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DTR TARPA DIAT BOATROG RU YN , VI 8701# TIMABA Living in close proximity to one's neighbors has its benefits. But many homeowners would no doubt admit that privacy at home is a good thing.

Whether homeowners are enjoying their yard in spring or summer or simply want their in-home activities to be less obvious to neighbors, their privacy is a year-round concern. If privacy is a concern, homeowners can take certain steps to ensure their homes stay or become the sanctuaries they were designed to be.

Window treatments and frosting

Windows allow natural light to enter a home, but windows also enable neighbors and others to see into a home. If thieves are the ones looking inside, wide-open windows present a security issue. Window treatments are an effective way to add privacy to a home. Closing curtains or blinds limits others' ability to see inside the house. Switch to more opaque window treatments when using interior lighting more often, as gossamer draperies may still make it possible for outsiders to understand what's going on inside the home if people and items are backlit.

For those who do not want to compromise natural light, frosted windows can satisfy a desire for privacy. Windows can be purchased with frosting in place, and home improvement retailers sell various products that can create a frosted look.

Fencing and perimeter plantings

Privet hedge, arborvitae or Italian cypress are fastgrowing evergreens that provide privacy around a home for homeowners who do not want to install traditional fencing. These trees also provide a natural habitat for various yard animals. Layering various plants of different heights and textures also can create a more natural and less imposing look.

Fencing remains a viable option to create privacy and stop noise pollution. Privacy fences come in various materials, colors and sizes, enabling homeowners to choose styles that fit their landscapes.

Pergolas and enclosed patios

Homeowners who like to entertain outdoors may want to make their outdoor living spaces more private. Pergolas allow light to filter through but obstruct direct view of patio activity, especially when combined with some gauzy draperies hanging on the sides. An enclosed patio or three-season room can be a worthwhile addition for homeowners who like to enjoy the great outdoors without being in the elements or on display for neighbors. Structures vary from screened-in porches to greenhouses to removable gazebos. Potted plants or



trailing vines can soften the structural edges and help the privacy devices blend in with the natural surroundings.

Personal tactics

Homeowners who do not want their neighbors or others knowing what they're up to in their free time can limit what they share through photos and descriptions on social media. Doing so also cuts down on neighbors' curiosity.



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Contemplating antiques? Here's how to buy

Antique furnishings, decor, coins and toys remain popular among consumers. Unlike the mass-produced merchandise of today, antiques have history. And their endurance through decades, if not centuries, is a testament to the quality craftsmanship and materials used to create these often-timeless pieces.

Antiques also might be more affordable than many shoppers think. Savvy shoppers may find mid-range "brown furniture," which constitutes some antique wood pieces, more affordable than reproductions. Homeowners and apartment dwellers who want their rooms to stand apart often rely on antiques to provide a unique ambiance.

Antique shopping also is a "green" endeavor. Antiquing is an eco-friendly practice, putting to use items that have been recycled and reused.

Antiques also can be a good investment as they generally retain their value while adding texture, contrast and personality to any room of the house.

Understanding antiques can take time, but even the novice can develop an eye for pieces that strike their

fancy. And thanks to the wealth of information about collectibles and antiques available online, shoppers have constant access to information about antiques at their fingertips. Shoppers may even be able to comparison shop on their mobile phones.

Mid-range antiques can be particularly easy to buy thanks to the available inventory. Novices may want to begin by exploring mid-range antiques. As they gain more knowledge and expertise, shoppers who covet antiques can move on to high-end pieces that are more expensive. Some antiques are put in the same category as fine artwork and are considered just as valuable.

Another reason to browse and shop antiques is to learn about the value of similar items homeowners may already own. For those looking to downsize a collection or simply liquidate an estate, antiquing is a great way to get hands-on experience.

Rummaging through antique stores or markets can be a relaxing experience as well. And many antique enthusiasts find shopping for antiques is like a treasure hunt to find that coveted piece and unearth a bit of history in the process.

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Don't pack this pest

(NAPS) — If you're moving to a new home this year, watch out for certain stowaways: gypsy moths.

These insects are among the most destructive pests of trees and shrubs in America. Gorging themselves on leaves, gypsy moth caterpillars weaken and can kill more than 300 different species of trees. Since 1970, they've defoliated more than 75 million acres.

The Answer

That's why the U.S. Department of Agriculture requires homeowners by law to inspect and remove gypsy moth egg masses from household goods prior to moving across state lines — and get an official certificate of inspection.

