

THE Original Valley Pennysaver

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 Kathy Fatta - Feb. 2nd
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 Joe Yoder - Feb. 2nd
 Mia Failing - Feb. 2nd
 Rodney Pitcher - Feb. 3rd
 Lacey Arduini - Feb. 3rd
 Shelby Mead - Feb. 4th
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Collecting

by Larry Cox

Egg Cups

G: I have a set of egg cups that are marked "Union Pacific." A railroad buff has told me the pattern is Desert Flower. — Steve, Riverside, CA

A: Egg cups have become one of the most popular collectibles in recent years. Still being produced, they attract collectors on several levels. Prices can range from inexpensive to many thousands of dollars. Your Union Pacific set is probably worth about \$90. Be aware that railroad china is being reproduced, so when buying, do your homework and be cautious.

G: I have a set of five Stone Craft mixing bowls that originally belonged to my mom. Are they worth keeping? — Susan, Wheatridge, CO

A: Your mixing bowls, also called pink and blue because of their color, were made by McCoy and are very collectible. In fact, in recent years I have seen mixing bowls double and triple in price at most of the antique malls and shops I have visited. Your McCoy set was made during the 1970s and is valued at about \$250, according to Mark Moran, author of "Warman's McCoy Pottery" (Krause, \$24.99)

G: My dad was a career military man and was stationed in Germany in the 1950s. During this period, he began collecting Hummel figurines when he could find them. I have his collection, and even though I have no plans to sell them, I wonder if you can recommend a good price guide so I can have a better idea of current values. — Alice, Casper, WY

A: There are several excellent references available, but my favorite remains "M.I. Hummel: Figurines, Plates, Miniatures & More" by Robert L. Miller and published by Portfolio Press.

G: I purchased a Gouda ashtray at a yard sale several weeks ago. I paid \$35 for it, and I wonder if it is worth more. — Susan, Hammond, LA

A: Gouda pottery was first produced in Holland during the 17th century. Two companies — Zenith pottery and the Zuid-Hollandsche — were instrumental in making the pieces collectible throughout the world. After checking online and in several of my reference books, I believe your ashtray is probably worth about \$25.

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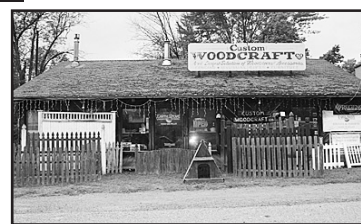
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How to build a wedding registry

Many once-popular wedding traditions have fallen by the wayside. But one wedding tradition that has withstood the test of time is the wedding registry. Couples about to tie the knot still build a wedding registry so their guests know what to buy them as wedding gifts. This saves guests the trouble of agonizing over what to buy the couple getting hitched and also ensures that couples won't receive two or more of the same item.

Building a registry can be fun, as couples can act like kids in a candy store and add items they might otherwise not be able to afford. But there is a method to building a registry that can ensure the process of giving and receiving gifts is comfortable and convenient for everyone involved.



ient for everyone involved.

- Choose a national chain. Many stores will allow couples to establish a registry, but it behooves couples to choose a national chain or chains for their registry. A local boutique store might sell several items you would love to have, but that store may only be accessible to guests who live nearby, and such stores may be more expensive than larger national chains that can afford to charge less for similar products. Choosing a national chain ensures all of your guests will be able to access and purchase a gift from your registry, and make those purchases without breaking the bank.

- Choose a store with an online presence. When choosing a store for your registry, it also helps to choose a store with an online presence that's user-friendly. Ideally, pick an online retailer you have already had positive experiences with. This not only will make it easier for your guests, but also for you should you decide to return items down the road.

- Choose more than one store. You also want to choose more than one store when building a registry. Some guests will prefer to shop in-store rather than online, so you want to give them some options so they don't have to drive far and wide to find the lone brick and mortar store for your registry.

- Visit the stores and do your homework. Though some stores allow you to develop a registry entirely online, it still helps for couples to visit the store together and build their registries in the more traditional way. Visiting a store as opposed to browsing the store website allows you to touch and feel products, which can give you a more accurate idea of their quality. In addition to seeing the products in person, read online reviews of products before putting them on your registry so you can ensure you're getting quality items.

- Choose items that vary in price. Many couples are sheepish about putting expensive items on their registries. That's not surprising, as the cost of attending a wedding, especially one that features lots of out-of-town guests, can be substantial. But some guests, such as the bride and groom's parents and siblings, may want to give a more high-end gift, so don't be afraid to include items in a range of prices, from the inexpensive to the more costly, on your registry.

- Don't abandon the registry after your big day. You won't end up getting everything you include on your registry, but that doesn't mean you should just forget about those items that never made their way into your home. Many retailers offer couples significant discounts on items from their registries that were never purchased, and those discounts may extend for as long as a year after the big day. Revisit your registry after the wedding to see if you can find great deals on those items you never received, and continue to do so until the registry expires.

Building a registry can be a fun activity for couples about to tie the knot. But there are some guidelines to follow to make the process go smoothly for guests and couples alike.

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WEEKLY SALES EVERY MONDAY HOSKING SALES

Weekly Sales Every Monday 11:30 with Misc. & Small animals, 1:00 PM Dairy, followed by feeders, sheep, lamb, goats, pigs. Calves start at 5PM followed by cull beef. Call for more info and note all times are approximate. Our volume is increasing weekly - join your neighbors & send your livestock our way!

*****ATTENTION ORGANIC PRODUCERS - WE ARE NOW A CERTIFIED ORGANIC MARKETING AGENCY.*****

IN AN EFFORT TO ASSIST ALL ORGANIC PRODUCERS WE ARE NOW CERTIFIED THRU NOFA, NY. ALL ORGANIC PAPERWORK MUST ACCOMPANY THE CATTLE AND PRODUCE WHEN THEY ARRIVE AT THE SALE BARN. THE 4TH MONDAY OF EACH MONTH WILL BE OUR ORGANIC DAY ALONG WITH OUR NORMAL MONDAY SALE. IF YOU HAVE ANY QUESTIONS PLEASE CONTACT US. OUR FACILITY IS AVAILABLE TO ACCOMMODATE ORGANIC DISPERSALS.

Monday, Jan. 26th sale - Sold 195 Head. Cull ave. \$.93, top cow \$1.16, Bulls/Steers \$1.11 - \$1.20, bull calves top \$4.15, heifer calves top \$2.00, Dairy feeders \$1.19 - \$1.35, Feeder Bulls \$1.44, Feeder Steers \$1.00 - \$1.13, Hogs 189#-214# Sows \$.78 - \$.81, 665# Sow \$.58. Dairy: Bred heifers top \$1625.

Monday, Feb. 2nd - Normal Monday Sale & Monthly Fat Cow & Feeder Sale. **Special:** Local Grocery store selling out & we are selling their inventory.

Monday, Feb. 9th - Normal Monday Sale & Monthly Heifer Sale.

Monday, Feb. 16th - Normal Monday Sale & Monthly Sheep, Lamb, Goat & Pig Sale.

Monday, Feb. 23rd - Normal Monday Sale & Organic Day - all organic animals - Dairy, Beef, Cull Dairy, produce, small animals - everything must come with Organic Certificate with proof of slaughter.

SALES TO WATCH FOR - CALL TO ADVERTISE YOUR CONSIGNMENTS

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

LOOKING TO HAVE A FARM SALE OR JUST SELL A FEW - GIVE US A CALL.

****Trucking Assistance** - Call the Sale Barn or check out our trucker list on our Website. **Call to advertise in any of these sales it makes a difference. Watch our website for any last minute updates.**

Directions: Hosking Sales 6096 NYS Rte. 8, 30 miles South of Utica & 6 miles north of New Berlin, NY.

www.hoskingsales.com Call today with your consignments.

Tom & Brenda Hosking
& Family
6096 NYS Rt. 8, New Berlin, NY 13411
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Antiques & auctions... Going, going...yours!

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YOU CAN GET Made in the USA dog treats here! Fort Plain True Value and Just Ask Rental 12 Willett St Fort Plain 993-3834

LET US DESIGN that special jewelry for you. We work in 14k, 18k, platinum, and sterling silver. All precious and semi-precious stones available. We also do repairs. Very reasonable rates. The Gallery, 2 West Main Street, St. Johnsville, NY 13452. 518-568-5121.

SNOWBLOWER, Toro Power Max 828LXE, 8hp, 28", electric start, less than 4 hrs., \$1,300 new, asking \$795. 518-673-2865

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ROUGH CUT PINE - 1" x 12" x 8' and 10' kiln dried. C.H. Burkdorf & Son, 35 Hough St., St. Johnsville 518-568-7016.

13 MONTH PHOTO CALENDAR only \$12.00. Call Beth at Lee Publications 518-673-0101 email bsnyder@leepub.com

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RAG TIME store wide sale now **60% off** 39 Main St., Friday and Saturday 11ish and weather permitting.

JUICE EXTRACTOR: Gently used, still in box, list price \$529.00, Amazon price, \$429.00; \$200.00. 518-281-5134 or 518-281-3357

2004 CHEVY Avalanche, maroon, 99k, V-8, auto, AC, CD, alloys, trailer tow, SALE: \$12,495. John C. Miller, Inc. 518-762-7124 www.johncmiller.com

2007 CHRYSLER 300 Touring, white, 84k, V-6, auto, leather, alloys, SALE: \$12,495. John C. Miller, Inc. 518-762-7124 www.johncmiller.com

GET READY for spring cleaning with great products, and prices, like Sno-Bol toilet bowl cleaner for \$1.79. Come in and check out our other great cleaning products! Behind every project is a True Value 12 Willett St Fort Plain NY 993-3834.

BORDER COLLIE PUPPIES for sale, all males, \$500. Parents are ABCA registered. Born 11/21/14. Call Patti 860-637-0031

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Antique, Furniture and Consignment Auction
Tuesday, February 3rd • 5:00pm
Antiques, Furniture, Tools, Household and more!!
Already consigned is a clean out from Gloversville Lots of items!!
Bring your items!! Receiving times for consignments is Monday Wednesday and Fridays from 8:00am to 5:00pm Closed Thurs., and Sat. Don't Miss This Auction!!

Special Building Material and Tool Auction
Saturday, February 7th • 10:00am







Already Consigned is 3 Kitchen Cabinet Sets, 1 is brand new with counter top and sink, Exterior Doors, Nice Solid Oak Interior Doors, Pine Interior Doors, Brand New Vinyl Windows various sizes, Lumber, 2x4's, Composite Railings, Insulation, Siding various colors, and much more still coming in!!

Will be taking consignments for Building Material, Contractor Tools, Lumber, Kitchen Cabinets, Windows, Doors, Sheet Metal, Tin, Roofing, and much more!! We need your Consignments!!

If you have it and want to sell it bring it on down!! Call JR if you have items to sell!!

Estate Tag Sale Saturday, February 14th • 8:00am
at JR'S, 56 Willett Street, Fort Plain, NY. We are moving 2 estates from Stamford to here, lots of items will be available including Furniture, Clothes, Antiques, and much more!!

On Site Public Auction Saturday, February 21st • 10:00am
20 River Street, Nelliston, NY
Construction Equipment, John Deere Loader, Fork Lift, Building Material, Automotive, Body Shop Equipment, Plumbing, Hardware!!
See auctionzip.com for list and pictures!!

Public Auction 250 Acre Farm!!
Saturday, February 28th • 10:00am
707 Thompson Rd, Little Falls, NY

Will be subdivided in 8 parcels. # 1 is 100 acres with large 2 story, 5 bdrm house & large 100 ft. horse barn, 51 ft. x 375 ft. reconstructed 500 veal barn & 125 ft. of hog stalls plus an additional 225 ft. of barn, large equipment shed. This farm is set up and ready to go, some of the best farm land in the area! Parcels #2 thru #8 will be subdivided & also available to buy as one or separate.

