Volume 5 *Original Valley Number 27 Pennysaver

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January 17, 2015

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123 Longview Dr., Lake Pleasant



Gorgeous, just gorgeous! 7 years new, this beautiful Adirondack Mountain home has 3 bedrooms, 2.5 baths, gourmet kitchen, living room with magnificent fireplace & cathedral ceilings. Just minutes to the golf course and lake! \$469,000

123 Fancher Rd., Iown of Johnstown

109 Laurel Dr., Wallins Corners Condominiums



condominium in Amsterdam, NY. Ground level unit with attached garage, 2 bedrooms, 2 baths. Central air, beautifully landscaped. monthly association fee for all exterior

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6 Brant Rd., Johnstown



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2376 State Hwy 10, Caroga Lake



Really cute year round Adirondack cottage... with 2 extra parcels for direct lake front on East Caroga Lake. 2 bedrooms plus sleeping porch.

20 S. McNab Ave., Gloversville



Whose been waiting for that perfect ranch in the MECO area? Well here it is! 4 bedrooms, 2 full baths, eat in kitchen. Finished lower level with family room and 5th bedroom or den! Tons of storage including newer 2 car garage. \$143,900

41 Wooster St., Gloversville



Very efficient, well maintained ranch in a delightful neighborhood. One floor living with 3 spacious bedrooms, large eat in kitchen, roomy bath. Plenty of storage... walk up attic, full basement, attached garage. Central air, nice yard. \$73,900

136 Berger Rd., Town of Johnstown

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owners. Lots of natural light, three levels of living space including solari-

Extreme Makeover on Griffin St! Kitchen with new appliances, breakfast bar & dining area. Living room, 1 bed & bath on 1st floor, 2 beds up. Refinished hardwood floors, new interior & exterior paint. Roof & furnace less than 10 yrs old. Low taxes, easy to heat! \$54,900

Very unique, modern 5 bedroom expanded ranch in the city. Home includes large family room, formal dining room and additional room living space, too! **\$105,000**

A2 • January 17, 2015

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FOR RENT: Apartment in Village of Palatine Bridge. New carpeting throughout, 2-3 bedrooms, dining and sitting room. A very nice newly decorated apartment, \$600 per month. 518-221-7707 if no answer, please leave message. Repeat your phone number twice.

National Birth Defect Prevention Month

January is National Birth Defects Prevention Month. This year's focus from the National Center on Birth Defects is on raising general awareness of the fact that "Every 4 1/2 minutes a baby is born with a birth defect." Montgomery County Public Health wants to remind everyone that in New York there are about 250,000 births every year. Over 10,000 of these infants will have a major birth defect.

Nationwide, around 120,000 babies are affected annually. In an effort to raise public awareness about strategies that reduce the risk for birth defects, Montgomery County Public Health advises women who are pregnant or may become pregnant to:

Avoid all alcohol and illegal/recreational drugs.

Avoid exposure to smoke, chemicals and toxins both at work and at home.

Take a folic acid supplement and check with their Healthcare Provider to confirm that you are getting adequate amounts of all the essential nutrients.

See a physician prior to pregnancy, especially if there are medical conditions which require medications, any known metabolic conditions including diabetes, obesity, phenyketonuria (PKU), or a family history of congenital heart defects.

Diabetic or obese women should make sure that blood sugar is under control and work toward a healthy weight through a nutritious food plan prior to conception.

Receive regular medical check-ups and educate themselves about their family history and potential genetic risks.

Make sure your vaccinations are up to date. Check with your Healthcare Provider about those vaccinations that can be administered during your pregnancy to protect you and your baby.

For more information contact Montgomery County Public Health at 518-853-3531 or visit the Centers for Disease Control (CDC) at www.cdc.gov/ncbddd/birthdefects.

Source: Montgomery County NY Public Health Department

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A klazomaniac is person who feels a compulsion to shout.

Zumba Dance Party benefits Montgomery County SPCA

AMSTERDAM, NY — A Zumba Fitness Dance Party will be held on Sunday, Jan. 18 from 10 a.m. to noon to benefit the homeless animals of the Montgomery County SPCA, with sign-up beginning at 9:30 a.m.

The event will be held at Dance Force Amsterdam, located in the Clock Tower Building on Prospect Street in Amsterdam. A donation of \$15 per person will allow Zumba enthusiasts to enjoy a two-hour workout and support the MCSPCA at the same time. The Dance Party will be led by instructors Jonelle Cislo, Mary Calderone and Sam Boyle.

Tickets for raffle baskets will also be available during the event. In addition, the MCSPCA will have its 3rd annual February Lottery tickets available for sale at the event. The Lottery coincides with the three-digit New York State Daily Numbers evening drawing during the month of February 2015. Tickets are only \$10 each and are good throughout the entire month.

More information on the MCSPCA's events and services can be found on www.mc-spca.org and on Facebook, or by writing info@mc-spca.org.

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Published weekly on Saturday by Lee Publications 6113 St. Hwy. 5, Palatine Bridge, NY 13428

Publisher, President **Frederick W. Lee** V.P., General Manager **Bruce Button**

Circulation Manager......Tony Keba
Classified Ad Manager......Peggy Patrei
Controller.....Lyndsay Bock
Managing Editor......Joan Kark-Wren
Production Coordinator......Jessica Mackay
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Wedding invitation and postage tips

Whether a couple is planning a lavish wedding or a more low key affair, the wedding invitations are an essential part of keeping guests informed about the big day.

While couples can now share details of their wedding through email or even digital invitations, many still prefer to go the traditional route and send paper invitations. In addition to the cost of the invitations themselves, couples need to factor postage into their wedding budgets. It may not seem like much, but the cost of postage can add up quickly. The following are a few postage pointers for couples about to tie the knot.

- Choose envelopes wisely. The size of your envelopes contributes to the cost of the postage necessary to mail your invitations. Postal services have specific size and shape parameters that govern postage. Envelopes that are oddly shaped or fall outside of these strict measurements are usually susceptible to additional postage charges. That's because the envelope cannot run through standard sorting machinery and must be hand-processed.
- Consider the weight. Mailings that exceed one ounce will require additional postage, even if they are in standard envelopes. Invitations, with their various components and thick card stock, typically weigh more than one ounce. Never purchase postage in advance, as you will not know what the completed invitation costs prior to mailing. Always weigh the invitation with all inserts included to get an accurate estimate of postage. Then purchase stamps accordingly.
- Get to know your local postal employee. Many postal employees, especially those who work at the smaller branches, grow accustomed to seeing the same customers over and over. They can be very helpful and good resources when it comes to saving money on postage. Strike up a conversation with the person behind the counter and ask advice on the best way to mail invitations and ensure they arrive looking beautiful. Choose an off-peak time so the postal employee can give you his or her full attention and will not feel rushed by a line forming behind you. The employee may suggest hand-canceling envelopes, which means the invitation will be processed by hand rather than run through machinery to avoid damage.
- Stamp the return envelope. Invitations typically include response cards that guests will send back to confirm if they will be attending the festivities. To facilitate the RSVP process, stamp the response card.
- Prep invitations six to eight weeks in advance. Invitations should be mailed nearly two months prior to the wedding. This allows guests to plan and respond accordingly.
- Double-check envelopes before sending. Ensure that postage is sticking well and that envelopes are well-sealed. In addition, verify that you have the most current addresses for recipients. If invitations get returned to sender, they can cost you even more time and money to resolve any issues.
- Consider custom postage. The post office should carry several attractive options for wedding invitation stamps. However, you also may be able to go online and purchase custom postage that features a graphic or an uploaded image to make the invitations even more special.
- Do a test run. You may want to send a complete invitation to yourself just to see how it arrives in the mail. This way you can check the level of damage and have an opportunity to make any changes, such as adding a piece of vellum to prevent ink from smudging or to place bows or adornments in another area.
- Give your mail carrier a heads-up. Let your assigned mail carrier know that response cards will be on the way. They tend to be small and can get lost in among other letters and mail. A small token of gratitude, such as a gift card, for your mail carrier may ensure all of your response cards arrive.

