geotagging on photos and videos. This way images uploaded to social media will not contain location data.

- Properly vet apps before downloading them. The Wall Street Journal investigated 101 apps in 2010 and found that many share information such as the phone's ID number, location, user's age and gender, and even contacts list.

- Don't allow a smartphone to automatically remember login passwords. And do not store passwords on the phone, whether in an app or in a note file.

- Use the security lockout feature and password pro-

tect your phone. Using a mixture of special characters and case-sensitive letters can help make passwords harder to crack.

- Avoid transferring sensitive data at public WiFi spots or over Bluetooth.

- Don't be your own worst enemy. Stop sharing or

greatly reduce the amount of personal information you share on social media and in email and text exchanges.

It's difficult to maintain privacy in the digital age. Remaining constantly aware of the security risks and locking down personal information can reduce the risk of having private information made public.



*While men and women don't have to become cyber security experts to protect their mobile phone privacy, it pays to take certain steps to safeguard phones from hackers or thieves.*

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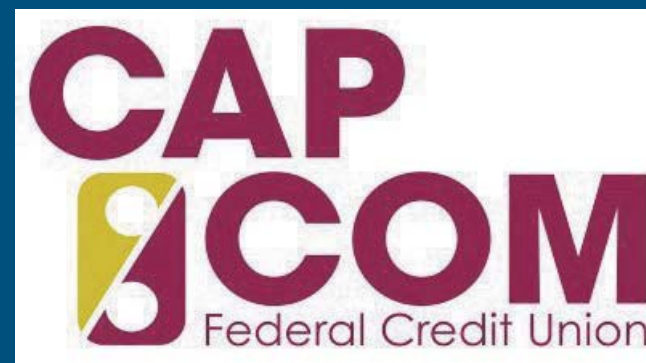
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## Plumbing the possibilities:

### Kitchens, showers and baths highlight outdoor living spaces

(BPT) — The trend toward outdoor living spaces that mimic the look, comfort, convenience and functionality of indoor spaces doesn't have to stop at the backyard grilling station. A growing number of homeowners are exploring new additions to their outdoor spaces, including outdoor showers and powder rooms, and even garage entertaining areas anchored by sinks and wetbars!

While traditional plumbing techniques might once have limited just how homey you could make outdoor versions of kitchens and bathrooms, modern up-flush plumbing cost-effectively solves many problems. Above-floor macerating plumbing systems, like those from SFA Saniflo, U.S.A., allow the easy addition of a sink, shower or toilet outside, regardless of where plumbing lines are located inside. They also eliminate the need to cut through concrete if you'll be placing your project

inside a garage or on a concrete patio. Finally, the compact systems fit perfectly into smaller spaces, such as inside cabinets in an outdoor kitchen or in an outdoor powder room.

Here are four water- and drainage-dependent, outdoor living features that are more possible and popular than ever, thanks to up-flush plumbing.

#### Kitchens

Outdoor kitchens are in high demand, and have evolved to be true mirrors of their indoor counterparts. In addition to cooking facilities, such as a grill, cooktop, or pizza oven, today's outdoor kitchen incorporates running water.

While a sink is an obvious necessity in outdoor kitchens, traditional plumbing can limit the

location, configuration, size and capabilities of the space. Up-flush plumbing affords homeowners greater flexibility in designing an outdoor kitchen.

#### Showers

If you have a pool or are lucky enough to live near the beach, an outdoor shower can keep sand and other messes from getting tracked into the house. However, traditional plumbing practices can limit where you can locate your outdoor shower. Up-flush plumbing systems use pumps to move wastewater away from the drain, so you can locate an outdoor shower where it's most convenient.

#### Wetbars

Whether you would like to add a wetbar to a patio or tucked into a corner of the garage, up-flush plumbing can make the process easy and cost-effective. Above-floor plumbing can handle wastewater removal in spots where no drain is pres-

ent or possible. This means you can easily install a wetbar on a wooden deck, concrete patio or anywhere else where installing a traditional drain would be costly and inconvenient.

#### Powder rooms

When is an extra bathroom ever a bad idea? Imagine hosting a backyard barbecue or pool party without the need to make guests traipse through the house to reach the facilities, or wait in line inside the house while missing all the fun going on outdoors. Exterior bathrooms can solve those dilemmas, and up-flush plumbing can make it easy to add a toilet and sink outside the house.

While tying into existing traditional plumbing lines might require you to snuggle your outdoor powder room against the side of a house, above-floor plumbing allows you to position it virtually anywhere that's convenient and appealing for your needs.