WE NEED to make room for spring! All in stock snowblowers 10% Off already low prices! Sale good until February 1, 2015. Fort Plain True Value and Just Ask Rental 12 Willett St Fort Plain 993-3834

1-2 BUCKLE MY SHOE; 3-4 shut the door! Say no more the days are bleak so stop on in and take a peak. Esther's Budget Shop, 188 Canal Street, Fort Plain, NY 13339. Open Tues-Sat 10 am - 5 pm. (518) 258-4286

CAMPER KING: Pillow top mattress w/Euro-pean foundation. Includes bedspread, pillow shams 72"x80" standard King bedding. Paid \$750.00, yours for \$250. Just like new. 518-281-5134 or 518-281-3357

NEW AND USED Furniture at King's in West Winfield. Store hours 9-5 pm, Mon. *Wed.*Thurs.*Fri. & Sat. 689 Burrows Rd., West Winfield, NY. (315)822-5221

2012 HYUNDAI SONATA SE TURBO, Black only 12,000 miles, 4cyl turbo, auto, moon-roof, full power. Sale: \$18,995. John C. Miller Inc. 518-762-7124. www.johncmiller.com

MOVING SALE. 68 Alexander St., Little Falls. Feb. 7th, 9-3; Feb. 8th, 9-12; weather permitting. Furniture, antiques, glassware, lots of misc. items. No early birds please!

2008 CHRYSLER Sebring limited convertible, silver, 60k, V-6, auto, leather, alloys, SALE: \$11,995. John C. Miller, Inc. 518-762-7124 www.johncmiller.com

RUBBER STAMPS self inking. All sizes. Call Beth at Lee Publications. 518-673-0101

Donna's Day: creative family fun

by Donna Erickson
Box puppet "play" is easy to stage

Turn a dreary winter's day into a "play day" filled with whimsical box puppets your family can make. Pick characters from a favorite book and retell a story "puppet show" style. Or mix and

match characters from several books. You might even create some puppets that look like family members, for an even livelier troupe. Use extra props and make funny voices and sound effects for a memorable performance.
Before you begin mak-

ing your puppets, collect a few empty food boxes, such as single-portion cereal boxes, which are quite easy for younger children to manipulate. As your cast of puppet characters grows, it's definitely fun to use boxes in a range of shapes and sizes.

Here's what you'll need:

- 1 single-portion cereal box, paper lining removed and open end glued shut. (For a larger puppet, use a standard-size cereal box.)
- Poster paint and brushes
- Markers
- Construction paper
- Glue and scissors
- Odd and ends, such as felt, ping-pong balls, cotton balls and yarn for beards and hair.

Here's the fun:
With the front of the box facing you, draw a horizontal line around the middle of the box. An

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adult should cut along the line on the front and two narrow sides of the box. Do not cut the line on the back of the box. Instead, make a fold on that line so you can bend back the two connected halves of the box. Insert your fingers and thumb in the openings to test moving the "mouth" of the puppet.
Paint the outside of the box or cover it with construction paper. If you are making safari-style puppets, you might want to use adhesive-backed paper in tiger, lion or zebra prints.
Add craft supplies to represent the appear-

ance of a book character or person in your family or neighborhood. Glue on ping-pong balls or plastic milk-jug lids for eyes. Make a dot in the center of each one with a marker. Add yarn or cotton balls for hair, and felt or craft foam for ears. Don't forget to make a tongue and glue it inside where the box opens and closes. Draw teeth or lips on the outside of the box. Add other details to create a distinct personality.
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Common mistakes made on home renovation projects

Home improvement projects can turn a house into a home. Homeowners plan scores of renovations to transform living spaces into rooms that reflect their personal tastes and comforts.

Homeowners going it alone may find things do not always go as planned. In fact, a Harris Interactive study found that 85 percent of homeowners say remodeling is a more stressful undertaking than buying a

home. But homeowners about to embark on home improvement projects can make the process go more smoothly by avoiding these common pitfalls.

Failing to understand the scope

of the project

Some homeowners don't realize just how big a commitment they have made until they get their hands dirty. But understanding the scope of the project, including how much demolition and reconstruction is involved and how much time a project will take can help homeowners avoid some of the stress that comes with renovation projects. For example, a bathroom renovation may require the removal of drywall, reinforcement of flooring to accommodate a new bathtub or shower enclosure and the installation of new plumbing and wiring behind walls. So such a renovation is far more detailed than simply replacing faucets.

Not establishing a budget

Homeowners must develop a project budget to ensure their projects do not drain their finances. If your budget is so inflexible that you can't afford the materials you prefer, you may want to postpone the project and save more money so you can eventually afford to do it right.

Without a budget in place, it is easy to overspend, and that can put you in financial peril down the line. Worrying about coming up with money to pay for materials and labor also can induce stress. Avoid the anxiety by setting a firm budget.

Making trendy or overpersonal improvements

Homeowners who plan to stay in their homes for the long run have more free reign when it comes to renovating their homes. Such homeowners can create a billiards room or paint a room hot pink if they so prefer. However, if the goal is to

make improvements in order to sell a property, overly personal touches may make a property less appealing to prospective buyers. Trends come and go, and improvements can be expensive. If your ultimate goal is to sell your home, opt for renovations that will look beautiful through the ages and avoid bold choices that may only appeal to a select few buyers.

Forgetting to properly vet all workers

It is important to vet your contractor, but don't forget to vet potential subcontractors as well. Failing to do so can prove a costly mistake. Contractors often look to subcontractors to perform certain parts of a job, and it is the responsibility of homeowners to vet these workers.

Expecting everything to go as planned

Optimism is great, but you also should be a realist. Knowing what potentially could go wrong puts you in a better position to handle any problems should they arise. The project might go off without a hitch, but plan for a few hiccups along the way.

Overestimating DIY abilities

Overzealous homeowners may see a renovation project in a magazine or on television and immediately think they can do the work themselves. Unless you have the tools and the skills necessary to do the work, tackling too much can be problematic. In the long run, leaving the work to a professional may save you money.

Home improvements can be stressful, but homeowners can lessen that stress by avoiding common renovation mistakes.

ADVERTISERS: Get the best responses from your advertisements by including the age, condition, price and best calling hours. Also, we always recommend insertion for at least 2 issues for maximum benefits. **DEADLINE** for placing ads is **THURSDAY NOON** prior to edition date. Call Peg 518-673-0111

DON'T MISS OUT ON OUR Tuesday night Auction on February 3rd Furniture, Bedrooms Suits, Tools, a House Clean Out from Gloversville and lots more!! JR'S Auction 56 Willett Street Fort Plain NY if you have items you want to turn into money bring it on down or call for details 518-993-4668

SPRING WILL BE HERE before you know it, schedule your mower or trimmer service before February 15th and save! Behind every project is a True Value! 12 Willett St Fort Plain 993-3834

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SATURDAY, FEBRUARY 21ST, 2015
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993-5306**

Monday, Feb. 2nd
♦ ALL YOU CAN EAT PANCAKES 3-7 PM
♦ Turkey Pot Pie
♦ Chili Mac & Cheese w/Bread & Butter

Tuesday, Feb. 3rd
♦ Spanish Rice w/Applesauce
♦ BLT Wrap w/Fries
♦ Monte Cristo w/Fries

Wednesday, Feb. 4th
♦ ALL YOU CAN EAT SPAGHETTI 3-7 PM
♦ Meatball Club w/Fries
♦ Turkey Club w/Fries
♦ Spaghetti w/Meatballs,
Hot Sausage and/or Toss Salad

Thursday, Feb. 5th
♦ Jalapeno Popper Burger w/Fries
♦ Chicken-N-Biscuits w/Veg

Friday, Feb. 6th
♦ Fresh Haddock Dinner
Baked or Fried, w/Potato & Veg
♦ Mac-N-Cheese w/Veg
♦ Manhattan Clam Chowder

Saturday, Feb. 7th
♦ Prime Rib Dinner w/Potato
& Veg 3-7 PM
♦ Fried Clam Dinner w/Potato & Veg

Sunday, Feb. 8th
♦ Stuffed French Toast
w/Strawberries & Cream
Breakfast Only - Closed at 12:30pm

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**Saturday, January 31st
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Help prevent the spread of disease

Montgomery County Public Health wants to remind everyone this is an ideal time of year for germs and viruses of all kinds to spread. These germs can easily infect unsuspecting victims and spread quickly from person to person.

The good news is that you can help prevent the spread of disease by do-

ing some very simple things:

- Wash your hands frequently. Scrub hands and wrists for 20 seconds. Keeping your hands clean is one of the most important steps in staying healthy and preventing the spread of germs.

- Remember when water and soap are not

available, use alcohol-based hand sanitizer.

- Do not touch eyes, nose, mouth or face.

- Cough and sneeze into your elbow area, or cough or sneeze into a tissue. Do NOT let those germs out into the room.

- Stay home and away from other people when you are sick.

- If you have to go to

the doctor, ask for a mask, especially if you are coughing or sneezing.

Please do your part in preventing the spread of germs and remember **CLEAN HANDS SAVE LIVES!**

Source: Montgomery County NY Public Health Department



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Calendar of events

ORIGINAL VALLEY PENNSAVER

NOTE: Calendar entries must arrive at the Original Valley Penny-saver office by the Friday prior to our Tuesday date for them to be included in the calendar of events. Send events to Lee Publications c/o The Original Valley Penny-saver, 6113 State Highway 5, P.O. Box 121, Palatine Bridge, NY 13428 or e-mail: kkelly@leepub.com

FEB 1-28

Arkell Center Events for February

Arkell Center, Canajoharie, NY. Arkell Center Programs for all area Seniors during February are as follows:

Monday-Friday: 11:45 am. OFA Meals of Montgomery Program serves hot meals, suggested \$3 donation for 60 and older. Call 673-2000 for reservations.

Mondays-Fridays: 10-12 noon. Arkell's Indoor Walking Program will continue. Seniors invited.

Mon, Wed & Fri: 10-10:30 am. Arkell Center Senior Exercise Program is in the basement. Coffee after.

Feb 5, 12, 19 & 26: 9:45-11 am. The Diet Club will be meeting in the Gallery.

Open to all Senior Citizens.

SPECIAL EVENTS

Tax Aid Services: Feb. 11 through April 8: 8:15 am - 12:30 pm. AARP Tax Aid, Lucius Gotti Jr. will be available for appointments. Please call 673-2943 after 3 pm to schedule an appointment.

Feb. 4, 11, 18, 25: 12:30-4 pm. Senior Citizens Pinochle Card Party, donation \$2, prizes & refreshments. If you would like to sub call Terry-673-5635.

Feb 17: 9:30 am. Madi Gras Breakfast with your neighbors. Open to all Seniors in the community, bring a dish to share & enjoy the story of Madi Gras.

Feb. 13: 1:30 pm. The Senior Citizens will be holding Valentine Bingo. All Senior Citizens are invited.

Feb. 24: 11:15 am -12:15 pm. Blood Pressure Clinic. Home Health Care Partner's Corp. (Co-Sponsored by St. Mary's & Nathan Littauer Hospital) Home Health Care Partners Corp. also provides health and wellness information.

Feb. 27: 11:45 am. Join Arkell Hall and Arkell Center for a Valentine Luncheon & at 1 pm a special program with Gary Van Slyke sharing "Love Songs."

Meals of Montgomery will be

serving Roast Pork, Mashed Potatoes, Corn & Tomatoes and Wheat Bread with Applesauce. Please call by Feb. 20 for reservations for meals at 673-2000 or 673-4408.

MEETINGS

Feb 13 & 27: 1 pm. Canajoharie Senior Citizens Club Meeting

Feb 24: 10-11 am. Alzheimer's/Dementia Caregiver Support Group meeting.

FEB 4, 11, 18 & 25, MAR 4

Learn To Meditate (Free Class)

Canajoharie Library & Arkell Museum, 2 Erie Blvd., Canajoharie, NY. 5:30 pm. Find your peace, improve your health, reduce your stress. All ages encouraged. Call 518-428-4692 or e-mail melaniep@meditateup-state.com to learn more. RSVPs welcome.