A wedding just isn't the same without the guests. Make sure friends and family are well informed about the wedding by sending out invitations in advance and ensuring the proper postage will get those invites where they need to go.



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If you have unwanted refrigerators, freezers, washers, dryers, push lawn mowers, riding mowers, bikes, tillers, stoves, hotwater tanks, furnaces in cellar,



Winter storm safety

Winter may leave a beautiful wonderland. but it also creates a dangerous and hazardous environment. Winter storms can immobilized a region and disrupt and power emergency/medical services. Roofs and buildings can collapse; trees, power lines and communication towers can come down; farms can be isolated and livestock lost: essentials can be in short supply. Being prepared for severe winter weather that includes heavy snow, ice, strong winds, extreme cold and even flooding if a thaw follows is very important.

Before the storm: You can protect yourself and your family and plan for possible emergencies before the storm:

- Stay informed of the weather. Set up your phone to receive alerts for your area.
- Have a family storm readiness plan in place. You may not all be together, so know how you will contact one another.
- Purchase a weather radio or a radio with a battery back-up. Have battery-powered flashlights and lanterns available as well as extra replacement batteries.
- Make sure that smoke detectors and carbon monoxide alarms are working properly.
- Maintain an emergency pack in your home and in your car. Include ready-to-eat food, water, first aid kit, necessary medications, blankets or sleeping bags, and extra clothing for everyone in the family.
- Winterize your vehicle, maintain it in good repair (battery, lights, wipers and fluid, brakes) and keep your gas tank
- Have cash on hand in case bank machines and electronicpayment methods are not avail-
- Make sure pets and animals have sheltered areas and plenty of water and food.

On the road: During the storm, there are important decisions to make if you have to travel. Seventy percent of winter storm-related injuries and fatalities are the result of vehicle accidents.

 Don't drive unless it is truly necessary. If you have to be out, make someone knows route vour and timetable. If you are out when a storm begins, get off the road as soon as possible to avoid being stranded.

and ice as well as poor visibility.

- · Stay buckled and slow down. Lengthen the following distance; slippery roads may double stop time. Steel and concrete bridges are likely to be icy first as they cool down faster.
 - Be alert for black ice:



- Remove snow and ice from your vehicle as it helps to see and to be
- Warm up your vehicle to reduce moisture condensing on the inside of the windows.
- Use extra care due to a possible reduction in tire traction from snow

it appears as shiny new asphalt; pavement should look grey-white in winter.

- Do not use cruise control — you must be in full control at all times.
- Dress appropriately in multiple thin layers of clothing and warm, waterproof footwear.

• Account for possible delays. Include in your winter driving kit bags of sand or kitty litter, snow brush and ice scraper, booster cables, warning devices, warm clothing and blankets and emergency food and water.

• Attempting to walk in a severe winter storm can be deadly. If you become trapped in your vehicle, stay in the vehicle. Run the motor about 10 minutes each hour. Make sure the exhaust pipe is not blocked.

At home: During the storm, stay indoors. 25 percent of injuries and fatalities occur to people out on foot in a storm.

• If you are using alternate heat from a fireplace, wood stove or kerosene space heater,

make sure you have proper ventilation and fire protections in place. Never use a generator, gas grill, camp stove or charcoal-burning device inside a home, garage, or basement.

• Run water, even at a trickle, to prevent pipes from freezing.

- Dress warmly in multiple layers of loose fitting clothing. Outer clothing should be hooded and water repellant if you have to go outside. Mittens are warmer than gloves. Always wear a hat. Cover your mouth and exposed skin with a scarf, neck tube or face mask if it is extremely
- If you have to shovel, avoid overexertion especially if you have prior

medical conditions. Blood vessels are constricted by the cold and the heart has to work harder. The added stress of shoveling snow or walking in deep snow could trigger a heart attack or stroke.

- Keep dry and change wet clothing frequently.
- Be alert for frostbite by checking for numbness or white areas on your face and extremities.
- Help your neighbors who are elderly, people living alone or who require special assistance.
- Check on your animals and pets and bring them indoors, as possi-

Source: Montgomery County NY Public **Health Department**

ADVERTISEMENT TO BIDDERS

The Town of Palatine, NY will receive sealed Bids for a Project entitled TOWN OFFICE BUILDING, 817 Stone Arabia Road, Fort Plain, NY. Bids for the following Contract Proposals are invited: 1. General Construction: 2. Mechanical Construction (HVAC and Plumbing); and 3. Electrical Construction. Bids will be received by the Town Clerk up until 3:00pm Local Time on Wednesday, February 11, 2015 in the Town of Palatine Clerk's Office, 141 West Grand Street, Palatine Bridge, NY, when they will be opened publicly and read aloud. Proposals may be hand delivered or mailed to the above location and must be received by such time. All work on this Contract is expected to start on April 15th, 2015 and be completed by October 15th, 2015.

Bidding and Contract Documents may be examined free of charge at the following locations:

6 Airline Drive Albany, NY 12205

Eastern Contractors Association, Inc. Town Clerk's Office - Town of Palatine 141 West Grand Street Palatine Bridge, NY 13428

A pre-bid conference and project walk-through will be held at the site on Wednesday, January 28, 2015 @ 2:00pm with all contractors assembled at the Town of Palatine Highway Barn, 817 Stone Arabia Road, Fort Plain, NY. Failure to attend a walk-through shall not be cause for extra payment.

Complete sets of the Bidding and Contract Documents may be obtained at the Town Clerk's Office, 141 West Grand Street, Palatine Bridge, NY 13428, tel: (518) 857-0030. Section 143 of the State Finance Law requires payment of a deposit to receive these documents. Accordingly, a \$49 non-refundable check made payable to TOWN OF PALATINE is required.

Bids must be submitted in duplicate in accordance with the instructions contained in the Information for Bidders. A Bid Security will be required for each bid in an amount not less than five (5) percent of the Total Bid. It is the policy of the State of New York and the Town of Palatine to encourage minority and women owned business enterprise participation in this project by contractors, subcontractors and suppliers, and all bidders are expected to cooperate in implementing this policy.

The Town of Palatine, NY reserves the right to waive any informality and reject any or all bids.





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THOUGHT FOR THE WEEK: "Lets Attend Church This Sunday". You and your family are welcome at Grandview Baptist Church, corner of Lydius & Washington St., Ft. Plain, NY. Sunday School 10am. Morning Worship 11am.

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2008 CHRYSLER Sebring limited convertible, silver, 60k, V-6, auto, leather, alloys, SALE: \$11,995. John C. Miller, Inc. 518-7 6 2 - 7 1 2 4 www.johncmiller.com

08 F250 4x4 with a fisher V/plow, 98K 8 cylinder auto, asking \$12,500. 315-894-4411.

TORO Power Max 828 LXE

8hp, 28" width, electric start, less than 4 hrs. on it. \$1,300 new

asking \$795

518-673-2865 (Palatine Bridge)











A family tradition: Grandma's Squaw Berry bowls

Some might ask, "what in the world is a Squaw Berry bowl?" The answer is simple: a small glass bowl with a cover that holds a cherished tradition. It contains a special chosen mat of moss placed around a small amount of soil and a pinch of charcoal, which can be added to help preserve the contents. The berry stems are cut about an inch long then thrust into the moss using long tweezers. You can start a traditon with the knowledge that the snow melts in the Spring, as it always has and always will and the forest floor will again come alive with nature's gifts.

