

LUXURY

November 2017
Volume 2
No. 7

Real Estate • Automotive
Home • Recreation • Jewelry

living



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Listing on Page 3

*1 Shalimar Ct., Loudonville - \$798,800
Amazing value and superbly crafted Custom Ted Cillis Jr
built home. Seller has over \$1.1 million invested.*



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Ready, set, guests: three paint projects for fall entertaining

(BPT) — “Despite the hectic chaos that comes with the back-to-school season and adapting our family schedules, I find fall to be the perfect time to tackle my home to-do list,” explains Cyndy Aldred, the do-it-yourself paint blogger behind The Creativity Exchange. “It’s perfect because fall is our favorite time of year for entertaining!”

Fall can be the perfect time to complete quick projects to get your home ready for fall social gatherings. Whether you’re gearing up for the big game or hosting next month’s book club, Aldred offers her favorite paint projects that are sure to wow your guests.

- **Add instant curb appeal with painted porch furniture**

Aldred loves the tried-and-true trick of painting your front door, but she recommends adding an even bigger pop of color with painted furniture. For her front-porch makeover, Aldred painted her porch bench using PPG Timeless exterior paint and primer in a soothing, soft grey), and added decorative pillows to create a warm and welcoming entrance for a gathering of friends. “I found out that this new line of paint uses UV-Protect Technology, which uses the same technology as automotive paint, so it won’t fade in sunlight or dull over time,” says Aldred.

- **Declutter your home with color**

Busy fall schedules often mean more school bags,

homework, sports equipment, crafts and holiday decorations around the house. Aldred recommends quickly tackling a cluttered area of your home with a fresh paint job. For example, if you have bookcases in your family room or glass-faced cabinets in your kitchen, Aldred suggests painting the backs of them in a standout color. “I love this trick because of how the eye is drawn to the



color and not the clutter that might be around or behind it,” says Aldred.

- **Transform your favorite gathering space with a fresh coat of paint**

Kitchens, living rooms and dining rooms are often favorite gathering spaces for friends and family in the home, so they are ideal spaces to make a great impression with a fresh coat of paint. “People always gravitate to our dining room when we are entertaining,” says Aldred, “so I love to freshen the space each year with a new paint color. It’s one of the least expensive and easiest ways to get a new look, and I love using a one-coat product to make it even easier.”

For an on-trend look, she went with a flat finish. “Contrary to popular opinion, a flat finish in a high-traffic entertaining space is durable if you select the right product,” explains Aldred. With the paint’s outstanding washability, scrubbability and stain resistance, Aldred was sure it could withstand the wear and tear of countless social gatherings.

Perhaps it is time to embrace fall with a few fresh paint projects to impress your guests and make lasting improvements to your home. For more paint inspiration, visit Diy.PPG.com or www.TheCreativityExchange.com.

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15 Shaker Bay Rd, Latham - \$1,995,800
5 Bedrooms, 5.2 Bath • 8,585 sq ft.
This property boasts over 8,000 sq ft of luxury on 5.24 acres with a spectacular view of the Mohawk Valley.



2 Balmain Ct, Saratoga - \$1,399,800
5 Bedrooms, 3.5 Bath • 3994 sq ft.
TOTALLY REMODELED & UPGRADED. You must SEE THE CHANGES! Custom Belmonte built nearly 4000+ sq ft home has stunning year round views of the lake & valley.



6 Shaker Bay Rd, Latham - \$1,075,000
4 Bedrooms, 3.5 Bath • 4080 sq ft.
Located in exclusive Shaker Bay & situated on nearly 3 acres, sits this 4000+ sq ft stucco & stone Colonial featuring an open flr plan great for entertaining.



1 Shalimar St, Loudonville - \$798,800
4 Bedrooms, 3.5 Bath • 4000 sq ft.
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.



8 Maple Ct, Wilton - \$639,800
5 Bedrooms, 3.5 Bath • 3600 sq ft.
Distinctive Brick Colonial on McGregor Golf course. Exquisite columns/coffered ceiling/wainscoting, & HW flrs throughout. Gracious flr plan w/ "WOW" factor at every turn.



29 Howansky Dr, Colonie - \$574,900
4 Bedrooms, 3 Bath • 3336 sq ft.
Stunning, 3,300+sqft, Energy Star certified Colonial located in desirable N. Colonie community. Corner lot in quiet neighborhood at end of street.



237 South Shore Rd, Pecks Lake - \$599,800
4 Bedroom, 2 Bath • 2900 sq ft.
Amazing opportunity to own 125' of direct Lake frontage on peaceful Pecks Lake. This turn key yr round Adirondack Chalet features all the "I wants" on 3 flrs of functional living space w/ LAKE VIEWS.



20 Marne St, Latham - \$429,800
4 Bedrooms, 2.5 Bath • 2800 sq ft.
Center hall Colonial in desirable Archmont Knolls. Soaring 2 story foyer w/ brand new tile! Brand new HW flrs on 1st flr. Large granite kitchen & formal DR w/ tray ceiling. Large family room leads out to a party sized vinyl composite deck overlooking beautiful heated IG pool.



35 Cloverfield Dr, Loudonville - \$429,800
4 Bedrooms, 2 Full Bath, 2 Half Bath • 3712 sq ft.
Where can you find 3712 sq ft in Loudonville for \$115 a sq ft? Situated on a private lot in "Green Meadows" sits this large center hall colonial w/ room for all.