What you need to do

• Check all outdoor household goods — lawn furniture, grills, outdoor toys, camping equipment — for egg masses.

• Use a putty knife, stiff brush or similar hand tool to



dispose of any egg masses you do find into a container of hot, soapy water, or place them in a plastic bag, seal it, and set it in the sun.

To get the certificate, you can perform a self-inspection or hire a statecertified pesticide applicator. The American Moving and Storage Association says you should then give the inspection certificate to your moving van driver.

A free gypsy moth removal checklist and additional information can be found at www.Moving.org.

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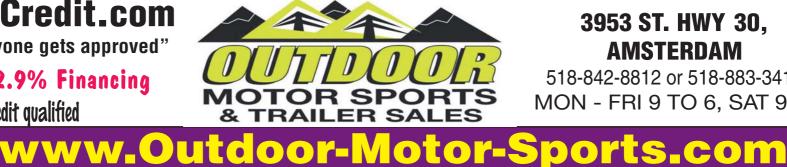


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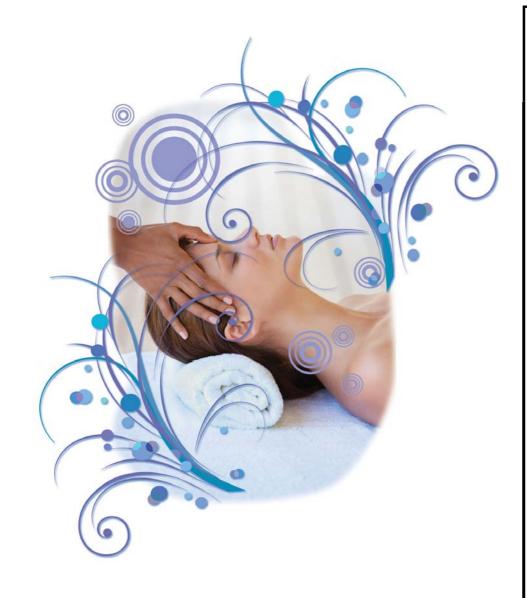
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Five tips to find the financial advisor to match your retirement goals

(BPT) — The idea of retirement may start out as a distant dream. You have hopes and plans for that special time that seems so far away. Sooner or later that time will be here and hopefully you'll be ready.

However, recent research shows many people are not prepared to enjoy a financially stable retirement. A study by the Employee Benefit Research Institute states:

• Only 18 percent of people are very confident they will have the savings they need for a comfortable retirement;

• One-third of people aren't confident they will be able to cover basic living expenses in retirement;

• 45 percent of Americans aren't confident they will be able to cover their medical expenses once they're retired; • 3 in 10 workers report that preparing for retirement causes them to feel mentally or emotionally stressed.

Securing your retirement through financial planning "Many people recognize the value of saving for a comfortable retirement. They just don't know how to manage their money effectively to maximize their savings and realize their dreams," says Geoffrey Brown, CEO of the National Association of Personal Financial Advisors. "To create an actionable strategy for saving, consumers should look for financial planners who are fiduciaries for help. These professionals are entrusted to manage assets or wealth while putting the client's best interests first at all times."

Financial planners provide support and advice on a wide array of financial topics, including budgeting, es-

tate planning, investments, education funding, insurance and risk management, healthcare planning, and, of course, retirement planning and senior issues. Financial planners who are members of NAPFA are all feeonly and compensated solely through fees from their clients, rather than by transaction-based commissions. Most commissions-based advisors are salespeople rather than comprehensive financial planners.

All NAPFA members also sign a fiduciary oath, meaning they must disclose any conflict, or potential conflict, to their clients prior to and throughout the advisory engagement. Working with a fee-only fiduciary means you can be sure the advice you receive from your financial planner is in your best interest, not their best interest.

To find the right financial planner for you and your needs, follow these tips from NAPFA:

• Finalize your own initial strategy. Before looking for a financial planner, think about the goals you want to attain: What are you saving for? Are you trying to prepare for retirement, save for a new home or put a child through college? Maybe you're saving for all the above. Once you understand your goals, it will be easier to find a planner who can help you reach them.

• Select several advisors. Don't narrow your focus when looking for the right financial planner. Instead, consult websites like NAPFA.org. Use the NAPFA Find an Advisor search platform to locate a financial planner who can help you get where you're going. Word of mouth is fine for some pursuits, but your financial goals

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are specific to your life, and probably differ greatly from those of your friends. Once you have a "short list" of possible planners, then you are ready to move on to the next step.