I started making the bowls 50 years or more ago to give to special places, friends and family members. Walking through the Stone Arabia wood lot, I was reminded of my Aunt Carmeta Barsheid and Grandma's footsteps of 81 years ago. I was 10 years old when Grandma passed away from this earth. Nevertheless. I remember her as a hard working farm wife and mother. Her whole life was spent on two farms which were less than a half mile apart on Seebers Lane, south of Canajoharie, NY. Grandma was born on the Shineman farm just west of the Barsheid farm, where she would live for all the remainder of her life. That destination was arrived at when she became the bride of William E. Barshied (1867-1949). Grandma's diary entry of November 12, 1928, two years before I was born, reads, "Carmeta and I went to the woods today to get Squaw Berries.' The tradition was also carried on by my father, Willis Barsheid Sr. (1906-1990) who sometimes made Squaw Berry bowls from berries he would find while tramping throught the woods while hunting.

As I walk through the woods, the forest floor lies covered with leaves. They cushion each step, protecting the plants that lie dormant until Spring arrives. Under the pines and hemlock, the rays of the November sun strike the beds of yet green plants lying close to the forest floor. Some of the plants bear bright red



Grandma's direction for care of the bowl, "just set it outside a short time where it is cool and when brought back into the warm house the condensation will provide enough moisture."

Delivered (may include extra delivery charges)

HEAP ACCEPTED

Squaw Berries, or Partridge Berries as they are sometimes called. Doubtless a roving partridge would find these a choice part of their food. This may account for the scarcity of the berries. There is surely a more proper name for these berries but one I do not know. The berries themselves are definitely not plentyful. Can we find enough today to carry on a tradition? If so, I will follow the steps of my forbears and gather the bright remnants of summer before. The winter snow begins to make its blanket over the forest floor. The berries will be left on a short piece of stem and deposited in a bag with some carefully chosen green moss. These two ingredients, along with some soil will suffice to make the bowls that will remind us that another year has slipped away and a new one will follow in it's wake. We hope the finished bowl will last until another replaces it the following fall. Grandma's direction for care of the bowl would be to not drown it with water, "just set it outside a short time where it is cool and when brought back into the warm house the condensation will provide enough moisture." Traditions are sacred, so please help preserve this



697 Shells Bush Ra., Little Falls, NY 13365 315-823-1982



Photo Calendars

Start at any month

you wish



518-673-0101



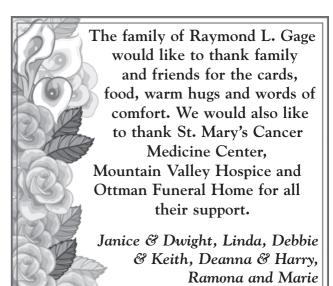
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A8 • January 17, 2015

Be smart about wedding beauty preparation

All eyes are on the bride and groom on their wedding day. Feeling beautiful and dapper can boost a couple's confidence and ensure they look back on their wedding photographs and videos with pride.

Certain beauty basics and makeup and hair strategies can help any bride look spectacular on her wedding day. The following are some dos and don'ts of wedding day beauty preparations.

DO employ the services of a professional hairstylist and makeup artist. Professionals have the experience and tools of the trade to help you to look your best. From contouring to make your face seem slimmer to enlarging the appearance of small eyes, some tricks of the trade are best left to the pros.

DON'T forget to schedule a trial run. Make this ap-

pointment several months before the wedding day so you have ample time to work with your stylists and experiment with colors and hair arrangements to fit your personality and the style of your gown. Take plenty of pictures and notes so you will remember what needs to be on hand for the wedding day.

DO allot enough time for the wedding day beauty appointment. If you will be going to a salon, block out two or more slots instead of one. This way the stylist does not overbook and will not feel rushed. Many brides opt to have stylists come to their homes. There may be an extra charge for this service, but it may be well worth the cost.

DON'T make any drastic changes to your appearance right before the wedding. This includes changing

your hair color or texture, extreme tanning, using colored contact lenses, or chopping off all of your hair. It's better to wait until after the wedding to change your style.

DO bring a veil, headpiece, hair extensions, and any other accessories to your hair consult. This enables the stylist to practice working with these items.

DON'T tweeze or wax brows too close to the start of the ceremony. Redness and swelling are common side effects of tweezing and waxing, and they can be difficult to mask with makeup. Instead, take care of hair removal a day or two prior to the wedding.

DO exfoliate your skin prior to the wedding. This doesn't necessarily mean you should endure a harsh fruit acid peel or another procedure. You can exfoliate with a gentle washing of your skin with a nubby washcloth to remove any dryness and errant flakes. Moisturize well to ensure a smooth palette for makeup application.

DON'T wash or condition hair the day of the wedding. Intricate styles tend to stay better when hair has a little grip. "Dirty" hair is easier to work with than



Certain beauty dos and don'ts should be followed so couples put their best faces forward.

shiny, freshly washed locks. If you must wash, remember to thoroughly dry your hair before going to your appointment.

DO wear a little extra makeup than you are accustomed to wearing because it will show up better in photos. However, do not wear so much that you look clownish. A makeup artist can help you achieve the right balance.

DON'T have bridesmaids wear makeup that is bolder than yours, especially red lips. No one should upstage the bride.

DO experiment with any products you haven't used before to test for allergic reactions and see how well they wear.

DON'T wear too much under-eye concealer or one that is too light of a shade. This can draw more attention to problem areas than remedy them.

DO bring a pain relief medication in case a tight hairstyle or headpiece causes a headache.

DON'T forget that men need a little help as well. Exfoliation and moisturization can help dry skin. Guys should use a new razor and plenty of cream before shaving to avoid irritation. A dusting of finishing powder can banish shiny noses and foreheads for photoready faces.





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LET US GET top dollar for you...We offer estate sales, both auction and house sales. Over 30 years experience. We do appraisals...Furniture, jewelry, and art, both written and verbal. Very reasonable rates. The Gallery, 2 West Main Street, St. Johnsville, NY 13452. 518-568-5121.

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George Washington's false teeth were made of whale bone.

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Quality Dog Food... LO-CAL! Pets have Allergies? Dry/Itchy shin? Try GRAIN FREE!! We have All Life Stages Diamond Naturals Dog Food, California Natural, Taste of the Wild, EVO, and more! L'Avian Parrot food, 17in MONSTER Beef Bones, treats, collars, leashes, Shampoos, Sprays, Wormer, etc... at D&D's Pet Supplies, 36 Canal St, Ft Plain, 518-993-1010

STEEL EXTERIOR ENTRY DOOR UNITS by THERMA-TRU – many styles to choose from. C.H. Burkdorf & Son, 35 Hough St., St. Johnsville 518-568-7016.



Dish Washer Soap • Body Wash Cereals • Coffee • Water Drinks Can Soups & More Mon-Wed-Thurs-Fri 8-5

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Monday, Jan. 19th

- ALL YOU CAN EAT PANCAKES 3-7 P
- ◆ Cheeseburger Cold Plate◆ Monte Cristo w/Fries

Tuesday, Jan. 20th

- ◆ Ravioli w/Garlic Bread
- ◆ Tuna Noodle Casserole

Wednesday, Jan. 21st ALL YOU CAN EAT SPAGHETTI 3-7 PM

- ◆ Reuben w/Fries
- Spaghetti w/Meatballs, Hot Sausage and/or Toss Salad

Thursday, Jan. 22nd

- ◆ Chicken-N-Biscuits w/Veg ◆ Roast Beef Club w/Fries
- Friday, Jan. 23rd
- ◆ Fresh Haddock Dinner ◆ Mac-N-Cheese w/Veg ◆ Manhattan Clam Chowder

Saturday, Jan. 24th

◆ Prime Rib Dinner w/Potato & Veg ◆ Fried Scallops w/Potato & Veg

Sunday, Jan. 25th

◆ Steak & Cheese Omelette Breakfast Only - Closed at 12:30pm

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Canajoharie Forest Fish & Game Club Located at Fish and Game Road, Canajoharie, NY

SATURDAY • JANUARY 24 6 AM-5 PM

REGISTRATION: Friday, Jan. 23 - 5pm-8pm and Sat. Jan. 24 5am-7am (You MUST be registered prior to hunting)

Registration Donation: \$20.00 per person Prizes will be given for

Heaviest Male • Heaviest Female (The decisions of the judges are final) Prizes comprised of 60%/40% payout

based on number of entries. Hunters MUST comply with all DEC regulations. Gun Raffle, 50/50 and chance drawings Club Kitchen opens at 7 AM Jan. 24 for event FOR ADDITIONAL INFORMATION CONTACT JOHN W. HAYES

AT 518-922-5055 > CLIP & SAVE - BRING IN FOR FREE RAFFLE TICKETS



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Also Available: Wings, Cookies, WRAPS, PARFAITS, SALADS, ETC.