49 Upper Loudon Rd, Loudonville - \$399,800
3 Bedrooms, 2 bath • 2082 sq ft
Situated on a premium & private lot in desirable Old Loudonville, sits this charming brick fronted cape featuring HW flrs throughout.



903 St Davids Lane, Niskayuna - \$399,800
4 Bedrooms, 3 Bath • 5936 sq ft.
As your day comes to end you will enter your extended private driveway & pull up to your peaceful stone accented custom home.



23A Vagele La, Bethlehem - \$399,000
4 Bedrooms, 2.5 Bath • 2011 sq ft.
Brand new construction ready to call home. Fantastic unique open floor plan with a first floor master and 3 additional second floor spacious bedrooms and full bath. Tons of upgrades throughout this home, wide plank hardwood flooring, granite counters and vanities, kitchen island, ceramic tile bathrooms, and a basement with legal egress ready to be finished into the ultimate rec room.



66 Miller Rd, Colonie - \$359,000
3 Bedrooms, 2.5 Bath • 1754 sq ft.
Only 1 lot remains in Dry Creek Building & Development's Carrolan Ridge Subdivision!! Attention to detail, new construction living in desirable North Colonie schools. Open floor plan, 1st fl study & laundry.



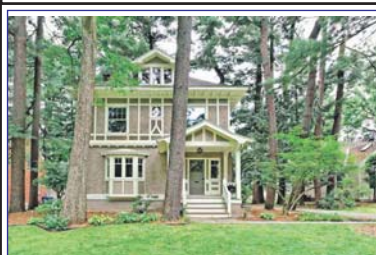
31 Via Da Vinci, Clifton Park - \$349,800
3 Bedrooms, 2.5 bath • 2106 sq ft
Situated on a private park like setting in Clifton Park's Renaissance neighborhood sits this immaculate Tudor like Colonial w/ HW flrs throughout. Gracious floor plan includes a dramatic 2 story foyer.



3012 Morgan Ct, Guilderland - \$328,800
4 Bedrooms, 2.5 bath • 2250 sq ft
Situated on a premium cul-de-sac lot, sits this spacious and bright Colonial in Stonefield Estates. Eat in kitchen w/ oak cabinets overlooks large family room with vaulted ceiling & wood burning fire place leading out sliders to a large party sized deck overlooking picture perfect flat and level back yard



95 Calhoun Dr, Schaghticoke - \$324,900
4 Bedrooms, 3 bath • 3528 sq ft
Over 3500sqft of spacious, open living in this 4BR, 3BA executive ranch on 1.59 acres



1429 Dean St, Niskayuna - \$319,800
4 Bedrooms, 2.5 bath • 2394 sq ft
TOTALLY UPDATED 3 story Stucco Colonial located in the heart of Old Niskayuna. If you're looking for a stylish decor w/ the charm & character of 20th century, this is the home is for you.



11 Verdi Blvd, Colonie - \$319,800
3 Bedrooms, 2.5 bath • 1820 sq ft
Meticulous is what best describes this updated Side Hall Colonial in Aragona Hills. Gleaming HW flrs throughout.



111 Country Walk, Rotterdam - \$299,800
3 Bedrooms, 2.5 bath • 2379 sq ft
Situated on a park like setting in Rotterdam's Eldorado Acres sits this immaculately maintained 2379+ sq ft Colonial. Soaring 2 story foyer allows sunshine to stream in from front to back



2184 River Rd, Niskayuna - \$289,800
4 Bedrooms, 2.5 bath • 2044 sq ft
Situated on a private 0.56 acre setting just steps away from local parks & the bike trails, sits this 2000+ sq ft neat & crisp 4BR 2.5 bath side hall colonial.



1552 Lexington Pkwy, Niskayuna - \$264,800
4 Bedrooms, 2.5 bath • 1983 sq ft
Where can you find an updated 4BR 2.5 bath Colonial in the heart of Niskayuna on a tree lined street of singularly distinct homes. Walk to the local shopping or one of the many Niskayuna parks.

How to sleep better when you travel

by **Richard Shane, Ph.D.**

(NAPS) — Whether you're traveling for business or pleasure, you don't have to let fatigue, jet lag or aggravation from dealing with the transportation system keep you from feeling your best. Here are five steps toward better sleep, a better trip and even better productivity and relationships.

1. Create optimal conditions to support good sleep. If you're on a plane, train or bus, try to get a window seat if possible; it will give you something to lean against and you won't have to move each time neighbors need the bathroom. When you stop for the night, ask for a cool, quiet room, at least two or three levels above banquet rooms, bars or other public spaces and away from elevators. Look to book a room with blackout shades or heavy, thick curtains that keep the light out. Make sure everything is ready for the next day so you don't lie awake worrying about it.

2. Dealing with time zones. If you're crossing multiple time zones, try to arrange meetings, parties and major sightseeing for when it's midday in your home time.

3. Get set with supplies. Handy items can include:

- A supportive neck pillow in a U shape
- Eyeshades
- Soft silicone earplugs or noise-canceling earphones
- A blanket
- A white noise app or a playlist of your favorite music to snooze to on your phone.

4. When you get to your destination, try to expose yourself to the light during the waking hours as much as possible during the first couple of days. Avoid caffeine at least four to six hours before bedtime and have dinner at least three hours before you want to sleep. Bear in mind that although alcohol may initially make you drowsy,

when its sedating properties wear off, the rebound can contribute to you awakening too early, making it more difficult to fall back to sleep.