FEB 7

8th Annual Rabbit Hunt

Canajoharie Fish and Game Club, Fish & Game Club Rd., Canajoharie, NY. Registration Feb. 6, 5-8 pm and Feb. 7 6-8 pm. \$20/hunter. Must be registered prior to hunting. Prizes, Raffles, Kitchen open. Registration \$20. For more information contact John W. Hayes at 518-922-5055.

Winter Festival

Sprite Club, Sprite Club Rd., Oppenheim, NY. 1 pm. Outhouse races at 5 pm. Free admission. Call 518-

568-7099.

FEB 13 - APR 3

Fish Fry

Poland Volunteer Fire Dept., 11 Case St., Poland, NY. 4-8 pm. Call 315-826-7141 for take outs.

FEB 28

H.C. Smith Benefit Club's 2nd Annual Chili Cookoff

H.C. Smith Benefit Club, 538 Crum Creek Rd., St. Johnsville, NY. 1-4 pm. Entry form must be received by Feb. 23. \$10/chili. General public admittance \$5/person. Setup at noon. Call Michele Lull at 315-525-9549 or Becky Hagadorn at 518-844-2598 for more information.

MAY 1-3

First Annual Conference American Revolution in the Mohawk Valley

Fort Plain Museum. For more information contact Brian Mack at 518-774-5669 or call FPM at 518-993-2527. E-mail us at fortplainmuseum@yahoo.com

MAY 25

Fort Klock Opening Day

Fort Klock Historic Restoration, St. Johnsville, NY. 10 am - 4 pm. Call 518-568-7779. On Internet at www.fortklockrestoration.org

JUN 6-7

Hammer In

Fort Klock Historic Restoration, 1820 Fort Clock Black-

smith Shop, St. Johnsville, NY. 10 am - 4 pm. All black-smiths are invited to attend and demonstrate how iron items were created in early times. Call 518-568-7779. On Internet at www.fortklockrestoration.org

JUL 4

Independence Day Celebration

Fort Klock Historic Restoration, St. Johnsville, NY. Noon - 4 pm. Also a strawberry festival of homemade cakes, strawberry shortcake, Stewart's ice cream and refreshments for a small fee. Bake sale. Call 518-568-7779. On Internet at www.fortklockrestoration.org

AUG 4-6

Young Pioneer Program

Fort Klock Historic Restoration, St. Johnsville, NY. 9 am - 3:30 pm. Children 9 thru 13 invited. Call to enroll. Small fee and limited to

20 children. Call 518-568-7779. On Internet at www.fortklockrestoration.org

SEP 12-13

Two Day Giant Craft Fair

Fort Klock Historic Restoration, St. Johnsville, NY. Sat. 10 am - 5 pm, Sun. 10 am - 4 pm. Free admission and parking. Call 518-568-7779. On Internet at www.fortklockrestoration.org

DEC 6

St. Nicholas Day

Fort Klock Historic Restoration, St. Johnsville, NY. 12-3:30 pm. All children will receive a homemade wooden ornament from St. Nicholas. Tryon Co. Militia will drill, storyteller, roaring fires, pine bough decorations and a tree.. Call 518-568-7779. On Internet at www.fortklockrestoration.org

Schoharie Crossing announces 2015 Winter Writing Contest

FORT HUNTER, NY — Schoharie Crossing State Historic Site is excited to announce the 2015 Winter Writing Contest! This year there are three writers categories: Child (8-12 years old), Young Adult (13-17), and Adult (18 +). Each contestant may choose one of three topic options related to the historical significance of the Erie Canal, Fort Hunter and the Mohawk

village.

Prizes have been increased this year to \$100 for the Adult category, \$50 Young Adult and the Fulton Montgomery Regional Chamber of Commerce has graciously donated the \$25 award for the child category. Submissions will be due on March 17. For the contest rules and guidelines or other information, please visit their official page on Facebook, or the

Friends of Schoharie Crossing Blog - www.friends-of-schoharielcrossing.blogspot.com . You may also call 518-829-7516 with any questions.

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518-673-0101

TOWN OF EPHRATAH ZONING BOARD MEETING

Not one person attended the Jan. 7 zoning board meeting. The IDA (Industrial Development Agency) want to thank you for your absence. We make their job so much simpler. You see the IDA has great plans for the region and commercialize more properties. Since only your councilmen can vote on the matter it would be wise to contact them now.

They are:	Ivan Duesler	518-993-5159
	Thomas Miles	518-568-2546
	Andrew Chorlton	518-568-5850
	George Cosselman	518-762-1103

These four men are going to decide your quality of life, the value of the home you live in, and of course increased taxes.

NO JOKE. Don't miss the meeting
Feb. 2, 2015 @ the Town Barn @ 6 PM

Senior citizen award nominations wanted

Nominations for annual senior citizen awards are being accepted until Wednesday, Feb. 25, 2015. Nominees must be Herkimer County residents aged 60 or older.

Submit nominations to Herkimer County Office for the Aging, 109 Mary

Street, Herkimer, NY 13350 or to hcofa@herkimercounty.org . Call 315-867-1121 for info or see our website at www.herkimer-county.org , then 'Departments', then 'Office for the Aging,' then 'Senior Awards.'

USED TIRE SALE: Huge Inventory, mounting & balancing **FREE**. No appointment necessary! Save money call Auto World, 534 North Perry Street, Johnstown 12095 518-762-7555

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GREAT SELECTION of primitive items to include blue decorated stoneware jugs, period blanket boxes-some in original red paint in various sizes, tools, and much more. The Gallery, 2 West Main Street, St. Johnsville, NY 13452. 518-568-5121.

LET US HELP you get rid of your unwanted stuff. Place a reader ad today. Only \$4.00 for the 1st 14 words. Call 518-673-3011

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JUICE EXTRACTOR: Gently used, still in box, list price \$529.00, Amazon price, \$429.00; \$200.00. 518-281-5134 or 518-281-3357

2004 CHEVY Avalanche, maroon, 99k, V-8, auto, AC, CD, alloys, trailer tow, SALE: \$12,495. John C. Miller, Inc. 518-762-7124 www.johncmiller.com

2007 CHRYSLER 300 Touring, white, 84k, V-6, auto, leather, alloys, SALE: \$12,495. John C. Miller, Inc. 518-762-7124 www.johncmiller.com

GET READY for spring cleaning with great products, and prices, like Sno-Bol toilet bowl cleaner for \$1.79. Come in and check out our other great cleaning products! Behind every project is a True Value 12 Willett St Fort Plain NY 993-3834.

BORDER COLLIE PUPPIES for sale, all males, \$500. Parents are ABCA registered. Born 11/21/14. Call Patti 860-637-0031

ROUGH CUT PINE - 1" x 12" x 8' and 10' kiln dried. C.H. Burkdorf & Son, 35 Hough St., St. Johnsville 518-568-7016.

13 MONTH PHOTO CALENDAR only \$12.00. Call Beth at Lee Publications 518-673-0101 email bsnyder@leepub.com

LOOKING for it? Selling it? Looking for work? Looking to hire... give us a call at 518-673-3237 to place your reader ad today.

8 FOOT TABLES & folding chairs for rent. Canajoharie Volunteer Fire Department 518-673-3812

RAG TIME store wide sale now **60% off 39** Main St., Friday and Saturday 11ish and weather permitting.

9' LOFTNESS snowblower, \$2,950; 8340 Ford tractor, 2WD, no cab, 5400 hrs., nice shape, \$11,900; Kelly 70 backhoe, 3pt. hitch, \$3,200; 20.8x38 double ring chains, \$650. 315-429-3763 ask for Steve

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WE HAVE! Timberwolf log splitters. Call for pricing + models available. North Creek Auto 315-866-3698

FISHING AUCTION - Sunday March 15th at 1:33 pm, Kings Auctions, Burrows Rd., West Winfield (315)822-5221

Having problems with your well or pump? Call The Water People - Provost Brothers! 518-868-2126

FOR SALE: Aron Snow Blower, good condition, Call 518-993-2573 for more info and price.

PITTSBURGH PAINT - Sale on interior paint and primer in one product - flat, eggshell or semi-gloss. Many colors to choose from. C.H. Burkdorf & Son, Inc., 35 Hough St., St. Johnsville 518-568-7016.

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8th ANNUAL RABBIT HUNT



SATURDAY • FEB. 7TH, 2015

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

Registration Friday, February 6th - 5-8 pm
Saturday, February 7th - 6 am-8 am
MUST BE REGISTERED PRIOR TO HUNTING.
REGISTRATION DONATION: \$20.00 per hunter

Prizes will be given for:
First Prize pay offs: **BIGGEST WHITE & BIGGEST COTTONTAIL**
Second Prize: **HIGHEST COMBINED WEIGHT-SINGLE HUNTER**

Hunters must comply with all NYS DEC regulations.
The decisions of the judges are final.

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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.

PACA GARDENS has the **Finest Alpaca Products** available. Now stocking the line of KUNA alpaca clothing. Layaways available. 27 West Main St, Little Falls, NY 13365. 315-823-1100 M-F 10-5, Sat 10-4.

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ARMANI - Male Australian Cattle Dog about 10 years old. Found on Rivenburgh Road/Mile Level Road, Town of Glen on January 19th. He's a dear dog, very sweet. Housebroken.



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. Housebroken.



MILLIE - 1-2 year old female Pit Bull. Found on Cannon Road, Town of Root on August 6th. She's a black and white beauty!



MONTANA - 3 year old male Pit Bull mix, 46 lbs. Found on Old Fort Plain Road, Canajoharie in October 2012. Not good with cats. Fine with older kids.



CRUZ - Handsome 2-3 year old white male Pit Bull, 55 lbs. Found on Garfield St., Fonda in November 2012. Fine with kids. Not good with cats. Housebroken.



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



KEITH - 2-3 year old male Coonhound. Found on Hickory Hill Road, Palatine on August 28, 2014. He's friendly and high-energy. Not good with cats, good with some dogs. Housebroken.



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.



MICK - 7 year old male Pit Bull, 55 lbs. People friendly and playful. OK with some dogs, not good with cats. Likes to sit at your feet and "lean"!



KIRK - 3-4 year old male Shepherd mix. Found on Route 162, Town of Charleston on January 11th. He's a sweet dog with a wonderful smile and beautiful eyes.



FIDDLER - Handsome 4-5 year old tiger and white male. Came to the shelter on September 19th. Fiddler is good with dogs. He has FELV, the feline leukemia virus.



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



TRIBBLE - Lovely dark tiger and white female. Came to the shelter from Fort Plain on January 15th. She's friendly and very appealing.



QUEENIE - 3-5 year old female. Came to the shelter in April 2013 because her family could no longer care for her. Fine with other cats, not good with dogs.



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



DONNY - Wonderful 5 year old large orange and white male. Found abandoned in a box in September 2011. Very playful. Fine with other cats.



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



CHANCY - 3 year old black female. Very, very shy with people and loves being with other cats. In warm weather she enjoys being in the outdoor cat area.