*Up-flush plumbing systems use pumps to move wastewater away from the drain, so you can locate an outdoor shower where it's most convenient.*

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## A smarter way to buy a home

(BPT) — Are you considering buying a home? With mortgage rates on the slow and steady incline, there may be no better time for a home purchase than now. Mortgage interest rates will likely continue to go up for the foreseeable future, according to recent data from the housing finance company Freddie Mac. Many housing experts and industry observers agree.

### What does this mean?

If you are thinking about buying a home, it means don't wait any longer. The overall cost of buying a home in the

future will only increase compared to buying a home of the same value today. Furthermore, rising interest rates impact housing inventory, as sellers might not be as interested in moving if it means paying a higher rate on a new mortgage. As a result, the dream home you see today might not be available next year.

### The 20 percent down myth

If you've put off buying your next home to save for the full 20 percent there is good news: you don't need it. If you were unaware of this, you're not alone. A recent survey found that among first-time

homebuyers who obtained a mortgage, 80 percent made a down payment of less than 20 percent. While there are several low down payment mortgage options available, only one has a 60-year history of being a steadfast, smart way to get into a home: a conventional loan with private mortgage insurance (MI).

### What is a conventional loan with MI?

A conventional loan is a mortgage from a lender that is not completely backed by the federal government. For qualified borrowers with a low down payment, private MI is required and typically paid monthly along with the mortgage payment. You can obtain this type of loan with as little as three percent down, though buying with a five percent down payment will result in a lower monthly payment.

There are other types of low down payment options that also include MI, such as the government-insured loans backed by the Federal Housing Administration (FHA). Unlike the premiums charged by FHA loans, private MI premiums can be cancelled once 20 percent equity in home value is reached, and with private MI there are no upfront costs added onto a borrower's initial down payment like there are with an FHA loan. This means your monthly bill decreases and you have extra money to spend on your family, vacations, retirement and any other needs.

Don't sit on the sidelines and miss out on your dream home. To learn more about mortgage insurance compared to other low down payment options, visit [LowDownPaymentFacts.org](http://LowDownPaymentFacts.org).



*With mortgage rates on the slow and steady incline, there may be no better time for a home purchase than now.*

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# Exterior home improvements yield higher ROI for less money, report shows

(BPT) — Renovation season is approaching. Do you know what home improvements will give you the best return for your money? Here's a hint: step outside.

You might assume upgrades to interior spaces like kitchens and bathrooms have the best payoff, but most home improvements don't return 100 percent of their value at the time of resale. Those that yield the best return

on investment for the most modest costs are generally exterior improvements.

### Outside the box

Interior projects like a minor kitchen renovation or bathroom upgrade return a decent percentage of your initial investment when you sell your home — about 80 percent and 65 percent, respectively, according to Remodeling's Cost vs. Value re-

port. However, they can also cost tens of thousands of dollars.

By contrast, exterior projects like adding a deck or replacing a garage door deliver similar high rates of return, but for far less cost. Adding a composite deck can cost around \$17,000 and yield an ROI of more than 65 percent, while a garage door typically costs less than \$2,000 and returns nearly 77 percent of your investment when you sell.

In fact, six of the eight improvements with the best ROI on Remodeling's report were exterior projects, and their average payback was nearly 75 percent.

### Top exterior projects

Here are popular exterior projects that offer high ROI, according to the Cost vs. Value report:

- Roof replacement - A midrange roof replacement costs approximately \$20,000 and returns nearly 69 percent of the investment. What's more, a

new roof helps protect your entire home from weather damage and can improve curb appeal.

- Composite deck addition - Costs vary, but Remodeling bases its evaluation of ROI on a cost of about \$17,000. At that price, adding a composite deck delivers ROI of 65.2 percent. Of course, the value of your deck will depend on many factors, including the quality of the building products you choose. Capped board composites, like Envision Decking by TAMKO Building Products, are gaining popularity. Envision Inspiration, the latest in the TAMKO collection, was introduced in late 2016, and features striking color patterns for a visual effect that's as appealing as the financial ROI of composite decking.

- Siding replacement - Another exterior feature that protects the whole home and greatly affects its curb appeal, new siding can cost around \$14,500. When you sell your home, that new

siding will recoup about 76 percent of your initial investment.

- Garage door replacement - Older garage doors may lack modern insulating qualities and a shabby-looking door can drag down the look of your home. Replacing the garage door costs roughly \$1,700 and returns nearly 77 percent of that amount at the time of resale.

- Steel entry door - The single exterior home improvement with the greatest ROI is also one of the cheapest and easiest to do. Replacing a wooden door with a steel entry door will run you about \$1,400 and you'll recoup more than 90 percent of that cost when you sell your home.

Exterior home improvements not only enhance your enjoyment of your home and help maintain its security, they're also the first things potential buyers see when they pull up to the curb.



When you want to make cost-effective, high-ROI improvements, making exterior upgrades is money well spent.