• Do your homework. When it comes to vetting a financial planner, a little research goes a long way. Once you've collected the names of a couple of planners that appeal to you, learn a little more about them. Visit their company websites or review their LinkedIn profiles to learn more about the company and the planner. You can also search the U.S. Securities and Exchange Commission site or BrokerCheck by FINRA to learn more about the planner's disciplinary history. It's important to review an advisor's disciplinary records, their practice focus and their credentials — such as whether or not they are a Certified Financial PlannerTM (CFP®) professional. This work can help you ask the right questions when setting up your first in-person meeting.

• Meet them face-to-face. If you like everything you've found so far, then it's time to meet your potential financial planner. Set up a face-to-face meeting and bring questions of your own or use a Financial Planner Diagnostic tool. Pay attention not only to the answers your potential planner gives, but also to your comfort level during the conversation. Your financial planner will have a large role in your future success so it's important that you feel comfortable with the relationship.

• Review your results initially and annually. Once you've finished your interviews, take the time to review all the information you've gathered and pick the financial planner that best fits your needs. After that, plan to

review the performance of your finances every year. Your relationship with your planner is ongoing and a successful partnership is one in which you feel comfortable, your savings grow and you're left excited and con-

fident about what's in store for your financial future.

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To learn more about how you can find the right financial planner for you, visit NAPFA.org.

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Old Forge \$895,000

Marine Dealership-2730 Rt 28- Old Forge Marine dealership & garage: 2 offices, 50' X 100' store & garage on 180ft of road frontage on rt 28. The property is 280ft deep. The Garage has 3 overhead doors in the back and 1 in front. Also included is a hydraulic lift & compressor and 50' X 50' 2 story living quarters above the shop including 4 bedrooms, 11/2 baths, living room,

kitchen/dining with a section for laundry (includes washer and dryer) Also of note, is a brand new sun room and porch added to the existing home. Was previously used as an automotive garage and snowmobile dealership.





\$475,000 Seasonal Ranch Camp on 104' of lake front on Raguette Lake NY. Road access makes this very desirable property. It has 3 bedrooms, kitchen, livingroom, 2 baths and a loft with skylight. Also there is a 1/2 drive in basement.



3 Long Lake \$59,000 6.2 AC wooded lot with small shed. Town water & underground power.

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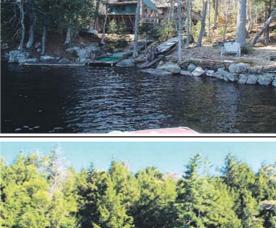
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3rd Lake Ranch \$795,000

Tuttle Rd, Old Forge - Year around 4 bedroom ranch home, eat in kitchen beautiful fireplace with boathouse on 100' of lakefront. Features sun porch & walk out basement facing 3rd lake. Great for summer and winter sports!