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Tuesday, Jan. 20th

Chicken & Biscuits, Mashed & Dressing BLT w/Cup of Soup

Wednesday, Jan. 21s

Chili w/Grilled Cheese Sandwich Oven Roasted Hot Beef Sandwich w/FF or Mashed

Thursday, Jan. 22nd Beef Stew over Biscuits w/Applesauce

- Honey BBQ Chicken Melt on Grilled Texas Toast w/FF

Friday, Jan. 23rd

Fresh Haddock, FF or Mashed & Salad Fresh Haddock on a Roll

After 4:00 PM Roast Turkey, Dressing, Mashed & Salad

Saturday, Jan. 24th

- 2 French Toast w/Meat & HF - Bacon & Cheese Omelette w/HF

Sunday, Jan. 25th 2 Blueberry Pancakes w/Meat Sausage Gravy on a Pancake or Biscuit

HOMEMADE SOUPS AND PIES DAILY **Now Accepting Credit Cards**



7304 State Hwy. 5 St. Johnsville, NY

HOURS: Closed Monday, Open Tues-Thurs 6am-2pm:



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\$10 Food or Dinner Buffet

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Open 11am Mon-Sat Noon on Sun



Amber Waves









King Crossword

ACROSS

- Hanks role
- 5 Love (Sp.)
- Cauldron
- 12 Vicinity
- 13 Sandwich shop
- 14 Lawyers' org.
- 15 Computer access codes
- 17 Fa-la link
- 18 Small chalkboards
- 19 Art supporter
- 21 Blood type
- Antillean language
- 24 Osculation "tools"
- 27 Every iota
- 28 Additional
- "- Little Teapot"
- 32 Greet the villain
- 33 Erstwhile acorn
- 34 Cold War initials
- 36 Leading lady?
- Terrier type
- Move laterally
- 40 Acidity factor
- 41 Angle
- 43 Read
- Ullmann or Tyler
- 48 World

12 14 15 16 17 18 19 20 28 30 29 27 31 32 33 34 35 36 37 39 46 47 48 49 50 51 52 53 54 55 56

- travelers' needs
- 51 Raw rock
- 52 Mother of Helios
- 53 Works with
- 54 Simple card game
- 55 Millinery
- 56 Knight's wife

DOWN

- Spaces
- Caspian feeder
- Arizona city
- Penne and
- Commotions
- Mal de -
- 7 On in years
- Stair part

- Depositor's record
- 10 Reed instrument
 - Lofty
 - 16 Symbol of intrigue
 - 20 Intend
 - 22 Piece of garlic
 - 23 Shaving cream additive
 - 24 Actress Lucy
 - 25 Online
 - exchanges 26 Nisan
 - holiday Son of
 - 36-Across 29 Shaft of light
 - 30 out a

- living
- Wardrobe malfunction
- Cover
- 39 Profundity
- 40 Energy 41 At a snail's
- pace 42 100 centesimi, once
- 43 Unpaid TV ads (Abbr.)
- Major
- 45 Goblet part
- 46 Being, to **Brutus**
- 49 "Eureka!"
- 50 Collection

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H A B I O I S

Solution time: 25 mins. Weekly Sudoku — King Crossword

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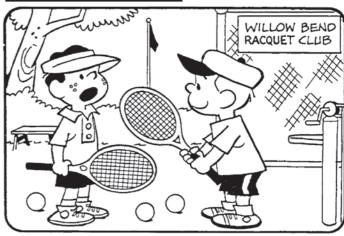
Answer

Look deep into nature and then you will understand everything better.

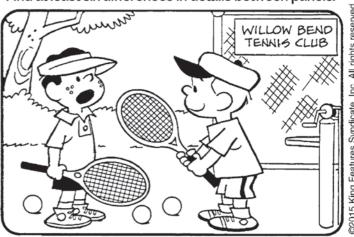
- Albert Einstein

HOCUS-FOCUS

HENRY BOLTINOFF



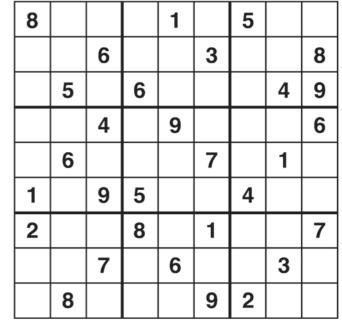
Find at least six differences in details between panels.



Differences: 1. Bench is missing. 2. Button strip is shorter. 3. Racket is moved. 4. Flag is missing. 5. Sign is different. New! 24 HOCUS FOCUS puzzles \$3.50 • 24 Volumes • Order at: rbmamall.com

Weekly **SUDOKU**

by Linda Thistle



Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

DIFFICULTY THIS WEEK: ★★★

★ Moderate ★★ Challenging * * * HOO BOY!

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03 CHEVY Venture mini van 70K 6 cylinder automatic, asking \$3550. 315-894-4411

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BALEAGE FOR SALE: Alfalfa mix, timothy & clover mix. 315-822-3194

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RECORDS WANTED:

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2008 CHRYSLER Sebring limited convertible, silver, 60k, V-6, auto, leather, alloys, SALE: \$11,995. John C. Miller, Inc. 518-7 6 2 - 7 1 2 4 www.johncmiller.com

PENN MOUNTAIN Restaurant/ Bar/ Equipment, owners apartment, Route 12 in Remsen. Best deal around, \$125,000. Come anytime. 315-942-4824

LARSON Storm and Screen Doors, 32" & 36" x 80" white in stock. C. H. Burkdorf & Son, 35 Hough St., St. Johnsville 518-568-7016.

Food and Water Safety in the event of a power outage

In rural areas during a much as possible to mainpower outage you may be forced to gather water for personal use from other sources. Avoid drinking water from a source that may have become contaminated, to avoid becoming ill from bacteria, or other microorganisms (germs) that may be in the water. You can also become ill from germs on your hands or in contaminated food. Food may become contaminated if not properly stored. Avoid eating food that has become contaminated during a power out-

Follow these recommendations to make sure your water is safe:

Make sure your drinking water is safe, whether from a public system or a private well. Observe "boil water" and other notices about your water supply.

Use bottled water that has been purchased from a known source. If bottled water is not available, tap water can be boiled for safety.

Practice good personal hygiene. Wash your hands carefully with soap and water after using the bathroom and before eating and make sure that your other family members do too. If you do not have clean water, use an antibacterial hand gel.

Follow these recommendations to make sure any food you consume is safe, but "when in doubt, throw it out!"

Keep the refrigerator and freezer doors closed as

tain the cold temperature.

The refrigerator will keep food safely cold for up to 4 hours if it is unopened. A full freezer will hold the temperature for approximately 48 hours (24 hours if it is half full) and the door remains closed.

Discard refrigerated perishable food such as meat, poultry, fish, soft cheeses, milk, eggs, leftovers and deli items after 4 hours without power.

Food may be safely refrozen if it still contains ice crystals or is at 40°F or below when checked with a food thermometer.

Never taste a food to determine its safety!

Obtain dry or block ice to keep your refrigerator and freezer as cold as possible if the power is going to be out for a prolonged period of time. Fifty pounds of dry ice should hold an 18-cubic-foot full freezer for 2 days.

If the power has been out for several days, check the temperature of the freezer with an appliance thermometer. If the appliance thermometer reads 40°F or below, the food is safe to refreeze.