5. Whether away or at home, you'll sleep better if you stop the use of electronic devices 30 minutes before bed. The light from these devices signals your brain that it is still daytime, which interferes with your brain's production of melatonin, the hormone that helps you feel sleepy. In fact, slow down in general during that last

half hour. Read something calming, listen to quiet music, take a bath, stretch a little. Don't watch anything too stimulating on television, especially the news. Put your cell phone in "Do not disturb" or "Airplane" mode.

• *Dr. Shane is a licensed psychotherapist and sleep therapist who developed the Sleep Easily Method. Based on cognitive behavioral therapy, it walks you through five physical triggers to gently lead you into sleep. You can find further facts and advice at www.drshane.com and www.sleepeasily.com.*



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Dieting and dining out

Dining out is big business. A 2016 Consumer Reports survey of more than 68,000 subscribers projected that Americans would spend \$720 billion at restaurants in 2016 alone. That equates to nearly half of every food dollar spent in the United States.

Dining out is a great way to try new things, experience new cultures without traveling overseas and spend time with friends and family. But men and women who are dieting or trying to gain greater control over the foods they eat may be nervous about dining out. Many restaurants feature nutritious foods that won't compromise dieters' goals of eating healthy. Dieters concerned about veering off course when they dine out can take the following steps to stay on course.

- Research menus before choosing a restaurant. Apps such as Grubhub and Seamless make it easier than ever for diners to explore menus before booking reservations. Diners can utilize such apps or their corresponding websites to peruse menus so they can rest easy knowing they will ultimately patronize restaurants that won't compro-

mise their commitments to eating healthy.

- Order an appetizer instead of an entrée. Controlling portion sizes can help dieters lose weight and keep the weight off. But many restaurants understandably serve large portions in an effort to ensure their customers get

enough to eat and don't feel cheated when the bill is presented. Dieters worried about entrée portions and their ability to avoid the temptation to eat large portions can order exclusively from the appetizers menu. Appetizers are meant to be shared, so they should be filling when eaten by just one person. And many restaurants' appetizers

menus are just as varied as their entrée offerings.

- Skip or split dessert. Few people have the time or ability to prepare restaurant-style desserts at home. That makes desserts even more special when dining out. However, dieters may want to skip dessert if the dessert offerings are limited to high-calorie, sugar-laden offerings. Dieters who simply must indulge in dessert can split desserts with fellow diners or opt for low-calorie fare such as fruit.

- Dine out infrequently. Dieters can indulge in favorite foods or less healthy fare every now and then without feeling guilty. In fact, many dieting experts suggest the occasional indulgence as a motivator or reward for hard work. Diners who dine out infrequently can use their special nights out as their opportunities to indulge. Avoid overindulging, which can be both unhealthy and uncomfortable.

Dining out is incredibly popular, and dieters don't have to avoid their favorite restaurants.



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043: **NEW LISTING!!!**
7642 State Highway 29,
DOLGEVILLE: This home
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acres, metal roof 3 yrs. old,
new pump and pressure
tank, new water softener,
new 40 gallon hot water
heater, new 1000 gallon septic system. Heated insulated barn
w/electric. New washer and dryer and pellet stove. Barn roof
newly recoated. Many new windows. New back deck with new
solar lighted umbrella. This property is worth the time to stop
and take a look. **Asking \$79,900**

257: 139 Hilltop Road,
BROADALBIN: This home radiates
luxury and refinement from the
moment you walk in. Custom
6 bedroom, 4 bath home w/2
master suites. This residence is
graced by soaring ceilings, hard-
wood floors and built-in Sonos
speakers. Spectacular Chef's kitchen w/granite countertops, fam-
ily room with fireplace and elegant dining room. Glass doors to
the backyard to an outdoor kitchen w/and in-ground pool. Master
bedroom presents tray ceilings, his and her walk-in closets and
bath w/double headed shower. **Asking \$590,000**

953: 200 Coss Hollow Road,
COBLESKILL: A Unique 97 acre
property awaits its NEW OWNER!
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or hunting camp, this is the
property. Property has a small
A-Frame home, drilled well, com-
plete privacy and stunning view of the valley. Plenty of trails for
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Centrally located in Upstate New York. Only 20 mins. to I-88, half
hour to Historic Cooperstown. **Asking \$139,900**

264: **NEW LISTING!!!**
770 Brand Road,
SPRAKERS: Enjoy the
serenity of the country in
this well-maintained home.
This 3 bedroom, 2 bath
home sits on 13.3 sprawl-
ing acres with two large
ponds and a large 30x30
pole barn. Home comes
completely furnished. The home features several updates
including new laminate floors, new carpet and a new hot water
heater. **Asking \$170,000**

985:
180 County Highway
142A, **JOHNSTOWN:**
Golf course in your own
back yard!!! Charming
farmhouse with an
open floor plan set on 8
private acres. One bed-
room cottage comes in
handy for the in-laws
or possible rental. Lots
of opportunity with this property. 22x46 barn for small hobby
farm, horses, etc. **Asking \$150,000**

502:
NEW LISTING!!!
212 Horning Road,
PALATINE BRIDGE: Farm house located
on a beautiful country
road in Palatine.
Over 30 acres with
an outbuilding that
could be used for
horses, a shop or
a garage. Exterior is vinyl siding. Open concept. Property sold
"as is." **Asking \$99,000**

898: 213 McKinley Road,
PALATINE BRIDGE: Quaint,
but Spacious Log Home on
almost three acres in the
Historic Mohawk Valley. This
home has a Bay Window,
Country Kitchen, Built In
Cabinets, Walk-in Closet, 3 bedrooms, one full and one half
bath. Wood and Laminate Floors. It has a porch, a shed, two
car garage. Centrally located in Upstate New York only minutes
from the NYS Thruway exit 29. 40 minutes to Schenectady, 60
mins. to Albany, Saratoga and Utica and 40 mins to Historic
Cooperstown. **Asking \$169,900**



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If you want the SOLD sign out, put the FOR SALE sign up!