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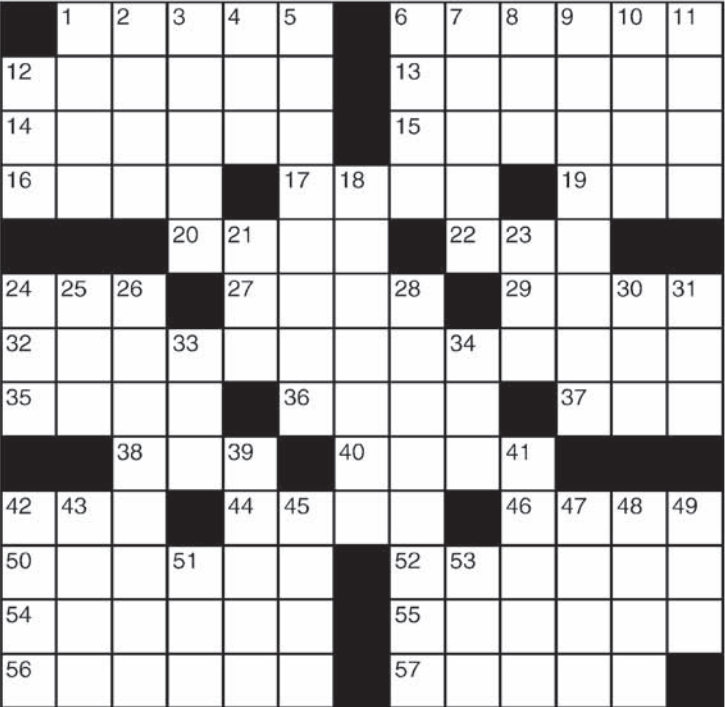
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King Crossword



- ACROSS
- DOWN
- 1 Intelligent

6 Haunt

12 Kid's injury

13 Quick look

14 Donkey, often

15 Vacationer's car, possibly

16 Eliot-based musical

17 Haberdasher's rackful

19 "— Believer"

20 Pornography

22 Perched

24 Pair with an air

27 Lobs' paths

29 "Galloping dominoes"

32 In people?

35 "Ice Loves —"

36 Eat

37 Bribe

38 Yoko of music

40 In the offing

42 Core of a PC

44 Autograph

46 In the thick of

50 Smack, so to speak

52 Basic drive

54 Gave out

55 Up

56 Verse

57 Actress Naomi
- 1 Marsh bird

2 Castle protector

3 Chasm

4 Fish eggs

5 — soul (person with angst)

6 Shrek, e.g.

7 Consecrate

8 — Diego

9 Thin as

10 Con game

11 Actress Ward

12 Telly option

18 Pruritic

21 Buddy

23 Do sum work?

24 Medico

25 Faraway transport?

26 "Certainly"

28 Marc Mezvinsky, to Bill and Hillary

30 — -Magnon

31 Sixth sense

33 Charged bit

34 Journey segment

39 Wicker willow

41 Custom

42 Dale's pal

43 Mexican money

45 Race place

47 Atomizer output

48 Date of destiny

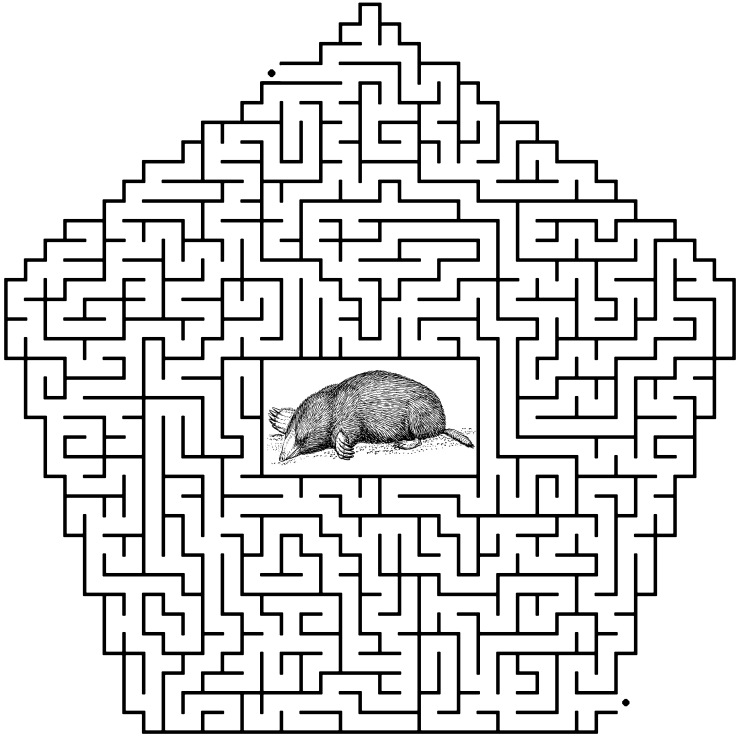
49 Dress in

51 Chic no more

53 Playwright Levin

Mega Maze

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8	6	3	4	1	9	7	5	2
9	7	5	2	8	6	3	4	1
1	2	4	3	5	7	9	8	6
4	3	1	8	6	2	5	9	7
6	8	7	5	9	3	2	1	4
2	5	9	1	7	4	8	6	3
3	4	8	9	2	5	1	7	6
7	1	7	6	4	8	6	3	5
5	6	5	9	7	3	4	1	8

Answer

Far and away the best prize that life has to offer is the chance to work hard at work worth doing.
— Theodore Roosevelt

Weekly SUDOKU

by Linda Thistle

		4			7	9		5
5	3		8				1	
	7			2		8		
3			4				5	2
	1			6		7		
		5			8			4
		6	7		3	4		
1	4		9					6
2				1			9	

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.

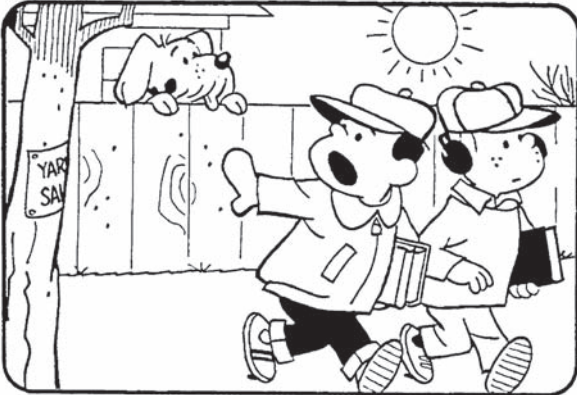
DIFFICULTY THIS WEEK: ★

★ Moderate ★★ Challenging
★★★ HOO BOY!

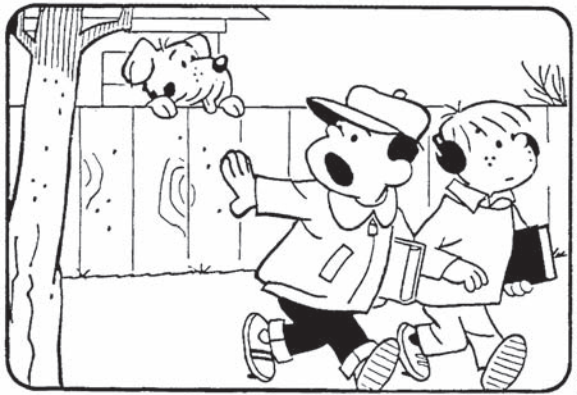
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HOCUS-FOCUS

BY HENRY BOLTIHOFF



Find at least six differences in details between panels.



Differences: 1. Sign is missing. 2. Dog's ear is shorter. 3. Mitten is removed. 4. Sun is missing. 5. Book is missing. 6. Cap is missing.

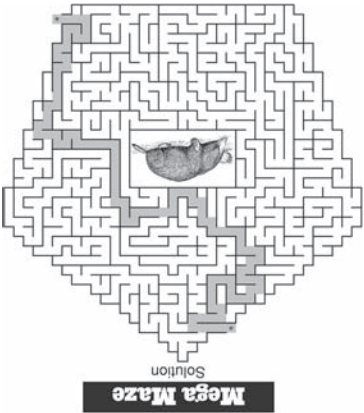
Amber Waves

by Dave T. Phipps



S	T	I	A	M	A	R	V	O	P
N	S	E	R	I	O	E	U	S	I
O	D	I	B	I	T	N	I	O	H
D	I	M	V	I	N	G	I	S	C
P	O	S	H	N	I	G	O	N	O
S	O	S	N	I	N	E	D	O	C
S	H	E	R	S	L	O	H	E	O
C	E	D	I	C	E	A	R	C	S
S	A	T	S	M	U	T	S	A	T
C	A	T	S	T	E	S	T	E	S
A	L	R	E	N	T	A	L	C	E
B	O	O	B	O	O	B	O	O	B
S	M	A	R	T	O	B	S	S	E

Solution time: 24 mins.
Answers
King Crossword



Mega Maze



Whatchamacallit

This week's Whatchamacallit is another style of oil burning lamp. This lamp, presumably made by the Boston and Sandwich Glass Company during the 1840's, is a fine example of pressed glass. Pressed glass, also referred to as pattern glass, is a form of glass made using a plunger to press molten glass into a mold. This patterned glass process was first patented by American inventor John P. Bakewell in 1825.

This particular glass oil lamp burns camphene oil, which was widely used during the late 1830's as a substitute for whale oil. Like whale oil, camphene oil is also extremely flammable and could start a home on

fire if tipped over while burning.

Camphene lamps are distinguished by the long, tapering wick tubes with thimble-like caps. These caps are to prevent the camphene from evaporating when the lamp is not in use. As you can see, the wick tubes on this two-tube camphene burner slant slightly away from each other. The double-wick tubes are actually screwed into the metal collar at the top of the font.

This oil lamp measures about a foot tall and unfilled, weighs in at just under two pounds. The popular use of camphene oil, also known as Poter's fluid, diminished greatly after the discovery of kerosene in 1859.

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.



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Tips for homeowners on their first renovation projects

Home renovations are typically exciting, as homeowners get to see the visions of their dream homes come to light right before their very eyes. Turning an outdated bathroom into a modern oasis or an empty basement into the ultimate man cave strengthens the sense of attachment homeowners have with their homes.

But few home renovation projects go from start to finish without experiencing a few bumps in the road along the way. Such bumps can be difficult to handle for homeowners working on their first renovation projects, but there are many ways for novices to navigate the sometimes murky waters of home improvement projects and come out relatively unscathed on the other end, where a newly renovated home awaits.

• Plan well and know what to expect. When working with contractors, get all agreements in writing and spell out exactly what you desire in a home renovation. Photo references can help guide contractors and architects. Ask for the full picture of what can be expected with the work, from demolition to the

visualize the end result and the mess won't bother you so much.

• Establish a contingency plan. Bathrooms and kitchen renovations are typically the most disruptive home improvement projects. Going without a kitchen can make it difficult to enjoy meals at home, while a bathroom remodel may require you to navigate water shutoffs. If your project is scheduled to take several months, establish a contingency plan to deal with the consequences of your renovation project. Speak with family members about using some of their home amenities, and prepare and freeze meals

in advance so you can reheat them later on when you don't have access to your stove.

• Plan your escape. Sometimes the constant work and mess of construction is too much to bear. Afford yourself time away by visiting relatives or staying at a hotel. Even a single night away can provide the relief you need.

A home that is undergoing a remodel can be a less than comfortable environment. But homeowners who have never before lived through a renovation project can take several steps to make the process go as smoothly as possible.



Few home renovation projects go from start to finish without experiencing a few bumps in the road along the way.

punch list. Knowing what lies ahead can keep you grounded throughout the project.

• Discuss work each day and set payment schedules. Make payments contingent on work completed. This can help keep contractors on schedule. Paying for all work upfront leaves homeowners at a disadvantage, as it does not provide incentive for workers to be timely and efficient. Check in with workers to get daily progress reports.

• Have reasonable expectations. A renovation project may exceed its budget and take longer than initially expected. Understanding that these potential setbacks might be part of the process will make it easier to handle them when the foreman speaks to you about any issues that arise.

• Accept the mess. Construction work is messy. There's no way to maintain a pristine house when contractors are entering and exiting all day. Dust is bound to be generated, and tools can fill up rooms. A home in disarray can be stressful, but continue to



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Valentine's Day Gift & Dining Guide

Make the most of your night out this Valentine's Day



Expect Valentine's Day to be a busy night for dining out and plan ahead.

Chocolates and flowers may be staples of Valentine's Day, but many couples take it one step further and dine out on February 14.

According to the Retail Advertising and Marketing Association's Valentine's Day Consumer Intentions and Actions Survey, 34.6 percent of respondents indicated that dining out would be part of their Valentine's Day agenda.

A romantic dinner is an ideal capper for a day geared around love and affection. But Valentine's Day is a busy night for many restaurants, so it pays to heed the following advice to ensure this special night is memorable for all the right reasons.

Make reservations well in advance. Dining out is especially popular on Valentine's Day, so call several weeks in advance to secure your spot. Also, do not underestimate the draw of all types of restaurants on Valentine's Day. People who were not able to get a table at their first choices may trickle into chain restaurants or smaller establishments in search of an easy meal. If you think your lesser-known haunt will not be packed, think again. Always play it safe by making a reservation early.