If a thermometer has not been kept in the freezer, check each package of food to determine its safety. If the food still contains ice crystals, the food is safe.

Source: Montgomery **County NY Public Health** Department

FORT PLAIN & JANUARY 26th - 30th FEBRUARY 9th - 13th 5:00-6:00 PM

at the Canajoharie Elementary School Lobby

\$55.00/child includes uniform

for more information call Charles Murphy 332-2271

1998 Trail King Tiltbed Trailer





Tandem axle, good brakes, good tires, and deck condition is at 95%.

\$9,800 or Best Offer 518-842-7547

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Corner of Washington & Lydius Streets Fort Plain, NY 518-993-9929

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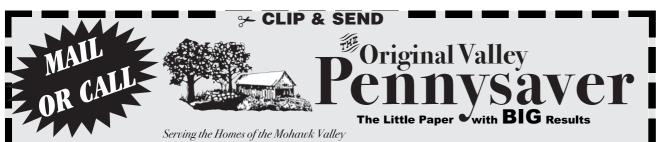
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A14 • January 17, 2015

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THOUGHT FOR THE WEEK: "Lets Attend Church This Sunday". You and your family are welcome at Grandview Baptist Church, corner of Lydius & Washington St., Ft. Plain, NY. Sunday School 10am. Morning Worship 11am.

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Whatchamacallit

This week's Whatchamacallit is an invention created by Webster Marble. In 1900, Marble was granted a United States Patent for his newly created waterproof match box holder.

He writes in his patent application "The ordinary pocket match safe is not water-tight and will not long prevent the entrance of moisture, especially if the wearer accidentally falls into a stream or lake."

Marble created this waterproof match holder for "all who have occasion to live an outdoor life are frequently subjected to great inconvenience and even hardship by having their matches get wet."

The device consists, in brief, of a box provided with means for clamping the cover or lid tightly upon the body, so as to make a water-tight joint. The match box, which is actually cylindrical in shape, can be unscrewed and opened to reveal the dry matches inside.

If the name Webster L. Marble sounds familiar, a few weeks ago we featured a Safety Ax that was also created & patented by Marble. His father, Lansing Marble was born in Madison County, NY were he farmed the land until moving to Wisconsin in 1840. Webster was born 14 years later, he died in 1930 at age 76.





Do you have your own Whatchamacallit?

Please send a picture and a short description of the item to bjaquays@leepub.com or call Branden at 518-673-0145. Visit our Facebook page each week to see if you can figure out what the upcoming Whatchamacallit is.



Expert tips to make your new house feel like home

(BPT) — You know that moving into a new home can be one of life's biggest stressors — the packing, the paperwork, the unpacking and of course finding the nearest coffee shop. Making your new house feel like your home

can help alleviate some of this stress and provide a safehaven for some much needed relaxation.

"Everyone has a different sense of what home is," says Elizabeth Lindmier of The Art Institute of Colorado. So while the same aesthetic won't work for everyone, she of-

fers her top five tips to start you in the right direction.

1. Texture and textiles - Instead of having a bunch of hard surfaces, cozy up your home with something soft or textured. This could be a blanket, curtains or area rugs. These items will also provide some acoustical value so noises aren't echoing in an empty space.

2. Comfort - Have some place in your home where you can relax, recharge and feel at ease. "Make a space where you would like to spend time," Lindmier says.

3. Color - A monochromatic scheme with pops

of colors can bring you into a place where you feel comfortable and happy. "Do your research on color theory before painting any space," says Lindmier. "Different colors can spark different moods, emotions and even behav-



Making your new house feel like your home can help alleviate some of the stress of moving and provide a safehaven for some much needed relaxation.

ior. Discover what you'd like a given space to accomplish, and use colors as a tool to create such environment."

4. Lighting -There should be aesthetically pleasing lighting. Look at the difference between warm and cool lighting colors to decide what helps achieve the look you want. Also consider task, ambient and accent lighting for your space. "Lighting plays a key role in any home," Lindmier says. "Through lighting design you can highlight design and architectural features, create lighting which is more useful to the human eye, and work

with natural light while keeping energy use to a minimum."

5. Clutter/stuff - "Less is more, but make it more meaningful," says Lindmier. Get rid of your clutter. When sitting in your space, make sure you can

look around and adore the things you see.

"Mies van der Rohe's old adage, 'less is more,' certainly holds true here," says Jackie Barry, Interior Design instructor at The Art Institute of Houston -North. "Select significant pieces of furniture and art to move. You don't need to have or show everything you have all in one room."

For more information about The Art Institutes, visit artinstitutes.edu.

REGENCY

Thank You

For helping to make the benefit for Rona Wells-Kniep such a success! Your generosity is greatly appreciated and overwhelming. A special thank you to all of you who came together to make this happen.

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ORIGINAL VALLEY PENNYSAVER

Some Real Dirt on Palatine Council's Town Hall Building Site

At their proposed site:

- Soil Type: AnB is Angola Silt Loam: "Seasonally the water table is perched on the slowly permeable subsoil and the hard shale bedrock, and ground water is within 6 to 12 inches of the surface during wet periods. Shallowness (20 to 40 inches) greatly interferes with installation of drainage systems." Rated as "severe" for the application of septic tank and absorption field. (source: USDA Soil Survey) Was an approved perk test done at this site?
- Council's apparent answer to this: Haul in yards and yards of purchased fill, done by Town crews so the cost can be hidden in the budget!
- Then they are going to build on fresh fill. Does anybody have a problem with that?
- Experienced people say there can be a problem with a shale base that may shift over time and create cracks in finished walls.
- And then there is Encon's input:

 There is a stream running through the proposed site.

 According to Encon's classification, this stream is or has been a viable trout stream. A permit is needed to do

anything to the banks or the base of the stream.

Encon also suggests that if any part of the stream is to be filled, the US Army Corps of Engineers will have to permit.

If more than one acre of land is disturbed in this building project, ie the building, the site, and the parking lot and the septic system, a permit is required.

- Under local law, everything we hear is that this land is still zoned agricultural, negating the ability to build anything on site.
- Then there is the recurring situation with fire protection for the complex. The Council has decided it too expensive to create a hydrant, so they just are not going to do it right now. This opens the door for additional costs for this project which will not be covered in the initial numbers.
- There are a lot of questions here. You have to wonder if the Council is leaving the answers up to the bidding contractors and what effect that will have on the total costs.

Help for household water well owners

(NAPSA) — There's good news for household water well owners who want to care for their wells and their water. They now have unprecedented help with access to 15 online lessons, eight webinars and much more — all free.

This menu of tools and resources is being made available online at www.WellOwner.org by the National Ground Water Association (NGWA) with support from the U.S. Environmental Protection Agency.

"The online lessons, webinars and tip sheets, among other tools, help take the mystery out of being a well owner," said Cliff Treyens, NGWA director of public awareness. "Any well owner with access to a computer can learn the basics — including action steps — important to keeping their well systems in good operating order and their water safe."

Online lessons cover:

- What to test water for
- How to get and interpret a test
- Water treatment
- Arsenic
- Bacteria
- Nitrate
- Radon
- Well maintenance
- Groundwater protection
- Well flooding
- Well construction
- Decommissioning unused wells
- Water testing near hydraulic fracturing

- Finding a qualified water well professional
- Using water wisely.

The webinars cover many of the same topics.

Treyens said these new informational tools are intended to equip well owners to ask informed questions in order to get the help they need to address key water well-related issues.

"Many well owners are paralyzed when it comes to addressing problems. The information tools we have developed break water well issues into manageable size and allow the well owner to learn at his or her pace," Treyens said. "Importantly, these tools also provide a next step to address an array of issues facing an average water well owner." To help the well owner learn, each online lesson includes a quiz at the beginning and a quiz at the end. "We know from test results that most well owners who take both quizzes are learning key information that will help them take care of their wells and their water," Treyens said. NGWA encourages organizations and individuals to post and share the links to the lessons, webinars, tip sheets and other tools. "Our goal is to protect the public health, and the more people who learn, the better," Treyens said. To access these well owner training and technical assistance tools, visit www.WellOwner.org.