MORE THAN MEETS THE EYE in this village ranch home! 3 bed, 2 bath, spacious new living room +fabulous barn doors. Nice deck off the home to relax on and enjoy your pool. Home is bigger than it appears +nice upgrades. New windows, roof, furnace and hot water tank. Great Home. Move in ready and vacant for easy closing. Tan Shed excluded, Red shed stays.....**\$129,900**

PEACE AND TRANQUILITY AWAIT YOU. This is truly a must see home. Circa 1863 gem, perfectly maintained and lovingly cared for with so many unique features, you need to see for yourself. Sunken livingroom w/wood burning fireplace, family room overlooking pond, wide plank floors throughout. Full basement with potential wine cellar, full attic.....**\$330,000**

VILLAGE HOME IN QUAIN VILLAGE with fantastic, low-maintenance curb appeal-and check out the gorgeous back-yard! This property features spacious rooms and great natural light! Ascend the stairs to the 2nd story with an additional 700 sq' for potential bedroom (or two!) or bathroom-or perhaps a master suite. Full basement downstairs great for storage!.....**\$134,000**

THIS HAS IT ALL! Privacy, Views that are tremendous, water views and rights to "Fancher's Pond" No motor boats & end of the road setting. Low maintenance home, 11 acres, partly wooded, yet just minutes to Cobleskill for shopping! Here's the wish list everyone asks for and it's priced to sell at.....**\$189,000**
It can also be purchased with an additional 3 acre lot across the Cul-de-sac.

8.56 ACRES just waiting to be restored to its original beauty. Wide plank floors, rocking chair front porch to listen to the sounds of the country, and if that weren't enough there is an income producing one bedroom apartment. Located just around the corner from Vlaie Pond Wildlife sanctuary....**\$69,999**

THIS WELL-MAINTAINED 12-YEAR-OLD RANCH allows so much flexibility! Keep it as a five bedroom or use the downstairs for a large family room. Sliding glass doors from the dining room lead to a spacious deck to the fenced in backyard. Master bedroom with private bathroom. Ample closet space throughout. A wonderful home for entertaining. Very large, clean attached garage.....**\$165,000**

GORGEOUS, STATELY HOME set-up and was used as a B&B, the upstairs has 4 bedrooms and 3 private full baths! Many original features in this magnificent home. Spacious kitchen, formal dining and living rooms. Coal stoves located in Kitchen, Living room and in the inn keeper suite or in-law apt. So many features and uses for this home and it offers 13 acres...**\$334,000**

ONE LUCKY BUYER will be proud to call this ranch home. First time offered by original owners, it needs nothing. This immaculate 3 bedroom ranch has been pampered. It has updated bath with walk in shower and Jacuzzi tub. There is a den/family room on the first floor and a full unfinished basement just waiting for your plans. The detached two car garage also has storage and an office.....**\$168,900**

ENJOY THE STYLE AND CHARM of an old home while reaping the benefits of substantial upgrades including siding, insulation, furnace, windows and **TANKLESS WATER HEATER!** Granite island counter with custom cabinets and pantry. Plenty of closets throughout. Bedroom & full bathroom on 1st floor. Radiant heat in sunroom & kitchen.Oversized, heated garage. Additional outbuilding.....**\$175,000**

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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, 1 1/2 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.



Raquette Lake \$475,000
Seasonal Ranch Camp on 104' of lake front on Raquette 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. Possible owner financing.



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!



Big Moose \$235,000
BIG MOOSE LODGE, HAS A 8 BEDROOM, 3 STORIE HOME ON A 8.5 ACRE WOODED LOT WITH 564' OF ROAD FRONTAGE. 1ST FLOOR HAS KITCHEN, LIVINGROOM WITH FIREPLACE, LARGE DINING ROOM AND A FAMILY ROOM. 2ND FLOOR HAS 6 BEDROOMS AND TWO BATHS. 3RD FLOOR HAS TWO BEDROOMS AND 1 BATH. FULL BASEMENT AND A GARAGE WITH ATTACH BARN. ALSO THE PROPERTY HAS A LOG BUILDING AND ANOTHER CABIN,CEMENT POND WITH WATERFALL COMPLETES THE PICTURE. GREAT FOR A SNOWMOBILE CAMP OR FOR A LARGE FAMILY TO SHARE FOR THE BEAUTIFUL SUMMERS IN THE ADIRONDACKS.



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.



Old Forge \$559,000
This beautiful private wooded 200' lakefront lot is on 2nd lake. With 4 acres theres plenty of room for your dream home. A must see!!