Expect some crowding. Restaurants tend to add extra tables on Valentine's Day, when they expect an influx of customers. Dining rooms may be more packed than usual, and you may not have a choice of where you will be seated. Even a reservation does not guarantee you won't have to wait for a table. Be patient upon arriving at the restaurant, and consider wait time when factoring in childcare.

Be flexible with the menu. Price-fixed menus are commonplace on nights when there will be a large turnover of customers in a short amount of time. These menus allow restaurants to stock up on the necessary ingredients and cook

en masse. Diners may find that price-fixed menus offer a limited selection, and their favorite dishes may not be available. But knowing this in advance can reduce feelings of disappointment. Rest assured there should be several options that appeal to different palates.

Be patient with servers. Valentine's Day is a busy night for staff at the restaurant, particularly servers who must be the liaison between the kitchen staff and diners. The sheer volume of customers can test the skills of even the most veteran servers. Many Valentine's Day diners do not eat out regularly and will need extra guidance. Servers may be called on to snap photos of couples with cell phones or linger at certain tables. Use idle time at your table to engage in romantic conversation and plan the rest of the evening.

Consider your budget. Diners can expect to pay a premium for dining out on Valentine's Day. Select a lower-priced restaurant if your budget is on the smaller side.

Be on time. Being respectful of your reservation will not only benefit you, but also it is a courtesy to fellow diners who will be sitting at your table later in the evening. While you may want to linger over dessert, try not to linger too long.

Promptly store leftovers. If you take a doggie bag home from dinner, stash it in the refrigerator as soon as possible to prevent foodborne illnesses. If you will be going out dancing or to a movie after dinner, it may be best to skip the doggie bag altogether.

Valentine's Day is a busy night for dining out. Patience, courtesy and flexibility are traits that can keep your evening moving along smoothly.

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Connections...



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Romantic films to watch together this Valentine's Day

Couples celebrate Valentine's Day in many different ways. For some the idea of dinner out followed by a stroll arm-in-arm seems the epitome of romance, while others may want to go out dancing or engage in a favorite hobby. Valentine's Day also can be a romantic endeavor if a couple chooses to spend time at one with each other watching a romantic movie. The following are a handful of love-inspired movies that can add a special something to Valentine's Day festivities.

The Notebook: Author Nicholas Sparks has a way of taking the everyday experiences in a person's life and making them relatable and heartbreaking in a pluck-at-your-heartstrings sort of way. His novel "The Notebook" won the hearts of many and seemed a natural to be adapted to film. Starring Ryan Gosling and Rachel McAdams, the movie illustrates how love can last through the years and even survive an Alzheimer's diagnosis.

The Proposal: In order to remain in the country, a demanding New York-based book editor (Sandra Bullock) asks her brow-beaten assistant (Ryan Reynolds) to marry her. Their tumultuous relationship involves a trip to Alaska to meet his family.

An Affair to Remember: Romantic melodramatic master Cary Grant falls in love with Deborah Kerr aboard a cruise ship while they are traveling with other people. They agree to meet at the top of the Empire State Building in six months if they have ended their relationships and are ready to commit to each other. Grant makes it to the rendezvous spot, but an injured Kerr never shows as Grant assumes she has rejected the proposal.

Say Anything: In pursuit of a woman he believes is out of his social league, Lloyd Dobler (John Cusack) creates hope for the underdog in us all. The movie inspired teens to raise their boom box radios over their heads and blast romantic tunes to illustrate their love.

The Wedding Singer: This quirky movie about a wedding singer who falls for a banquet waitress highlights the importance of loving each other for what makes you unique.

Once: Attraction between the main characters comes by way of creative musical collaboration. Music proves to be an aphrodisiac, making the film and the song "Falling Slowly" from its score so popular. This romantic tale helped take the film from the big screen to the Broadway stage.

West Side Story: "West Side Story" is yet another homage to "Romeo and Juliet." But the film made Shakespeare's tragic love story relatable to audiences of the 1960s.

My Best Friend's Wedding: Julianne (Julia Roberts) is called on to be the "best man" for her friend's (Dermot Mulroney) wedding. Only when the wedding planning is underway does Julianne realize she is in love with her friend and needs to get him to fall for her instead.

Never Been Kissed: A reporter goes undercover at a high school to discover something controversial and ends up being the subject of her story when she falls in love with her English teacher.

Harold and Maude: A man in his twenties and a much older woman begin a romantic relationship and challenge social norms along the way.

Annie Hall: Winner of four Academy Awards, "Annie Hall" follows a comedian who is trying to maintain his relationship with a woman.

Bridget Jones' Diary: A modern adaptation of "Pride and Prejudice," the movie tells the tale of a self-conscious woman who finds love in a man that seems to be her polar opposite.

Ten Things I Hate About You: Filmmakers reinvented "The Taming of the Shrew" in this teen comedy starring Julia Stiles and Heath Ledger.

Casablanca: No romantic movie list would be complete without this wartime drama. Humphrey Bogart and Ingrid Bergman are in top form in this movie of chance meetings.

The Princess Bride: Girl meets boy, girl detests boy, girl truly loves boy, and then girl loses boy. This fairy tale shares the purity of true love and happily ever after.

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Dollars and sense

by David Uffington

Online banking safety

The more consumers do business online for the convenience, the more opportunities there are for scams to increase. Of all the places online to do business, your banking can be the most worrisome when it comes to safety. The FDIC has a comprehensive website that con-

tains everything you need to know and the steps to take to keep your money safe.

Among the highlights:

- Confirm that your bank is legitimate and your deposits insured. Check the "About Us" portion of the bank's website to look for information about FDIC insurance coverage. Look for the FDIC logo and

take the additional step of checking the FDIC website to be sure your bank is listed as covered. Beware fake websites that mimic your bank's name; type the name in correctly and verify you're on the right site before you input any personal data.

- Keep your information private: Since 2001, a bank is required to give

you its privacy policy that will let you know who it might share your information with (for example, with product marketing), what information it keeps on file, and what it might share. Read the leaflet to understand where your information might end up, and opt out if you wish. This information applies if you do banking online.

Ask if your bank tracks you online, and make use of your browser settings to be sure any tracking software is blocked. When it comes to passwords, don't use an easy one, and change it periodically just to be sure it hasn't been hacked.

While you're on your bank's website, don't follow outside links they've provided. If you wish to visit that other site, close your browser and go to the other site separately. Ask your bank what level of encryption it has to safeguard your information.

- Know where to go for assistance: Start with your own bank if you

have questions. If you have questions about coverage, call the FDIC's Division of Compliance and Consumer Affairs at 877-275-3342.

To read the whole document, go online to fdic.gov and search for Safe Internet Banking.

Use all the tools at your disposal and keep your virus software up to date. Make use of malware scanners, such as MalwareBytes, to be sure you haven't picked up a program that can follow you around the Internet. But remember that nothing that happens online is 100 percent secure.

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Dos and don'ts of kitchen remodels

According to Remodeling magazine's "2014 Cost vs. Value Report," a major kitchen remodeling project should enable homeowners to recoup 74.2 percent of their initial investments. Kitchen renovations have long been a safe way to improve the functionality and value of a home. But not every kitchen project is a guaranteed winner. Homeowners may inadvertently make changes that end up sticking out like a sore thumb rather than improving the space. Take a look at these kitchen remodeling dos and don'ts to guide your next undertaking.

DO consider the way your kitchen will look with the rest of the home. Keep architectural integrity in mind when designing the space. A farmhouse sink and country cabinets can look out of place in an ultra-modern home.

DON'T overlook the importance of a seasoned designer or architect. These pros will know the tricks to maximizing space and achieving the ideal layout of appliances and may be able to recommend local contractors and vendors.

DO look beyond surface details to the structural integrity of the design. The kitchen should be functional, long-lasting and beautiful.

DON'T design just for today, but look to the future as well. Unless you are willing to spend \$50,000 every five years, look for styles and materials that will last for the long haul. Older homeowners may want to make adjustments now that address potential mobility issues down the road.

DO work with what you have. A complete demolition and renovation is not always necessary to achieve the desired results. Only invest in major changes if something is not working (such as having to walk across the entire kitchen to access the stove) or is unsafe. Otherwise, minor upgrades may do the trick.

DON'T over-improve the space. A fully

equipped commercial kitchen may be handy for a professional chef, but the average person may not need an industrial hood and indoor pizza oven. When you make excessive improvements, you may not be able to recoup as much of the money spent because your home will not be on par with the values

of homes in the neighborhood.

DO make sure you can afford the project. Plan for some unexpected purchases and plan out the renovation according to your budget. Skimping on materials or design because of lack of money may leave you feeling dissatisfied afterward.

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What to expect in technology this year

As technology continues to evolve, devices are being used in ways that might have seemed impossible as recently as a couple of years ago.

Several industries have begun to institute changes that reflect the

population's growing reliance on technology. Many airlines now offer WiFi service for passengers, and retailers have worked with vendors to provide mobile applications that facilitate buying via smartphones and tablets.

Many feel the future of technology will revolve around merging the real and virtual worlds. Over the next 12 months, the following technologies

figure to gain more steam.

- On-demand computing: Reliance on desktop

All things automotive

ports that 58 percent of Americans have a smartphone, while 42 percent own a tablet. These

lays down successive levels of material, usually a polymer plastic, to form the end product.

Businesses are increasingly bypassing internal servers and software in favor of cloud-based op-

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Each year technology brings new information and services that can have profound impacts on how people live and do business.

and laptop computers continues to dwindle as tablets and smartphones grow in popularity. The Pew Research Center re-

gadgets allow for immediate connectivity for gaming and streaming television and video.

- Mobile consumerism: Retailers are continually revising their offerings to cater to mobile users. Many businesses now boast websites that are optimized for tablet use, while others have developed apps that work in conjunction with traditional websites or as stand-alone services.

- 3D printing: Consumer analysts say 3D printing will reach a tipping point in the next several years. As the demand for 3D printing increases, the cost of 3D printing devices will fall and make them even more accessible to the masses. For those unfamiliar with 3D printing, the technology allows a user to make a 3D manipulated object from a digital file. The printer

Reproducing a digital file via 3D printing can take anywhere from minutes to days.

- Energy management information systems: Analysts expect companies to place a greater emphasis on energy management in coming years as a means of reducing energy consumption.

- Cloud computing: Cloud computing involves large groups of remote servers networked together to allow centralized data storage. Instead of data saved to a hard disk or drive in a home or business, it is stored to a drive that runs through the Internet. People may be surprised at just how much data actually is stored in the cloud. It's what enables a user to access a file from work at home or finish playing a game that began on a computer or a mobile phone.

tions. The cloud is prolific, but it still is expected to grow more.

- The Internet of things (IOT): This concept involves using the Internet in ways that allows objects to send and receive data. Examples of embedded computing devices can include biochip transponders on farm animals, sensors built into vehicles, heart-monitoring implants, and thermostat or lighting systems that enable remote monitoring. According to Gartner, Inc., an American information technology research and advisory firm, there will be around 26 billion devices on IOT by 2020.

Technology continues to evolve and affect the way the world operates. Each year brings new information and services that can have profound impacts on how people live and do business.