Chow Line: How to store potatoes, onions

My boyfriend stores potatoes and onions in the refrigerator. I keep them in the pantry. Who's right?

Experts recommend potatoes be stored at a temperature between 45 and 50 degrees Fahrenheit, and that onions be stored in a cool, dry place.

So, unless your boyfriend has a particularly warm refrigerator (which should be kept at 40 degrees or below), and unless you have a particularly cool pantry, neither of you are storing potatoes and onions in ideal conditions.

Potatoes especially should be kept out of the refrigerator. When stored at temperatures cooler than 45 degrees, starches in a potato begin to break down into sugars. Note: This is not how you make a sweet potato. The accumulation of sugars will cause the potato to darken when cooked. If you do have cold potatoes, it's recommended that they be warmed gradually at room temperature before cooking to reduce the sugar levels and the risk of discoloration.

Potatoes also store better in high humidity — as high as 90 percent. Not surprisingly, a root cellar would be the perfect place for potatoes. Barring that, store in the coolest, most humid place you can. But not the fridge.

It's also a good idea to keep potatoes in the dark. Overexposure to light can

cause a buildup of solanine, an alkaloid that potatoes naturally produce to repel insects. Light also causes an increase in chlorophyll, which gives a green hue. So, potatoes that have a green tinge also likely have higher levels of solanine, which is toxic at high levels.

Actual illness is rare because not only are solanine levels usually quite low, but because solanine actually causes cooked potatoes to taste bitter. Luckily, solanine tends to stay near the surface. Peeling off green areas of a potato will also remove any solanine.

Potatoes that are stored too long or in too warm of a place will often sprout and begin to shrivel. If that happens, it's time to throw them out. Potatoes with just a few sprouts can be salvaged by cutting them out.

Onions need a lot less humidity — ideally, 65-70 percent — but just as much ventilation as potatoes. In fact, the National Onion Association says not to store onions in plastic bags, because the lack of air movement will cause them to go bad more quickly.

Chow Line is a service of Ohio State University's College of Food, Agricultural, and Environmental Sciences and its outreach and research arms, Ohio State University Extension and the Ohio Agricultural Research and Development Center.

~ Earl Spencer, Nelliston

What to look for in an investment property

ciation rate for real estate is very strong. Even when the housing market declines, long-term investors in real estate can rest easy knowing that property values tend to rebound rather quickly, rewarding patient investors in the process.

Looking at real estate as a long-term investment is just one way approach a potential investment property. The following are a few additionconsiderations prospective investors should contemplate before buying an investment property.

Location

Many people are familiar with the real estate industry axiom, "location, location, location!" When buying an investment property, location is everything. A great location should outweigh your own personal feelings about the home, especially if you do not intend to live at the property. You will likely define a great location for an investment property differ-

ently than you would a property you intend to live in, so don't let your own desires in a home cloud your judgement when choosing an investment property. Properties in safe neighborhoods that boast good schools and offer easy access to public transportation tend to make great investment properties.

Décor

Décor is another thing to consider when looking for an investment property. If you don't plan to reside in the property, your opinion of the décor should not carry much weight. When viewing a property, try to imagine how much it might appeal to prospective tenants. Quirky properties typically do not appeal to as many prospective tenants as properties whose décor are similar to other homes in the area. Though you might find a tenant who prefers properties with unique interiors, a property that appeals to as many prospective tenants as possible often makes for a better

investment and a lot less stress when the time comes to find tenants.

Condition

The condition of the

fixer-upper, while others prefer turnkey properties that won't require any elbow grease. The former type of property likely



When viewing a property, try to imagine how much it might appeal to prospective tenants.

property also must be considered before buying an investment property. Some investors want a

won't cost as much as a fully renovated property, but those cost savings might be lost when it's

time to renovate. Find a property that's in the type of condition you're comfortable with. If you de-

Real estate... New beginnings

cide to go with a fixer-upper, learn the cost of your potential projects before submitting an offer.

Real estate makes a great investment, but don't go overboard when buying an investment property. Before making an offer on a property, research rents in the area and the cost of insurance in that particular neighborhood. You want a property that essentially pays for itself, so make sure the rent you're likely to collect is enough to cover your monthly costs, including the mortgage on the property, insurance and the costs associated with managing and maintaining the property.

Real estate investors often reap great rewards when selling their properties. But it's still important for potential investors to consider a host of factors before investing in a property.





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52: GLEN: 2.1 acres located in Town of Gler ream runs through rear of property



53: EPHRATAH: 2-story, 4 bedroom home sits on 1.4 acres. Home is charming and well maintained. Features country kit, sliding glass door, ceramic tile. & wood floors. Johnstown Scl.



75: CANAJOHARIE: This 66.9 acre lot is divided by Dugway Road with approx 20+ acres on the north side of the road and 60+ acres on the south. The property can be purchased in its entirety or divided into 2 lots to be purchased separately.

This property has a great view of the Cherry Valley Mountains and would be a perfect place to build your new home.



ouse for the price. Kitchen has plenty of cupboard space and an island for cooking or having breakfast and a good size living room. There is a one car detached garage with a stairway to the second floor lenty of room for storage or workshop/art studio Must be seen to be appreciated. . . Asking \$39,50



203: ST. JOHNSVILLE: Freshly painted 2-story home located close to the schools and walking distance to downtown. Large formal living room. Enclosed back porch. Large formal dining room



me priced reasonably. Nice starter home or an



JOHNSVILLE This property is priced to BE SEEN TO BE APPRECI-

ATED!!! Many updates from the basement to the roof. Kitchen completely redone w/granite countertops. Appliances new within 5 years. Both full baths redone. Cozy living room with pellet stove. Updated windows throughout. Updated seven Updated 200 entrance. Very private sunroom has been added to the back of the house which is 99% completed. Really nice large backyard. This beautiful home can be yours!!!



509: PALATINE BRIDGE: "Location" says it all for this highly visible commercial offering. Directly across from the Price Chopper Plaza guarantees a steady stream of traffic to your front door. Totaling 12,000 square feet of available space has been updated with new plumbing, electric and fresh paint. This property would suit your business whether it be Retail, Warehousing or Light



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968: FORT PLAIN: MOHAWK: NEW LISTING!! Fantastic opportunity awaits!!! Completely remodeled house, all within the last two years. Windows, electric, plumbing, etc., 30×60 cowbarn with 21 stanchions, milk house, frost free hydrant, 40 x 80 equipment shed, pond, raspber ry bushes, currant bushes, cherry, apricot, and peach trees. Drilled well with abundant water sup-Looking for a hobby farm in Upstate Nev York? Don't miss out on this one. Priced to sell.

B2 • January 17, 2015 ORIGINAL VALLEY PENNYSAVER

Real estate... New beginnings

(BPT) — Owning a home is part of the American Dream, yet standards on income, credit and debt are making it tougher to buy a home than it was 10 years ago. Even though requirements are relaxing, only three out of five borrowers get approved.

While stricter standards make it tougher for young families to qualify for a mortgage, millennials said they understand why these standards exist and think the tougher requirements won't stand in their way of buying a home, according to a new survey commissioned

In fact, millennials today are serious about doing what's required to get a mortgage. The research surveyed 1,000 millennials who don't own a home and found 35 percent plan to buy within five years. What's more, millenials are taking steps now to turn their dreams into a reality by getting their credit in order, paying down debt and saving for a down payment.

"Income is a key to opening the doors of homeownership for millennials, and they're more than committed to it; they're actively planning for it," says Anthony Hsieh, chairman and chief executive officer, loan-Depot LLC. "Our improving economy is making it practical for millennials who want to own their own homes in a few short years to get ready now. Their strong desire to become homeowners, coupled with the commitment of getting their finances in order, suggests a renewal in first-time buyer demand may be possible if we sustain necessary economic and market conditions.