Raquette Lake Home \$495,000

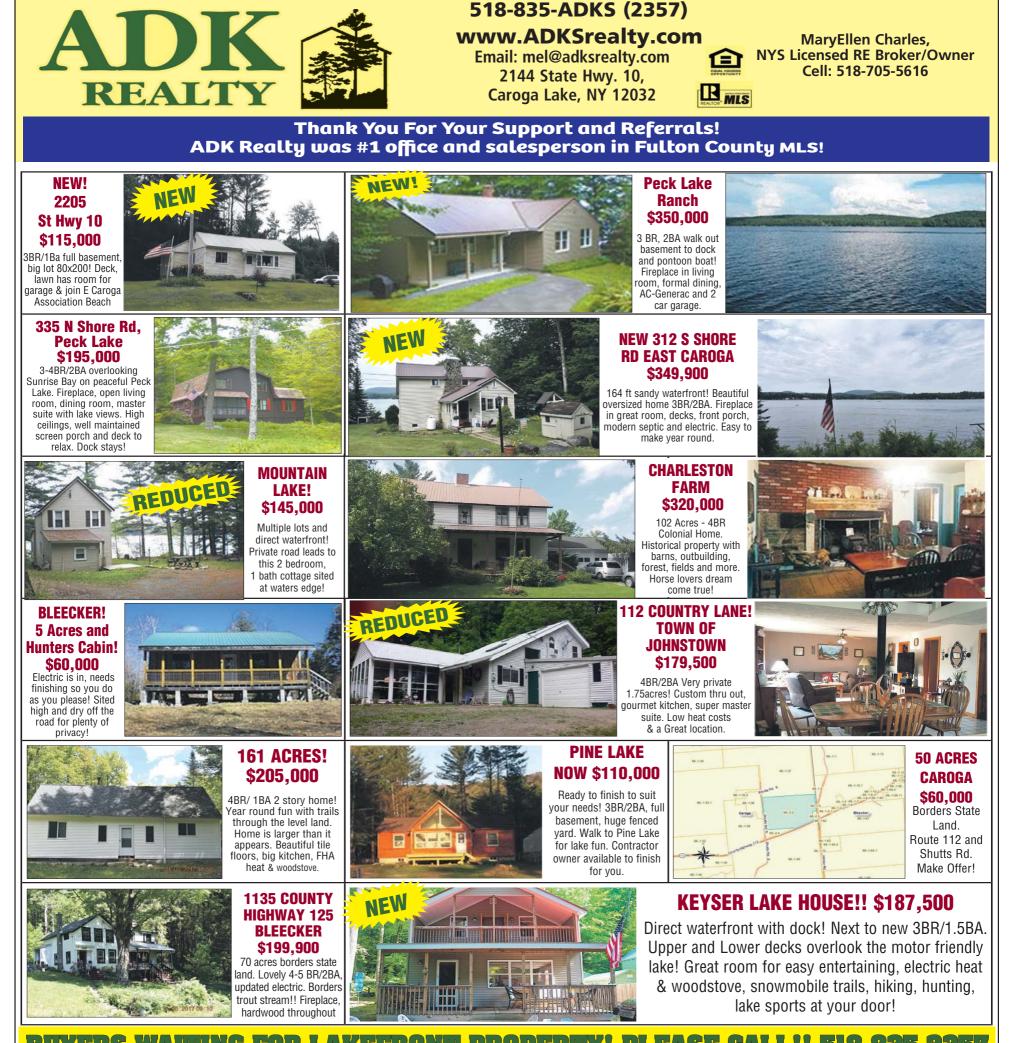
Green Point - This property is a seasonal camp located on Raquette Lake, N.Y. This is a boat access only seasonal home, located at Green Point. 2 Story home with separate sleeping cabin included. The main house has a first floor bedroom and full bathroom, 2 bedrooms on the second floor, full kitchen, living room with a woodstove, laundry room, screened in porch, and a deck. Also, the camp is serviced with WIFI and power, with a southern facing view.

Raquette Lake \$139,000

Woods Point - Ideal lot located on 101 feet of waterfront property on Woods Point, Raquette Lake. Breathtaking southern exposure of the lake, ± 0.68 acres, very private, boat access only. Hillside property gives the property texture and character, but at least two level areas suitable for building. Electricity presently located about 200 feet from western property line. Check out this property today!

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MLS 201616391 New Price \$209,900 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.

LAKE ALOGONQUIN



MLS 201700580 \$251,900 This quaint 192 year old, historic, lakefront Colonial style home located in the idyllic Village of Northville Eniov a Picnic Perfect tree shaded patio with lake

access and beautiful Adirondack views. This lakefront home has 2260 sq. ft. of living space, three bedrooms, 1.5 baths and a fireplace that everyone can enjoy.



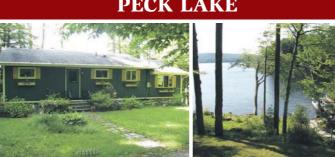
PECK LAKE

NORTHVILLE LAKE



MLS 201616919 New Price \$270,000 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!

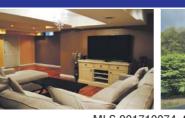
PECK LAKE



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

TOWN OF MAYFIELD



MLS 201710074 \$495.000

Distinctive property having a new kitchen with granite counters and stainless steel appliances. Formal dining room plus dining area, large living room with fireplace and lots of windows for natural light and an additional office/den area. Back yard has an inviting deck overlooking the tranquil in ground pool that is fully fenced and professionally landscaped. Basement recently finished into 1200 soft of additional living area. Retreat to the master suite located on the second floor.





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.

LAKE PLEASANT



MLS 201712967 \$445,000

Impressive custom-built Lok-n-Logs home nestled on 5.7 private acres. Beautiful cathedral ceilinged living room with floor to ceiling fireplace. Gorgeous woodwork, hickory floors, and radiant floor heating throughout. 3 large bedrooms and 2 full aths with a jacuzzi in the ensuite master bath. Expansive 16x72 deck for relaxing and entertaining. Close to all local boat launches. If you're looking for peace and quiet and the availability of everything the Adirondacks has to offer, this is the home for you.







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