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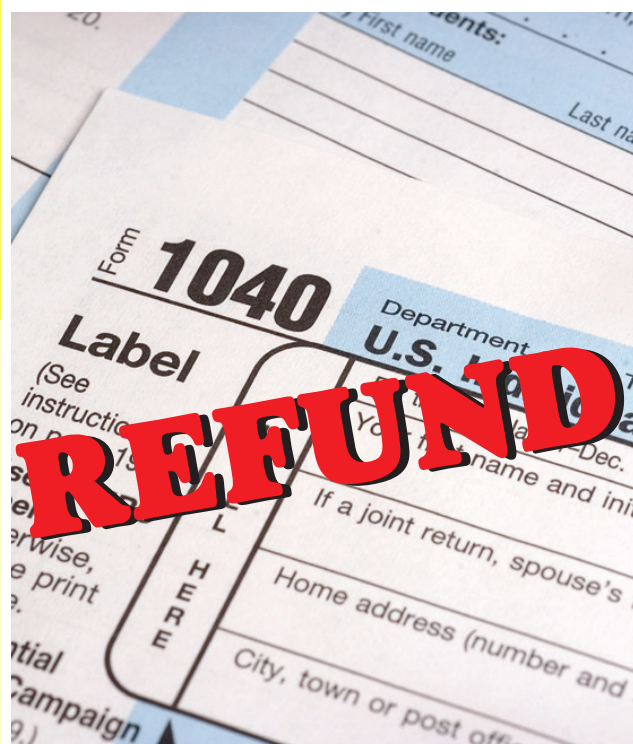


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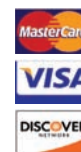
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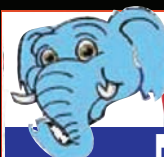


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\$475,000
ADIRONDACK LODGE!
 Custom Post & Beam 4BR/3BA Beauty. Stone fireplace, double living room. Gourmet kitchen, decks, private 8+ acres w/pond.



\$179,000
422 ST HWY 10, E. STONER LAKE
 123 ft. waterfront! Adirondack style 3BR/1BA. Dine overlooking the lake. Relax by the woodstove. Jump in the lake from your dock. Big and Beautiful!



REDUCED
\$294,000
510 PROGRESS RD
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\$249,000
603 CTY HWY 112 BLEECKER FARM
 97 Acres w/barn, fields, woods and borders both sides of the W. Stoney Creek! Big Colonial 4BR/2BA w/hardwood floors, fireplace, pellet stove and FHA furnace.



\$325,000
273 ST. HWY. 10 ARIETTA!
 Perfect Private Residence or Club House! Now a turn key restaurant & bar! 8 bedrooms up! Full kitchen & bar, lots of parking, located ON the snowmobile trails. Make offer!



\$33,000
365 CTY HWY 112
 Bleeker Mt., escape to the mountains. Plenty of state land in town to hunt, hike or just sit back and relax in this updated 2BR/1BA mobile home!



\$219,900
55 SPRING AVE
 Custom 3BR/2BA log home on very private 5 acre city lot! You'll be close to everything yet nestled in the pines. Relax on the back deck or enjoy the open Great Room. Full basement for workshop or family room plus garage! Ready for you to move right in!



\$134,000
556 CO HWY 125 BLEECKER MT
 13 Acres and 3BR/1BA Ranch. All new sheet rock, floors, new furnace. Eat in kitchen w/sliders to deck. Finished basement plus garage area.



\$85,000
BOWLER HILL ROAD - TIMBER!!
 92 Wooded acres with old house & barn, fields, apple trees, blueberries. Town of Bleeker, north of Johnstown. Owner Anxious!



\$236,000
BORDERS STATE LAND! CAROGA CAPE
 14 Acres and beautiful 3BR/2BA home, hardwood floors, SS kitchen, master suite. Outbuildings for boats, 4x4's, snowmobiles!



\$190,000
368 FICAL ROAD
 10+ acres w/fruit trees & trails. Very private and gorgeous post and beam 3BR/3BA with a 32x50 2 story heated garage for all your toys and workshop! There's lots of room to roam inside and out! 4-Wheelers, snowmobiles all play on the roads & no APA! Country property close to town!



\$83,000
CUTE CAROGA LAKE CABIN!
 Lake Rights! Cozy 2BR/1BA with wood floors, open floor plan. Propane heat, deep lot with HUGE 2 story garage w/electric! Snowmobile - Ski! Sportsman's Paradise!



\$175,000
331 EAST STONER LAKE
 3 Acres waterfront multiple lots. 1BR cottage on the water. Owner wants sold! Make offer!



\$175,000
70 ACRES
 4BR/2BA home. Bleeker homestead! Knotty pine interior, fireplace! Swimming pool. Borders year round river for soothing water sound. Come see 'Beaver Brook'.



\$119,000
WATERFRONT LOT
 Canada Lake channel w/Septic & Elec.



REDUCED
\$112,000
184 MOYER ST, CANAJOHARIE
 3BR/1BA - Deep Lot, Plenty of parking.



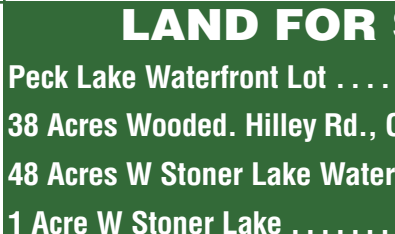
\$169,000
115-123 FETROW ROAD
 10 Acres Bleeker Mt., quiet dead end road w/access to snowmobile trails! 3BR, 1BA Ranch, wood floors, knotty pine interior. Park like yard. Huge barn/workshop, finished apt. Awesome car garage!



\$68,000
LEE AVE
 Darling 3BR/1BA Cape on North end of Gloversville, plenty of updates, windows, roof, furnace, floors & kitchen. Finished basement, attached garage. Big, level back yard. Come see!



\$85,000
BOWLER HILL ROAD - TIMBER!!
 92 Wooded acres with old house & barn, fields, apple trees, blueberries. Town of Bleeker, north of Johnstown. Owner Anxious!



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Peck Lake Waterfront Lot\$129,900
 38 Acres Wooded. Hilley Rd., Caroga ...\$54,000
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 1 Acre W Stoner Lake\$19,900

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Mortgage terms to know

Buying a home is simultaneously exciting and stressful. Owning a home is still a dream for many people, but first-time buyers often find that their unfamiliarity with the home buying process is a source of stress. Part of that stress stems from the terminology associated with home mortgages. Many terms may raise an eyebrow among first-time buyers, so the following are a few mortgage terms buyers can familiarize themselves with to facilitate the process of buying their own homes.

- **Closing costs:** Buying a home is expensive, and part of that expense is the closing costs. Any time a real estate transaction occurs, that transaction is accompanied by certain expenses, which are known as the closing costs. Closing costs may include attorney fees, loan origination fees, title insurance and escrow payments. Buyers can sometimes negotiate with the seller so the seller will agree to pay the closing costs, or the costs can be shared by the buyer and the seller. But buyers may also pay the closing costs in their entirety on their own.

- **Escrow:** Escrow is a bond, deed, document or money kept in the custody of a third party until a real estate transaction has been completed. In addition, escrow accounts are used to hold the property tax and insurance fees that are collected via your monthly mortgage payment.

- **Fixed-rate mortgage:** A fixed-rate mortgage, unlike an adjustable rate mortgage, is one in which the interest rate on

the mortgage remains the same for the life of the loan. Buyers typically prefer a fixed-rate mortgage because they know exactly what they will be paying for their home each month. An adjustable rate mortgage, often referred to as an ARM loan, is one that typically comes with a lower interest rate than a fixed-rate mortgage, but that lower rate is usually only locked in for a relatively brief period of time, such as one year. Once that initial time period is over, the interest rate will then increase and may increase several times thereafter over the life of the loan.

- **PMI:** PMI, which stands for private mortgage insurance, must be purchased by home buyers who are financing more than 80 percent of their homes. The standard down payment when purchasing a home is 20 percent, but some buyers cannot afford such a down payment. As a result, the lender then mandates that such buyers purchase PMI, which protects the lenders if the borrower defaults on the loan. The cost of PMI will be added to your mortgage payment, and once you have 20 percent equity in your home you can cancel PMI, at which time your monthly mortgage payment will decrease.

- **Title insurance:** Title insurance is a tool that protects both the buyer and the seller against legal issues that may arise as a result of the home's title. Title insurance protects buyers and the lender from the possibility that the seller was not legally permitted to transfer ownership of the property to the buyer. Title insurance may also protect sellers from any issues that may arise that threaten his or her ability to sell the home.



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large landscaped lot, overlooks the Mohawk River.

**Reduced -
\$75,500**

1881 Nelliston Brick Colonial; 4 Bedroom, Eat-in Kitchen, & Sunroom, Spacious Living room, Dining, Den; nice exterior detailing of the era, 2 car Garage w/ workshop area,



**Reduced -
\$115,500**

1842 Nelliston Colonial holds a LOT of History...5 Bedrooms, 3 Baths, tin ceilings, 2 fireplaces, Garage, Well House, an original Smoke House, & a nice big Barn, (was a B&B) overlooks the Mohawk River.



Kitchen, new Bath-Laundry, spacious rooms, first floor Master Bedroom; updated utilities, large basement, nice big Garage on 320' deep lot. More adjacent acreage available. (nice dry lot)

**Ft. Plain
Country...
\$129,900**

3 bedroom Cape style home has a large eat-in



of cupboards, hardwood floors; C/A, full deck overlooking an inground Pool, PLUS 2 garages & 2 outbldgs.

**Just Reduced -
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Wonderful 6 room Ranch on a Country Acre in the Oppenheim area. 2-3 bedrooms, 2 1/2 Baths, Large Country Kitchen w/lots

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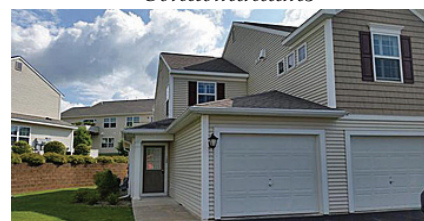
This is paradise in the Adirondack Mountains! 10 year old log home on 90 ACRES! Totally private and secluded, peaceful pond, wildlife included! 3 bedrooms, 2 baths, open living space, loft. 2 car attached garage PLUS 3 vehicle detached garage. **\$449,900**

102 Laurel Drive, Amsterdam



Tired of shoveling snow? Join this 55+ Community and leave all the exterior maintenance to the Home Owner's Association. 2 bedroom upper level unit with wonderful views from the living/dining area and 2nd bedroom. **\$179,000**

109 Laurel Dr., Wallins Corners Condominiums



55+ community, modern corner condominium in Amsterdam, NY. Ground level unit with attached garage, 2 bedrooms, 2 baths. Central air, beautifully landscaped, monthly association fee for all exterior maintenance. **\$162,900**

487 S. Shore Rd., Peck's Lake, Gloversville



Direct lake frontage on private Peck's Lake, this is a dream vacation or year round home. 4 beds & 2 baths, large porch looking out over the lake. Detached garage, full basement with walkout. **\$269,900**

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**

101 Oakland Ave., Gloversville



Very nice center hall colonial is new on the market. 3 beds, 1.5 baths, formal dining room, large living room with fireplace. Roomy bedrooms with lots of closet space. Pleasing yard and neighborhood. Neat basement...for storage or extra living space. **\$129,900**

123 Fancker Rd., Town of Johnstown



This contemporary home has a beautiful country setting at the edge of the Adirondack Mountains. Well maintained by original owners. Lots of natural light, three levels of living space including solarium and lower level entertainment area. **\$173,900**

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**

20 S. McNab Ave., Gloversville



Very unique, modern 5 bedroom expanded ranch in the city. Home includes large family room, formal dining room and additional room with separate entrance. Lots of recent upgrades. Awesome outdoor living space, too! **NEW REDUCED PRICE \$105,000**

136 Berger Rd., Town of Johnstown



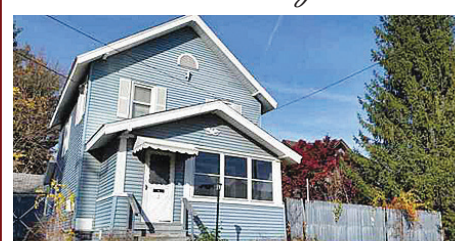
Whose been waiting for that perfect ranch in the MECO area? Well here it is! 4 bedrooms, 2 full baths, eat in kitchen. Finished lower level with family room and 5th bedroom or den! Tons of storage including newer 2 car garage. **\$143,900**

9 Griffin St., Gloversville



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**

2 W. Tenth Ave., Gloversville



Looks great on the outside... needs work on the inside, but hey it's priced right! 3 bedrooms, 1 bath, garage, fenced yard and close to school, shopping and hospital. **\$19,900**

19 Gillen Terrace, Gloversville



Very well maintained 3 bedroom cape. Bright eat in kitchen, first floor laundry room & 1/2 bath. Large living room, formal dining room, hardwood carpets throughout. Rec room in basement, great deck. **NEW REDUCED PRICE \$69,900**