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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Name and Services
In Front of Your
Future Clients**

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ZR 6000 Limited ES**



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ZR 6000 Sno Pro ES**



\$8,899

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ZR 7000 Sno Pro**



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**2016 Arctic Cat®
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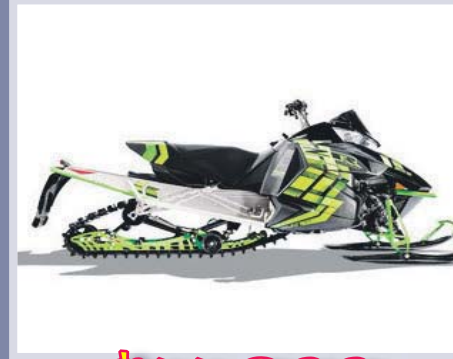
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\$13,999

**2017 Arctic Cat®
ZR 8000 Sno Pro ES**



\$11,299

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*If credit qualified



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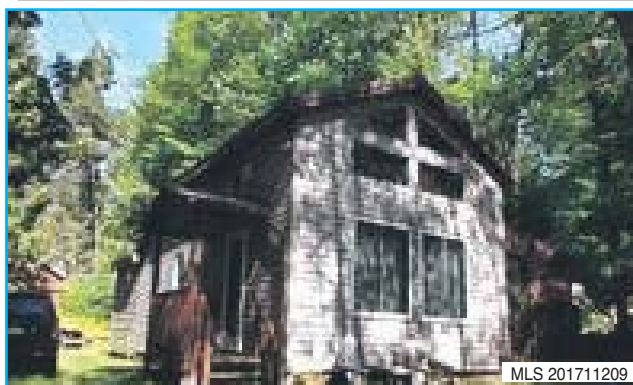
MLS 201710980

LAKE HOME ON PECK'S LAKE (Gloversville): Quiet cove, beautiful view, 265' lake frontage. New hardwood floors, open LR/DR/kitchen. Fireplace w/gas insert. Master BR, full bath down; family room, 2 BRs, full bath up. Detached 2-car garage..... **Asking \$550,000**



MLS 201621709

LEGACY CAMP (Bleecker): Log cabin on 69 wooded acres, reach 4 different lakes within 10 min., golf course in 5 min. 5 BRs, 2 baths, lots of "bells and whistles." Security system with remote monitoring, self-reliance with 11kW generator. **Asking \$325,000**



MLS 201711209

GREAT GET-AWAY (Broadalbin): Cottage w/ new windows overlooking Great Sacandaga Lake, knotty pine interior, LR, screened room, DR, new kitchen appliances and cabinets, 2 BRs and loft, 1 bath. PLUS co-owned lot with 47' lake frontage across the street **Asking \$239,900**

IN THE SPOTLIGHT



"It's Time To Make A Move!"

LANA RUGGIERO, GRI, CNE, ASP

11 Forest St., Gloversville (518) 470-4738

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Professional:

Lana Ruggiero, Licensed Real Estate Broker and owner of Ruggiero Realty LLC, was recently honored by the Women's Council of REALTORS Capital Region for **MULTI MILLION DOLLAR SALES PERFORMANCE** for the YEAR 2015 at their annual Breakfast of Champions at The Glen Sander's Mansion in Scotia. Lana has consistently been a top producer over the past 10 years and her sales volume in 2015 was over \$7,000,000 with the majority of her sales in the Fulton-Montgomery county region.

Getting prepared for 2016 and what is predicted to be another record breaking year for sales, Lana completed the Real Estate Negotiation Institute's "Certified Negotiation Expert" Designation Program in February and has added that designation to her profile. The two day course enabled her to better protect her buyers and achieve better results in negotiations. This program also covered the complexities of written negotiations and how to maximize the outcomes.

Lana says "The joy of being a real estate professional is making new friends and helping them with their real estate needs. You can count on my experience and knowledge to bring you great results!"

Certifications and Recognitions:

REALTOR® certification
 CNE Certified Negotiation Expert
 GRI® Graduate, REALTOR® Institute
 ASP - Accredited Staging Professional
 REALTOR of the Year - 2011/2012
 Notary Public
 Member - Greater Capital Association of REALTORS

Member - Fulton County Board of REALTORS
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 Board of Directors
 Member - Capital Region Multiple Listing Service
 President-Gloversville Women's Alumni Club
 Member-National Association of REALTORS
 Member-New York State Association of REALTORS

The Buck Palace

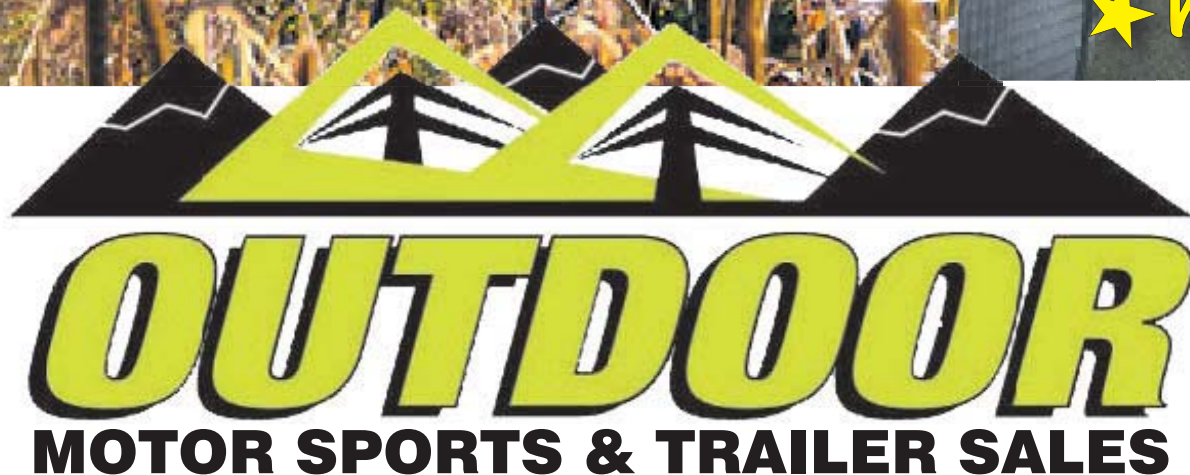
"Best Deer Blinds on The Planet"