With their prospects improving as the economy picks up, millennials are forming households faster and making more money compared to a few years ago.

Millennials: How to make your home ownership dreams a reality

One in three millennials said an increase of 15 percent or less in income will be enough to turn them into homebuyers, a significant proposition for the econo-



Millenials are taking steps now to turn their dreams into a reality by getting their credit in order, paying down debt and saving for a down payment.

Because mortgage lenders use debt-to-income to evaluate a borrowers' ability to repay a loan, student debt is a growing burden on millennials interested in financing a home. Unlike medical debt, student debt carries an equal weight to credit card debt. Nearly half of those surveyed said it's unfair to weigh both types of debt equally.

As for the tougher requirements to getting a mortgage, millennials do think the tougher standards guard against risky loans and will help prevent another mortgage crisis. More than half say making it easier to get a mortgage will result in more foreclosures.

If you have student debt and want to buy your first home, here are a few ideas and tips to help you pre-

- Lower your debt-to-income ratio (DTI). DTI is your total monthly income as compared to your total monthly debt payments. Most lenders will only lend to you if your DTI is at or below 43 percent. So to lower it, try to increase your income by pursuing a promotion or raise, finding a higher-paying job or taking on part-time work. Decrease your required monthly debt payments by refinancing or consolidating student loans and paying down any credit card balances.
- Get your credit score in order. Analyze your credit report before you start the home buying process. Dispute incorrect derogatory information and ensure all three credit-reporting bureaus list all of your positive information. Pay all your bills on time, reduce credit card balances to 30 percent of the credit limit or lower, and don't open new credit cards if you already have
- Save for a down payment. Make a budget for each month before it starts, with a plan for spending and saving, and stick to it. Stash away extra money from bonuses, overtime or financial gifts on your birthday or holidays. Find a roommate to help pay your rent or move into a less-expensive rental. Do freelance or contract work on the side. Sell unneeded items.



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Reduced \$149,900 324 Mohawk Drive, Tribes Hill

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taxes & newer natural gas furnace & H20 heater.

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includes 3BRs, 2 full baths, his & hers master closet big enough to be another BR! LR, FR, DR, big kitchen w/ bar and dining area, deck, huge garage & breezeway. Close to Piseco Lake & State Land. Snowmobile trails across the road.

IUST LISTED 137 Pine Grove Rd, Herkimer



A great place to call home in a super East Herkimer location! This adorable house features kitchen w/ breakfast bar & pantry closet, formal DR, den, LR w/ fireplace, 3BRs, 1.5

baths, beautiful hardwoods, detached garage, & huge yard with above ground pool & shed.

35 N 4th Ave, Ilion



You will love this warm & inviting home to create years of memories. 3BRs, 1 bath with entrance hall, LR, DR, kitchen, den with fireplace. 2 car heated garage. Great backvard with 8 foot privacy fence.

Many upgrades plus all appliances included. Seller has moved, come take a look and make us an offer!

581 West End Rd, Fairfield



Super cute country doublewide home conve niently located close to villages! Lots to offer including 3BRs, 2 full baths, beautiful kitchen

v center island/bar & tons of cupboards, dining area, LR w/ fireplace & pellet stove, nice open floor plan. Ready to move right in, this one has been very well taken care of!

IUST LISTED 319 Carrier St, West Winfield



You can MOVE RIGHT IN to this beautifully UPDATED 3BR, 1 bath home w great big village yard! Home has been sheetrocked, painted & new flooring installed

Offers eat-in kitchen, 1st floor laundry, fabulous entry hall w/ gorgeous staircase, bright and sunny LR, big barn for all

JUST LISTED 37 Woodside Ave, Little Falls



Super cute 3BR, 1.5 bath home. Features bright kitchen with island and breakfast bar, den/sitting area w/ pellet stove, LR, for-

mal DR, entry hall, nice open floor plan, hardwood floors

Real estate... **New beginnings**

Cutting the costs of home ownership

Owning a home is a dream for many people. But even the most affordable homes can be a considerable expense, which is why many homeowners are on constant lookout for ways to cut the costs of home ownership.

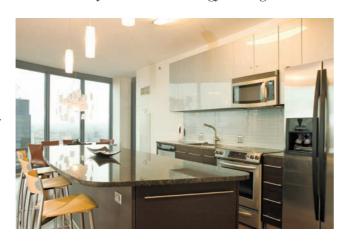
Men and women who have owned their homes for years may already know of various ways they can save money each month. But firsttime homeowners may not be so savvy, which can leave them scrambling for ways to save each month. Fortunately, homeowners can reduce the cost of owning their homes in a variety of ways.

• Refinance your mortgage. The average homeowner would point to his or her mortgage payment as his or her biggest monthly expense. Firsttime homeowners may assume they have no leeway with regard to lowering that payment, but that's not necessarily true. Interest rates fluctuate every day, and homeowners might be able to take advantage of that fluctuation by refinancing their mortgages to earn lower interest rates. Depending on the amount of the loan, a homeowner might be able to save hundreds of dollars per month and tens of thousands of dollars over the life of the loan after refinancing his or her mortgage. Research current interest rates to determine if refinancing is in your best interest.

· Reexamine your insurance policy. When borrowing money to buy a home, borrowers need to have homeowner's insurance. It's easy to forget these policies and simply pay the premium each month. But homeowners looking to save money should periodically reexamine their policies and compare these existing policies to those they might be able to get from other providers. Comparison shopping can save homeowners substantial amounts of money. Homeowners willing to purchase their homeowners and auto insurance policies from the same provider also can considerable a amount of money, sometimes as much as 15 percent depending on the provider.

• Make safety upgrades. Another way to cut the cost of home ownership is to upgrade your home's safety features.

appliances for home. The appliances in your home at the time of purchase will inevitably wear down, and replacing such items can be expensive. But replacing older appliances with more eco-friendly alternatives can save you money on your monthly utility bills, as more and more appliances are now made with energy savings in mind.



Upgrading home appliances with more eco-friendly alternatives can save homeowners a substantial amount of money over the life of the products.

Many insurance companies offer discounts to homeowners who install alarm systems, sprinklers or storm shutters in their homes. But homeowners should confirm their eligibility for such discounts before making any upgrades, as policies may differ depending on the provider.

• Purchase eco-friendly

Cutting your energy consumption leads to lower utility bills, and you may even be eligible for government rebates when buying products that meet certain energy-saving standards.

The cost of home ownership is on the rise, but homeowners can take several steps to alleviate those costs.

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(640) CANAJOHARIE: Motivated seller has reduced the price again. Situated on a half acre corner lot, this home has 2 BRs on the first floor and 2 more rooms on the second floor. LR, DR, family room and even a hot tub/exercise room. NEW PRICE \$100,000



(134) PALATINE: A true duplex with LR, DR, kitchen, 1/2 baths and 3 BRs on each side. 2 Story bay window Wood floors. Newly installed gas line to the building. Deep lot goes back 345 feet. Great shape and ideal owner occupied with rent from other unit to supplement mortgage payment. \$137,500



(156) **PALATINE:** 3 BR home on large corner lot is handicap accessible with ramp and chairlifts. Includes central air and generator back up for the electric. Paved driveway to one car garage. Taxes are \$2,566 without exemptions Asking \$79,500



new hot water heater and new electric service. Full basement. Attached breezeway to brick 2 story carriage house. Plenty of storage. This property could be an ideal office or rental. **ONLY \$35,000**



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When considering a reverse mortgage, it is recommended that you first discuss it with your attorney, then your lender.

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res w/views - What a great spot to build a home; views in every direction, semi private setting across from the watershed on Budnick Rd. Nice level, open parcel w/wooded hillside for privacy. Owner financing available. \$25,500.



\$89,900

If condition counts you need to look at his 2 BR Ranch, LR fireplace, Dining & Family, basement has Kitchen, walks



A Little over an acre Bedroom Country Hom is in wonderful condition loads of closets. Cherry Kitchen, Large Living room w/cozy stove on slate hearth: Sun Porch &

Back Hall lead out to a 2 car garage with storage, large yard with mature Pines, a garden area and fenced in pet grounds.