6 Brant Rd., Johnstown



Phenomenal split level ranch, wonderful floor plan plus gorgeous backyard with in-ground pool, gazebo, summer room. Attached garage, plenty of storage. **\$214,900**

124 Sixth Ave., Gloversville



Close to schools and shopping, this cozy Cape has a huge eat in kitchen, 2 bedrooms & full bath on first floor. 2 rooms up top, great backyard and partially finished basement with rec room, laundry room & 1/2 bath. **\$79,900**

159 Sinclair Rd. 3D, Edinburgh



Cute little trailer in "Debra Lee's Trailer Haven" with a great community beach and docks. View & a short walk to the lake. Fully furnished. **\$24,900**

32 Northern Terrace, Gloversville



Well maintained brick ranch...original owner! Heading out of the city, this home has 3 bedrooms, 2 baths, 2 fireplaces, living space on main floor and finished lower level. Spacious garage, enclosed deck. Sellers will pay one full year of property taxes, will consider owner financing! **\$99,500**

3 Early Ave., Gloversville



Affordably priced, this 4 bedroom has a spot for everyone. First floor bedroom, bath and laundry adds convenience. 3 bedrooms on second floor gives family privacy. Extra big city lot, storage shed and plenty of parking. New on the market at **\$67,900**

23 Newman St., Gloversville



Come take a look at this 3 bedroom, 1.5 bath home in a kid friendly neighborhood, close to the soccer fields, tennis and basketball courts. New roof, large garage with workshop. Great for the first time home buyer! **GREAT VALUE AT \$49,900**

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LOOKING FOR!**

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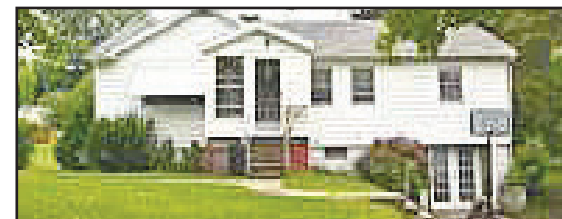
BROWER RD., PALATINE BRIDGE

Grand views of the Mohawk Valley! Beautifully decorated and updated 3 BR 1-1/2 bath ranch style home with finished basement. Updates include new floors, new windows, new exterior paint and more. This is a must see home! **Only \$150,000**



CLIFF ST., CANAJOHARIE

Eligible for the \$10,000 Grant! Remodeled 3BR home in quiet neighborhood features updated kitchen with granite counters, new floors, new windows, siding and more. Call Josh for your appointment today. **Only \$80,000**



MAPLE AVE., CANAJOHARIE

Eligible for the \$10,000 Grant! If you have children in the Canajoharie School you want to know about this home. Ranch style 3 BR home located within walking distance to both schools. Features HW floors, nice yard and finished basement. Call for your appointment today! **Only \$74,900.**



ST. HWY. 80, FT. PLAIN

Eligible for the \$10,000 Grant! Country living but close to the village. Home features 4 BRs, HW floors, fireplace, fenced in pool and more. Call today to see the great home. This is a short sale. Call for details. **Only \$69,900.**



PHILLIP RD., HERKIMER COUNTY. This 388 acre farm features 2 homes, 2 Dairy Barns, 2 garages & too many other buildings to mention in this ad. Yes it could be used as 2 farms. The main home is a newly built 6 BR 3 Bath Colonial w/ HW floors throughout, spacious granite kitchen, formal dining room, den, music room & more. The 2nd home is 3 a BR ranch style home with attached garage & full basement. This truly is a must see home. All this for **\$1,375,000.**



MANNYS CORNER RD., AMSTERDAM

Spacious and beautifully decorated home with gourmet kitchen. Master suite addition offer spacious comfort and elegance. Easy commute to Technology Parks, Saratoga and Capital District. Call for your appointment today!



QUIET NEIGHBORHOOD!

Lower Lepper Road, Fort Johnson. Eligible for the \$10,000 Grant! Spacious 3 bedroom home (could be 4), features hardwood and laminate floors, spacious kitchen and nice yard. Possible 100% financing. **Reduced \$85,000.**



AFFORDABLE HORSE FARM

with 3BR, 2 bath energy efficient home. 6 acres - 1/2 pasture, 1/2 woods. 7 stalls with water plus tack room and indoor hay storage. Heated work shop w/bathroom and separate garage. Nice hobby farm with an easy commute to Albany. New roof, deck and hot water heater.



GREAT HOBBY FARM WITH LOTS OF OUTBUILDINGS!

St. Hwy. 163, Canajoharie Hobby farm in Canajoharie features large 2 family home, large dairy barn with 2nd floor hay storage, huge metal pole barn and 55 acres. Let the rent help pay the mortgage while you use the farm for organic crops, beefers, goats, sheep or many other uses. **Only \$265,000**



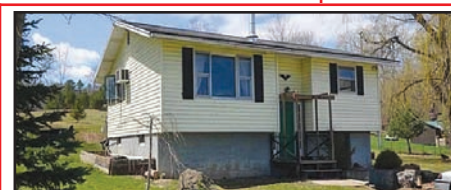
GREEN RD., CHARLESTON. Tired of paying high electric bills! Live off the grid on this lovely hobby farm. Features solar and wind power generators, 1200 Sq Ft single story home and 31 wonderful acres. Make your own Maple Syrup using the local maple trees and Sugar Shack. Very private location! **Only \$220,000**



UPPER PROSPECT ST., FONDA

Beautifully remodeled 3 BR 2 story home in quiet section of the village. Lots of updates. Great school district, close

to NYS Thruway, Capital District and Saratoga. **Only \$128,500.** Call for an appointment today.



EAKER RD., PALATINE

Eligible for the \$10,000 Grant! Great starter home features 3 BRs, HW floors, updated kitchen and SS appliances. This lovely raised ranch style home sits on 1.3 acres and is located close to Johnstown and Palatine Bridge. Call for an appointment today. **\$72,000.**



SPACIOUS CONTEMPORARY HOME PLUS 2 BR IN-LAW APARTMENT!

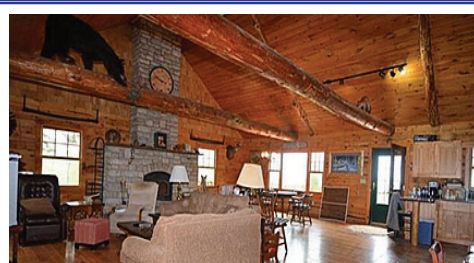
Perry Lane, Fonda. Lovely custom-

built contemporary home features open concept living, beautiful great room, master suite, game room and much more plus beautifully decorated in-law or rental apartment. Short Sale. **Only \$228,000**

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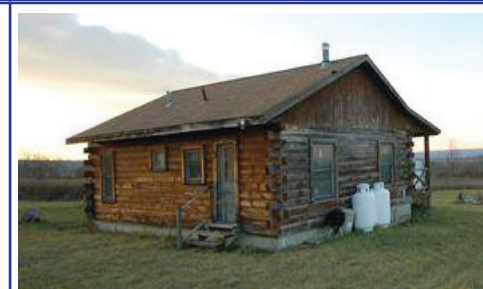
Gates Hill Rd., Schoharie County

This log hunting lodge is an ideal get-a-way for the avid outdoorsman. Property has 92 acres of hunting land plus additional 1800 acres of state land. The owner already has his deer for this year. Other features are great room with massive stone fireplace, natural wood & open concept for that spacious & comfortable surroundings. Home is setup to be off the grid with solar, generator and wood stove. HW floors, granite counters & much much more! **Only \$369,000**



Charlotte Valley Rd., Schoharie County

Log home with 6 acres located close to hunting and fishing areas. Features 3 BRs, full basement and barn. Location near Summit Lake and State Hunting Land. This home has all the rustic charm of a classic log home. **Only \$174,900**



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Firefly Meadow Rd. Beautiful Log Home features open concept design, lofted bedroom, all natural woodwork and on 2 acres. Additional acreage available. Off the grid but stove, refrigerator and lights all use propane. Stationary generator, drilled well and standard septic installed. **Only \$50,000**



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Add value to your home with these renovations

Homeowners choose renovation projects for a variety of reasons. Although many improvements are made to increase functionality and comfort of a home, several others are seen as worthwhile investments. These investments can add up to a higher resale value when the time comes to sell a home.

Certain projects have a history of providing a greater return on homeowners' investments than others. The following renovation tips can add beauty to your home and generate great returns when you put the home up for sale.

- **Invest in your kitchen.** Kitchen remodels are a safe bet when it comes to putting money into improving a home. Residents tend to spend a great deal of time in the kitchen, but a dated, poorly functioning kitchen can detract from the value of a home, even if the rest of the home is in good shape. It's possible to recoup between 60 and 120 percent of your kitchen remodel investment, especially if the kitchen matches up well with the rest of your home. Homeowners should know that a deluxe renovation may not be necessary, as relatively moderate improvements can create a whole new look for a kitchen.

- **Look to paint.** One of the least expensive improvement materials, but one that has a significant impact, is paint. Neutral, modern colors can easily liven up any space. If you paint with low-VOC paint, you also can advertise an eco-friendly home, which is very desirable these days.

- **Put in another bathroom.** Multiple bathrooms are an attractive selling point, particularly in older homes that may not have been equipped with more than one bathroom. Finding

extra space for a bathroom can be tricky, but consider closets, areas under stairs or even taking some space away from another room. Popular home-improvement television channel HGTV advises that half-bathrooms require at least 18 square feet of space, while full baths need 30 to 35 square feet for a stand-up shower or bathtub.



- **Renovate the HVAC system.** Aesthetic improvements aren't the only ones that add value to a home. Many home buyers are eager to purchase a home that has a new heating and cooling system, as buyers understand that furnaces and air

conditioning units are substantial investments that can last for years. Other improvements, such as adding attic insulation or replacing older windows and doors with more energy efficient options, also are smart bets.

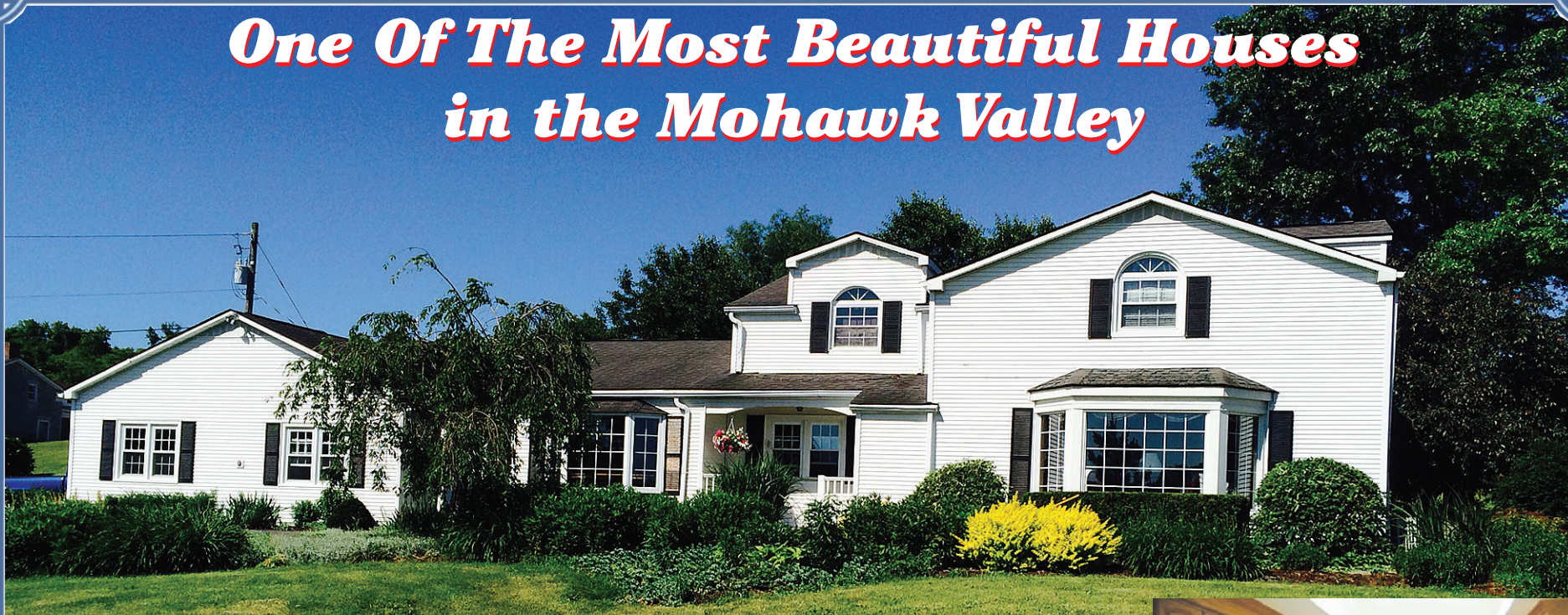
- **Add illumination to rooms.** A dark home is a dreary home. Adding light can mean including more overhead and accent lighting. Under-cabinet task lighting is a nice touch. Inclusion of skylights and sun tubes can bring natural light into rooms that may not have south- or west-facing windows.