- 100% fiberglass maintenance free gel coat finish
- 2" roof overhang to keep rain off windows
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- Large tinted tempered automotive glass windows with whisper quiet window hinges
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- Fiberglass bottom prevents rotting & varmit damage
- Rich dark green exterior color with tan splatter
- Seamless design for quietness & scent control
- Submarine style locking door
- 2" screened vents underneath roof overhang
- Blinds are completely assembled
- Made in the USA

46" tall vertical windows provide for great visibility & shot angles for bow, gun, crossbow or camera!

★ Many more ★
★ models available! ★



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Three reasons to go cashless

(BPT) — The dollar, the euro, the pound, the yen... the currency people use around the world has many different names, but it all shares something in common. Paper forms of currency are out and digital payments are in. The security and convenience of card based electronic payments and digital payments are driving a global shift away from cash. As consumers and merchants around the world become more and more digitally connected this shift will continue to accelerate.

All over the world, the shift toward cashless payments is well underway. On the beaches of Cabo San Lucas, taco and tamale vendors are starting to offer their delicious food to customers with the swipe or tap of a card on a mobile phone. In Singapore, consumers can rent bikes, pay for their morning coffee and split their dinner bill without ever needing cash, and in Warsaw, as cashless payments are becoming increasingly accepted, tourists can start to tap and pay their way around the city without carrying cash.

Changes abroad, changes at home
The United States is seeing similar changes. Cash

and checks are on their way out and swiping, dipping, tapping and clicking are filling the void — benefiting consumers and businesses alike.

A recent Cashless Cities study from Visa, set to be released later this year, finds that if businesses in the top 100 U.S. cities transitioned from cash to digital payments, those businesses and their cities would experience net benefits of \$312 billion per year. Businesses in New York City alone would net \$6.8 billion while saving more than 186 million hours in labor. But the benefits of taking checks and cash out of the system do not stop at labor cost efficiencies. They include:

- Convenience. Consumers and businesses alike benefit from the speed and convenience of electronic and digital payments. Faster checkout times mean more sales for businesses and more time to spend on the important things in life for consumers.
- Security. Accepting cash payments has always placed businesses in a bind; as their revenue increases, so does their risk of falling victim to theft.

Transitioning to cashless payment options enhances security and reduces risk for businesses and their customers.

- Reduced costs. Cash payments must be counted, stored and transported. There are costs associated with all of these processes. Adopting cashless payments saves businesses time and money.



ADULT COMMUNITY NEW HOME FOR SALE

#4 Hammond Lane, Wilton, NY 12831

\$43,500 owner financing available



PERFECT SINGLE/COUPLE..... OR THOSE WHO WANT TO DOWN SIZE OR ENJOY FOR THE SEASON
CLOSE TO SHOPPING CENTERS & I-87

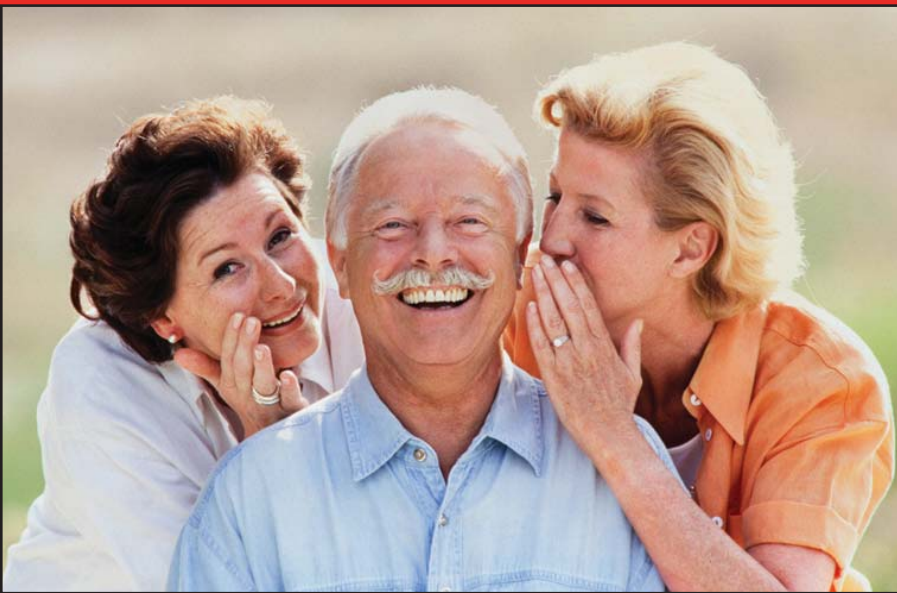
SMALL NEAT & CLEAN PARK ON DEAD END ROAD, TREED LOTS, AND A LOT OF PEACE AND QUIET. NICE ENVIRONMENT.

NEW 14X52, 6' PORCH. 2 BEDROOM HOME WITH 8' FLAT CEILING THROUGHOUT, 6" WALLS, COVERED WITH DRYWALL LR/DR/KITCHEN, FLAT PANEL OAK CABINETS, TILE KITCHEN FLOOR. OPEN CARPETED LIVING ROOM/KITCHEN. 30 GAL. ELECTRIC WATER HEATER, ALL NEW APPLIANCES, LAUNDRY HOOKUP, FULL BATH/TUB/SHOWER. TREATED SIDE DECK AND FRONT PORCH/VINYL RAILINGS. INCLUDES NEW 10X12 SHED. SMALL INDOOR PET OK.