This 2 Bedroom FP Bungalow w/Garage & small yard, will

and no place to go?

probably cost less than housing rentals. Remodeled w/ new NO furnace. \$53,500.



Reduced to \$115,500

If the Walls Could Talk... they'd tell you all the charming features in this 5 Redroom 3 Bath 1842 Nelliston Colonial. Beautiful Woodwork; original tin ceilings, wide

board floors, 2 fireplaces, pantry cuppards in Breakfast room, Beautiful Deck overlooking the Mohaw River, (Former B & B) Double Garage, Well House, an original Smoke House w/brick ovens, caldron, etc, and a nice big barn.



Ft. Plain Feed Mill converted: Remodeled

(LARGE) 3 bedroom, 3 Bath 2nd story Apartment fireplace. Ground floor itchen, dining & rest room basement has remnants of Early Mill Days;

insulated attic. Can be Multi use. \$159,900, OFFERS?

9 Acres, (Possible Terms) Budnick Rd, T/O Palatine, views; privacy, Ft. Plain Sch. 110 Acres, Currytown Rd, 3rd Woods, fields, tillable, borders stream\$180,000

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B6 • January 17, 2015

Antiques & auctions... Going, going...yours!

(NAPSI) — For many people, buying a home is a goal they aspire to achieve and often the most significant financial decision they'll make in their life. If you're among them, consider this ad-

vice: Given the mass amounts of information, data and tools available, it's critical to work with a professional who can help you make sense of it all. During the home buying or selling process, it's wise to follow these tips:

• Work with a local expert. Realtors are the most trusted resources for up-to-date, comprehensive and accurate real estate information when it comes to navigating

each step of the complex home buyers process. More than four out of five recent home buyers and sellers used a real estate professional, according to the National Association of Realtors.

• Learn about the area. Looking to move to a new neighborhood? Chances

Real insights from Realtors

are you're unfamiliar with some characteristics of the area, such as traffic patterns on busy streets and the best schools within the district. Realtors have a finger on the pulse of each market where they do business. They're responsible for knowing the nuances to consider before buying a home and can leverage that expertise to help

• Seek accurate information. Many websites offer to help potential home owners find the perfect house. Some people have even suggested the Internet will eventually make buying a home as easy as buying an air-

line ticket or a stock certificate. However, consumers often complain that some of the information provided on these sites is either out of date or inaccurate, creating confusion and frustration

A Realtor, on the other hand, can provide valuable counsel, discuss listings, show you homes in person, negotiate on your behalf and help you stay focused on the emotional and financial issues that are most important. That may be one reason 88 percent of buyers in 2013 used a real estate agent, up from 69 percent in 2001.



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Monday, Jan. 12th - Sold 252 Head. Cull ave. \$.90, Top cow \$1.13, Bulls/Steers \$1.25 - \$1.38, bull calves top \$3.30, heifer calf top \$2.10, Dairy Feeders \$.50 - \$1.45, Feeder Bulls \$.90 - \$1.51, Feeder steers \$.80 - \$1.07, Feeder heifers \$1.24 - \$1.27. Dairy milking age top \$2000, Bred heifers top \$2075, Open heifers top \$1350, heifer calves top \$575.

Monday, Jan. 19th - Normal Monday Sale & Monthly Sheep, Lamb, Goat & Pig Sale. Special: Montgomery County Dairy sends a group of breeding age heifers.

Monday, Jan. 26th - Normal Monday Sale

Monday, Feb. 2nd - Normal Monday Sale & Monthly Fat cow & Feeder Sale. Monday, Feb. 9th - Normal Monday Sale & Monthly Heifer Sale.

SALES TO WATCH FOR - CALL TO ADVERTISE YOUR CONSIGNMENTS

Monday, March 23rd - Normal Monday Sale & Easter Sheep, Lamb, Goat &

Pid and appell paimel Sale

Pig and small animal Sale.

Monday, March 30th - Normal Monday Sale & Easter Sheep, Lamb, Goat & Pig and small animal Sale.

Saturday, April 4th - 11:30AM Spring All-Breed Premier Sale. 100 Head of Registered All Breed Dairy Cattle accepted for this sale.

Saturday, April 11th - 11AM Spring Beef Spectacular Turnout Sale.

Accepting consignments for this sale.

Saturday, April 18th - 9AM. Annual Spring Machinery and Equipment Auction. We will also be selling Trees & Shrubs. Accepting consignments from single items to full lines of equipment. We will be starting at 9AM on small items, tools and plants.

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All things automotive

Transportation tips: Getting to and from your wedding

Transportation can be easily overlooked when couples plan their weddings. Couples may recognize they may have to hire a car or limousine to get them to their ceremonies and then their receptions, but what happens when the limousine

calls it a night?

While some couples immediately depart for their honeymoons after saying good-bye to their wedding guests, many build a day in between the wedding and honeymoon, giving them a chance to rest, take stock of their wedding gifts and finish packing. That leaves the question of how a couple will return home from the reception or get to the airport.

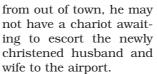
The best man may offer to drive the bride and groom where they need to go. But if the best man is

wife to the airport.

bers of the wedding party should discuss their post-wedding travel plans in advance. Any person who will be arriving in a hired car will need to make arrangements to have their own vehicle available at the end of the wedding or be able to call a taxi or car service to get a safe ride home. Some wedding party members may decide to park a car at the reception site or a hotel the day prior to the wedding so they will have a return ride. It's also a good idea to ask friends or family members who are not in the bridal party for a ride home.

concern after the wedding. Even if wedding party members have a car available, no one should drive when intoxicated. Couples may want to include the phone number of a local taxi service in their hotel gift bags just to be safe.

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SIMBA - 5-7 year old male Lab mix. Found in a creek off Route 334 in Mohawk on December 8th. Knows "sit and shake". Good with other dogs. Housebroken.



MIA - 2 year old female Shepherd mix with spectacular ears! Found on Route 164. St. Johnsville on December 22nd. Good with



years old. Found at Ann and East Main Sts., St. Johnsville on November 4th. Good



KEITH - 2-3 year old male Coonhound Found on Hickory Hill Road, Palatine on August 28, 2014. Friendly and high-energy.



born on January 5, 2014. Crate trained and housebroken. Wesson is fine with older



Mastiff mix. 70 lbs. Found on Route 163. Canajoharie on May 13, 2014, Handsome dog, knows com Adult home only.



TYSON - 4 year old male Pit Bull, 64 lbs Loves car rides, swimming and treats. Should be your only pet in an adult home.



APRIL - Beautiful 2 year old female Pit Bull mix. Came to the shelter on August 12th. She should be your only pet. Housebroken.



BUDDY - 3 year old male Beagle/Chow mix. He came to the shelter on October 12, 2014.



THUNDER - 6 year old male Pit Bull mix 52 lbs. Found in Canajoharie in August 2012. Knows "sit" and loves chest or belly rubs! Not good with other dogs or with kids



MUFFIN - 5 year old beautiful female Dilute Calico. Very friendly and good with kids and



HAILEY - Very pretty orange and white 2 year old female. Came to the shelter in March 2013. Fine with other cats.





MICK - 6 to 8 year old male. Found on Lynk St., Sprakers on January 7th. Mick isn't good with dogs.



years old. Came to the shelter March 26th. Very, very sweet cat. Fine with other cats, not good with dogs.



RASCAL - 2 year old tiger and white male. Found in a barn in Charleston in August 2012. Very playful and fun to watch. Fine

The Licari



ROWDY - 2 year old male tiger (with white). Found in a barn in Charleston in August 2012. Very playful and fun to watch. Fine



QUEENIE - 3-5 year old female. Came to the shelter in April 2013 because her family



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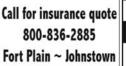


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