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## LOCAL GUIDE TO THE SOUTHERN ADIRONDACKS!



**NEW**

### BLEECKER 40+ ACRES \$50,000

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### 122 MAC AVE EAST CAROGA LAKE \$34,900

Let's make a deal! 2BR/1BA walk to E. Caroga Lake Assoc. Beach! Currently being painted. Knotty pine interior, 1 car garage. Updated electric. AC units & furnishings stay!



**NEW**

### EAST STONER LAKE \$138,000

100 ft of waterfront, 2 BR/ 1BA, open floor plan, living room with fireplace. Lovely screened in porch overlooks the lake.



**REDUCED**

### 24 LEXINGTON AVE, GLOVERSVILLE \$120,000

This home is in move in condition! Beautiful home on a quiet street. Step inside and enjoy new thermal windows, new floors and more! Appliances stay so you really can move right in! First floor has eat-in kitchen with a 1/2 bath that includes the stacking washer and dryer. Enjoy your dining room that opens to the deck and big fenced in back yard.



**SOLD!**

### STEWARTS LANDING \$79,900

10 Acres and sturdy 3 BR house with huge garage! Big living room, eat in kitchen. Full Basement.



### 161 ACRES! \$205,000

4BR/ 1BA 2 story home! Year round fun with trails through the level land. Home is larger than it appears. Beautiful tile floors, big kitchen, FHA heat & woodstove.



### PINE LAKE NOW \$110,000

Ready to finish to suit your needs! 3BR/2BA, full basement, huge fenced yard. Walk to Pine Lake for lake fun. Contractor owner available to finish for you.



### 50 ACRES CAROGA \$60,000

Borders State Land. Route 112 and Shutts Rd. Make Offer!



**NEW**

### EAST CAROGA LAKE \$169,900

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woodstove on a deep private lot! Garage and honeymoon cottage for 3rd bedroom. This is sweet.

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**Peck Lake Ranch**  
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3 BR, 2BA walk out basement to dock and pontoon boat! Fireplace in living room, formal dining, AC-Generac and 2 car garage.



**Caroga Lake!**  
**\$328,000**

**NEW!**



One owner custom built 4BR/3BA beauty

on 6+ Acres. amazing attention to detail, cherry & tile floors, gourmet kitchen, master suite, full walk out basement too much to list!

**Caroga Lake**  
**\$87,000**

Adirondack style abounds! 1/2 acre lot w/access to E. Caroga Assoc. Beach! 3 bedroom, 1 bath, open floor plan, fireplace & woodstove these owners do come use in winter too! Backyard is your own bouldering! Big deck for BBQ's, modern septic and drilled well!



**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!



**REDUCED**



**103 HEMLOCK DR PECK LAKE**  
**\$285,000**

Beautiful Classy next to new Custom home, soaring ceilings and super use of space. Master suite, oversized guest BR Plus a huge loft! Large corner lot, walk to lake access. Listen to the Loons and enjoy the quiet life at Peck Lake.



**116 GARLOCK ROAD**  
**\$85,000**

2 Lots. 3+ Acres, 2BR cottage w/room to grow. Private E. Caroga Lake access.



**CHARLESTON FARM**  
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102 Acres - 4BR Colonial Home. Historical property with barns, out building, forest, fields and more. Horse lovers dream come true!

**150 2ND AVE, CAROGA LAKE \$69,900**

E. Caroga Assoc. Beach is just steps away from this Neat and Clean 3BR/1.5BA Ranch style home on a DOUBLE LOT. Open floor plan w/several places to enjoy your morning, noon or evening! Nice outdoor fireplace for relaxing after a day at the beach. Furnishings can stay to make this an easy choice. Brand new septic tanks just put in! Big shed for the toys. Front and back porches for quiet time. Lots to love in this fun area of Caroga Lake!



**MOUNTAIN LAKE!**  
**\$150,000**

Multiple lots and direct waterfront! Private road leads to this 2 bedroom, 1 bath cottage sited at waters edge!



**BLEECKER!**  
**5 Acres and Hunters Cabin!**

Electric is in, needs finishing so you do as you please! Sited high and dry off the road for plenty of privacy!



**112 COUNTRY LANE! TOWN OF JOHNSTOWN**  
**\$182,500**

4BR/2BA Very private 1.75acres! Custom thru out, gourmet kitchen, super master suite. Low heat costs & a Great location.



**MOUNTAIN LAKE!**  
**148 Finch Rd**  
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MLS 201700580 **\$251,900**

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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 sky 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 enjoy great waterfront views



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MLS 201518709 **New Price \$579,000**

275ft of LAKEFRONT on pure and pristine Peck's Lake. Enjoy the bay, the open lake and the level, sandy lakefront. This 2000 sqft 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