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Local Guide To The Southern Adirondacks!



NEW

\$110,000 80 ACRES BLEECKER
WITH OFF THE GRID CABIN!

Drilled well, generator for power, wood stove heat.
Super hunting land or get away!



REDUCED

ADIRONDACK
ESCAPE!
\$190,000

161 Acres and a 4BR/1BA year round home to come back to! Extremely private, trails thru the acres, furnishings all stay. Come live in the heart of Sportsman's Paradise.
Caroga Lake is approx. 1 hour from the Capital District!



REDUCED

NEW 192
FIRST AVE \$112,000

Lots of updates. New roof, new thermal windows, bamboo floors and oak floors. Big yard with Trex deck for relaxing. Attached garage, finished basement. Owner anxious!



NEW

CAROGA LAKE
2 CORNER LOTS \$119,900

Immaculate year round cottage! DEEDED W. Caroga Lake access & E Caroga Assoc Beach too! 1BR. Open Living, dining rms.
And a HUGE garage!!



SOLD

BLEECKER 40+ ACRES \$50,000

With a house. Needs TLC, but will be living in Sportsman's Paradise!



SOLD

122 MAC AVE EAST CAROGA LAKE \$24,900

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 - PISECO LAKE BUILDING LOT! \$210,000

1.4 acre surveyed lot on southwest end of lake. Ready for you to build your dream home!



SOLD

UNIQUE
COTTAGE
W/LAKE
RIGHTS!
\$36,000

11 Dwyer Lane. Oversized lot on a quiet private dead end road. Short walk to East Caroga Lake Assoc. Beach. Yes some work is needed, but this could be a perfect get away!



EAST CAROGA LAKE ACCESS!

All APA & Town Approved, 100 Ft. Road Frontage!
Great Views of the Lake!

8.5 Acres \$44,000



NEW



EAST CAROGA LAKE HOUSE!
\$219,000

3BR, 1 BA on quiet cul de sac and quiet bay. Lots of updates - new kitchen, bath, windows, lots of insulation. Could be a year round get away!

COOPERSTOWN
AREA LAND!!
13 ACRES
CRONKHTE ROAD
\$19,900!

Level land, easy to farm or build

Hunters & Outdoor
Enthusiasts - Acreage

50 Acres borders State Land.\$60,000
98 Acres Bleecker\$175,000
38 Acres Bleecker\$28,000
Hunter's Cabin! 5+ Acres, very private
..... \$60,000
6 Acres, Hunters Cabin..... \$50,000

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Thank You For Your Support and Referrals!
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NEW!
2205
St Hwy 10
\$115,000

3BR/1Ba full basement,
 big lot 80x200! Deck,
 lawn has room for
 garage & join E Caroga
 Association Beach



PENDING



**Peck Lake
 Ranch**
\$325,000

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



**Thriving
 Adirondack
 Business!**

These Owners will
 stay for easy
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 OR Buy with a 4BR/2BA waterfront Home!! Have it all for **\$850,000**
We have Lots of ideas to make your Adirondack Business dreams come true.
Call for details!

**335 N Shore Rd,
 Peck Lake**
\$195,000

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



**INCREDIBLE OFFERING IN THE ADIRONDACK
 STATE PARK! 70 ACRES BORDERS STATE
 FOREST AND A YEAR ROUND TROUT STREAM!!**

This wonderful Colonial home has been modernized
 through the 3 years yet remains classic! Beautiful wood
 floors, 2 generous BR's, 3 smaller BR's, 2 full baths. a
 Stone fireplace is the focal point in the living room. Lots to
 enjoy inside and out. An inground pool if you're not up to
 traveling to one of the near by lakes!! Come see this Gem!

\$188,000



SOLD



**MOUNTAIN
 LAKE!**
\$145,000

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



**CHARLESTON
 FARM**
\$320,000

102 Acres - 4BR
 Colonial Home.
 Historical property with
 barns, outbuilding,
 forest, fields and more.
 Horse lovers dream
 come true!



BLEECKER!
5 Acres and
Hunters Cabin!
\$50,000

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



REDUCED

REDUCED



112 COUNTRY LANE!
TOWN OF
JOHNSTOWN
\$165,000

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



REDUCED



**9 WATER ST.,
 JOHNSTOWN**
\$68,000

OWN YOUR OWN HOUSE
 FOR LESS THAN RENT!!
 Move in this updated 2-3BR
 home! Plenty of new over the
 last 9 years so you can relax
 in your big fenced in yard.
 Formal dining and living rm.

NEW



**AUTO MECHANICS AND
 CAR ENTHUSIASTS**
\$99,000

3 city lots on N Perry St.
 Big auto shop with 3 bays,
 lift and compressor (can stay).
 Turn the vacant lot into retail
 car sales or build more
 commercial buildings!



**11 EAST
 STATE ST**
\$54,000

2BR each unit.
 Third floor could be
 more living space.
 Big corner lot.

Income Properties - 2 Families



**86 West St.,
 Gloversville**
\$49,900



**31 North St.,
 Gloversville**
\$48,900



**24 West
 Madison Ave.,
 Johnstown**
\$73,999

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AMSTERDAM



MLS 201717341 **\$110,500** This ranch style home with 1500 sq ft is situated in a quiet neighborhood in living room with new cabinetry. Also features a newer roof, furnace and hot water heater. Close to hospital, shopping and NYS Thruway.

TOO LATE



MLS 201717041 **\$119,000**
Great income potential! Nice two family on large corner lot with each unit having 3 bedrooms and 1 bath. Full basement with laundry area plus full attic. 2 car detached garage, plus 3 car off street parking. Currently owner occupied with 2nd unit rented. All utilities are separate. All of this on a double lot.

CAROGA LAKE:



MLS 201717433 **\$285,000** (2 SPOTS) An Adirondack retreat next to plenty of State land with lots of privacy. This home offers 5 bedrooms and 3 full baths in the main house Plus a large apartment over the garage. Warm and inviting Adirondack Charm w/large livingroom w/a wood burning stove plus a spacious family room. Also has an office, an Art studio and another craft room. The grounds are Spectacular with flowers and fruit trees and the Wild Life activity that will keep you amused all year long. Just a few minutes to the lakes and the trails.

CAROGA LAKE:



MLS 201713075 **\$127,000** Looking for a water view from every room? This 3 br, 1 full bath camp overlooks Stoner Lake but also has approximately 120' of direct waterfront across the road. Camp sits tucked into woods with all knotty pine floors, walls and beautiful deck to enjoy life!

CANAJOHARIE



MLS 201607919 **\$128,742** Solid 3 BR, 2 BA brick bungalow. Beautiful hardwood floors on first floor. Large loft master BR with full bath. Partial walk-in attic for storage could be finished as a bonus room. Fireplace with pellet stove in LR and natural gas stove in office. Bright enclosed front porch. Garage underneath with access to home. New roof installed in 2010. 5 minute walk to schools. 2 minute drive to NYS Thruway. Centrally located to Albany, Cooperstown, the Adirondacks and Utica.

FONDA



MLS 201702681 **\$350,000**
5.9 acres of land with garages and outbuildings right next to the Thruway toll booths. One of the last spots available to Tractor trailer parking for Double trailers.



MLS 201712337 **\$275,000** Over 100 years in age is this 2 story home sitting on a hill with 6 acres. A magnificent view of a creek from the front porch brings nothing but solitude. 4 bedrooms, 1 and 1/2 baths, fireplace and a gorgeous stairway to second floor is just a few amenities. New furnace and new door to basement. Call or email today for an appt.

FORT PLAIN:



MLS 201710601 **\$65,000**
Great property on a double lot located along Sprite Creek. Great spot for Hunting lodge. Catch fish in your own back yard. Room for every kind of outdoor recreation possible. Business opportunity is endless- beautiful 20' bar, walk-in cooler, restaurant style kitchen with Ansil system. Lastly would make a great family home. Outdoor wood furnace heats entire building and helps lower heat bills dramatically. New sheet rock throughout.



MLS 201711877 **\$119,900**
If you love Victorian architecture, this house is for you! There's plenty of space in this 4-bedroom/2-bath home close to Fort Plain Elementary and High School. This traditional floor plan delivers a tasteful dining room, formal living room with wood floors, fireplace, huge gathering room, sunny updated kitchen with walk-in pantry, breakfast area. New roof in 2011, thermal windows, and beautiful woodwork. Large 1st floor bonus room could be used for family room, art studio, or even a day care center!

FULTONVILLE



MLS 201524577 **\$339,000**
Beautiful, peaceful location, 63 acres of cleared fields. 36 x 50 Barn with a 16 x 20' apartment with kitchen, living rm, bedroom and bath. It has 50yr a/s roof insulation and plywood, engineered trusses, concrete floor. 3 doors 9 1/2 high x 10' wide. underground wiring, septic and pounded well. 22 acres electric fence cedar post. Second barn 32 x 48 metal roof, chicken coops. Fields are clear and have had no fertilizer on them for over 10yrs. They have been used for hay.



MLS 201623416 **\$31,900** A country cottage. Open concept, ready for your personal touch. It is a great piece of property and has gardens, carport and patio. Many possibilities for this home. It has been used as a vacation home on week-ends for the last 10yrs.

GLOVERSVILLE:



MLS 201714322 **\$99,900**
This is a must see inside!! This home features all hardwood floors and natural woodwork throughout. The updated kitchen offers newer appliances and plenty of cupboard space, as well as, a walk in pantry. The living room has a row of windows that lets in lots of natural light. The upstairs has three bedrooms with a possible 4th bedroom option. Don't miss out on a chance to see this beautifully maintained home!



MLS 201717150 **\$119,900**
IT'S PRICEY BUT PERFECT! This home has modern kitchen, patio, fenced yard, two car garage, hard wood floors, arched doorways and a finish lower level bedroom... a great value close to school.

TOO LATE

JOHNSTOWN:



MLS 201716936 **\$169,900** Step through the sliding glass doors to the deck and watch the color of the seasons change in your own backyard. Open concept, 28 years young clean home with 4 bedrooms. 2 bedrooms down with a full bath and 2 bedrooms up with a half bath. Full basement for storage and washer/dryer hookup. This home offers a double lot, which could easily be sold off later or used for extra enjoyment and space.



MLS 201718381 **\$69,900**
Well kept 2-unit property which could be owner occupied or investment property. Downstairs is a 1 bedroom, 1 bath and washer/dryer. Upstairs is a 1 bedroom, 1 bath and washer/dryer. Separate utilities, easy yard maintenance, thermal windows through-out.

TOO LATE