- **Put a deck addition outdoors.** Outdoor living spaces have become more desirable, especially as the "staycation" has grown in popularity. Decks and patios can make backyards more appealing. The scope of your investment will depend on the size of the deck and design. Doing the work yourself can cut the cost of decks in half, but only if you have the specific tools or experience to tackle such a project.

- **Improve curb appeal.** Adding attractive landscaping and freshening up the entryway to a home can add considerable value to your home, as buyers judge homes by their exteriors. Completely renovated interiors may never be seen if buyers pass up your home because of a less attractive exterior. Classy, subtle changes, like well-placed shrubbery and a green lawn, can work wonders. An inviting front door and well-lit entryway also add curb appeal to a home.

Before making improvements, homeowners should determine if a given project will provide a solid return on their investment.

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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 safe-haven 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 offers 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 behavior. 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.”

Barry also advises incorporating a concept called biophilic design, which recognizes the inherent need of humans to interact and affiliate with nature to achieve and maintain optimum health and well-being. “Bring the outside in; don’t neglect good views to the outside, accentuate them,” she says. “Let your garden and landscaping work for you on the inside. Connecting with nature can also have a calming and a comforting effect.”

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



Making your new house feel like your home can help alleviate stress and provide a safe-haven for some much needed relaxation.



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VERY NICE RANCH outside the city. New roof, new bath and interior is freshly painted.



GLOVERSVILLE MLS 201330934 **\$88,000**
GREAT OWNER OCCUPIED PROPERTY with new kitchen, bath, separate utilities, natural woodwork and hardwood floors.



GLOVERSVILLE MLS 201418427 **\$39,900**
THIS HOME NEEDS SOME COSMETIC WORK but has all of the basics covered with new roof, new electrical, new water line.



GLOVERSVILLE MLS 201417712 **\$48,900**
THIS TWO FAMILY is neat and clean, located near all amenities.



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GLOVERSVILLE MLS 201413751 **\$51,000**
THE OWNER IS ANXIOUS TO SELL this two family home. It's neat and clean and ready to show.



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GLOVERSVILLE MLS 201410681 **\$129,900**
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GLOVERSVILLE MLS 201410074 **\$114,900**
COZY DESCRIBES THIS 3 BEDROOM RANCH on a dead end street.



GLOVERSVILLE MLS 201329517 **\$139,300**
FIREPLACED LIVING ROOM, spacious formal dining room, large eat-in kitchen and an extra large yard... just to name a few things that this home has to offer.

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187: PALATINE BRIDGE: Are you interested in starting your own business? Then you need to check out this location. This bar/restaurant business has the licenses to expand to an outdoor patio and the ground facilities to be used to host outdoor events: weddings, reunions, etc., inside comes with a bar area, dining area (which has been nicely decorated). There is also an additional room that can be used for dancing, game room or additional seating for a larger dinner crowd. Many new updates to the kitchen area. **Asking \$230,000**



188: FORT PLAIN: This 2-story home is within walking distance to both the high school and the elementary school. The house is well maintained and has plenty of room for the family. There are beautiful hardwood floors throughout, the downstairs bathroom has been totally remodeled, updated cabinets in the kitchen, updated wiring. **Asking \$75,000**



411: NEW LISTING!!! CANAJOHARIE: This is a nice home on a very large lot (11,700 sq ft). Home has a large eat-in kitchen with an electric fireplace in the eating area and tile flooring. Half bath downstairs, along with living room, formal dining room and a room that could be used as an office, family room or another bedroom and a laundry/mud room. There are beautiful hardwood floors throughout the home. Three bedrooms and a full bath upstairs. There is a detached 2-car garage and a shed currently being used as an art studio. House has a new furnace and new hot water heater. **Asking \$125,000**



521: PALATINE BRIDGE: 2-story, 3 bedroom home located on a dead-end street. Hardwood floors throughout. Foyer with a gas fireplace. Formal dining room. Front porch. Finished attic with bar. Exterior is vinyl sided. Large back yard with an above ground pool and completely fenced; makes it safe for kids and pets. **Asking \$118,000**



570: ST. JOHNSTVILLE: NEW LISTING!!! Located just on the edge of the village makes this a great location. Two-story vinyl sided home with a beautiful yard with a summer kitchen and 1/2 bath in your 2-stall garage makes this ideal for entertainment. Open kitchen and living room with a stone fireplace. Kitchen has beautiful stonework, wood cabinets and granite counter tops. Hardwood floors, formal dining room and enclosed porches make this property a great home. **Asking \$139,900**



600: SPRAKERS: REDUCED!!! Looking for a spot in the country that isn't completely isolated? This well cared for residence would make a great starter home and has been in the same family for 50 years. Updated furnace will help make winter bills affordable. The large yard has a garage with a former store above it, providing plenty of room to spread out. Centrally located with a short drive to Cooperstown or the Adirondacks. **Asking \$64,900**



616: CANAJOHARIE: Cape Cod home with updated roof, siding and windows. Living room w/a view of the valley and a cozy fireplace. Hardwood floors throughout. Back porch and deck. Private backyard. **Asking \$84,500**



968: FORT PLAIN: MOHAWK: NEW LISTING!!! Fantastic opportunity awaits!!! Completely remodeled house, all within the last two years. Windows, electric, plumbing, etc., 30 x 60 cow barn with 21 stanchions, milk house, frost free hydrant. 40 x 80 equipment shed, pond, raspberry bushes, currant bushes, cherry, apricot, and peach trees. Drilled well with abundant water supply. Looking for a hobby farm in Upstate New York? Don't miss out on this one. Priced to sell. **Asking \$185,000**

Make the most of your home appraisal

When homeowners think about renovating their properties, many first need to secure some funding to finance such projects. Some may tap into the equity of their homes by refinancing an existing mortgage, while others may apply for home equity loans. Taking the latter approach may require certain steps, including an assessment of how much the home and property is worth.

Home appraisals compare your home to neighboring properties to determine your home's current market value. Homeowners can facilitate the process by having certain information readily available for the appraiser. When preparing for appraisers, homeowners should consider and collect the following information:

- If your home was built on the largest lot in the community.
- If you have made significant upgrades since it was last appraised, such as installing a new roof or siding. Don't overlook smaller renovations, like extra insulation added or sealing drafty windows, which can increase a home's value.
- Proof that you have used sustainable resources or if you participated in any energy-savings programs.

Naturally, any expansion projects, such as adding another bedroom or extending the footprint of the home, should be mentioned.

A real estate appraiser is a certified, licensed professional who will do his or her best to determine the value of your



Providing background information on a home and having a well-maintained property can improve the chances of a favorable appraisal.

home. The appraisal provides banks with information that can tell loan officers if the house is worth the loan amount. Expect to pay a fee for the appraisal, which is generally included in your closing costs.

The appraiser gathers information for the appraisal report from a number of sources, but the process often begins with a physical inspection of the property, both inside and out. He or she also will compare your home against a few others in the neighborhood, which are known as comparables, or comps. Appraisals will be based on recent prices of comparable properties as well as other factors.

Apart from the improvements done to the home, there are other ways to get a higher appraisal amount. The appraiser may consider the overall maintenance of the home and property. It is wise to consider curb appeal and ensure the home is clean and maintained when the appraiser arrives. Minor repairs or common maintenance can impress the appraiser. Removing clutter and cleaning up the home's interior can make the home appear larger, possibly increasing its value as a result.

It may be worth it to invest some more money into the property before having an appraisal done. A study sponsored by the National Association of Realtors says wood floors, landscaping and an enclosed garage can lead to a more favorable appraisal.

An appraiser will spend roughly 30 minutes in a home. Try to give that person space to do his or her job. Following the appraiser around during an inspection can raise a red flag that something is wrong with the house that you don't want to be seen. Turn lights on throughout the house, make sure the heating or cooling system is functioning at full capacity and keep pets locked away. Move items that can impede access to basements or attics.

An accurate assessment of the value of your home will give banks the information they need to determine loan amounts for future renovation projects. Providing background information on the home and having a well-maintained property can improve the chances of a favorable appraisal.



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Just Reduced \$135,000
2208 Hickory Hill Rd. Fonda, NY



Charming 3 BDRM, 2 full bath home with stunning hand scraped wood flooring & ceramic tile on deep 2.2 acre lot. Fonda-Fultonville school district.

Just Listed Only \$57,500
21 River Street, Ft. Plain



THIS HOME HAS CHARM & MORE THAN 3,000 SQ. FT. You need to step inside to appreciate this large 4 BDRM home, 1 car garage, 2 driveways, convenient location, low taxes & newer natural gas furnace & H2O heater.

Just Listed Only \$95,000
132 Stinson Ave, Tribes Hill



A very cute 2 BDRM home on a large Double Lot in Tribes Hill. Fonda-Fultonville School District. Low Taxes (\$2,104 annually with basic star exemption), Roof, windows and septic have all been new in last 5 years or less.

Reduced \$149,000
324 Mohawk Drive, Tribes Hill



IT'S HUGE & LIKE A HOME FROM THE MOVIES! Over 4,800 sq. ft. here, 6 BDRMs, 2 full baths, 2 kitchen areas, 1.6 acres, full basement, Marble fireplace & separate wood stove. Could easily be converted to a 2 unit or use as a in-law apartment.

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Building Lot in Fonda, NY



This .33 +/- acre building lot (90x156) would be ideal for someone wanting to build a new home, modular or doublewide and have Village Amenities such as natural gas, cable, electric, water & sewer. Includes a 18x18 shed.

ONLY \$25,000
Building Lot, With Well, in Tribes Hills, NY



This .69 +/- acre building lot (200x150) with a DRILLED WELL would be a nice location for your new home. Property has been surveyed and perk tested.

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115 Co. Hwy. 140, Ephratah



GREAT OPPORTUNITY & VALUE HERE! This is a 3 BDRM home w/nice solid bones. Full basement, wide plank floors, large master BDRM w/walk in closet, 1 car detached garage, shed, yard & some fruit trees. With a little TLC this could be a very nice home for someone OR maybe even an investment home. Home is near Saltsman's Hotel in the Town of Ephratah, Johnstown School District.

Listed at \$74,000
201 E. Clinton St., Johnstown



This is a 2 BDRM that could easily be a 3 BDRM home, 1 1/2 bath on a corner lot in Johnstown. Nice Carriage House kitchen, nearly 1800 sq. ft., very large 2 car garage, newer furnace, pellet stove and LOW TAXES (\$1,715 with basic star).

Just Reduced to \$119,900
6 Ford St., Amsterdam, NY



Cozy 3 BDRM home on a double lot, located on a dead end road, convenient location, behind Memorial Hospital & near the golf course. Country kitchen, cathedral ceiling w/loft, gazebo & above ground pool.

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. **\$279,000**



MLS 2014093

LOVELY OLD FARMHOUSE (Town of Johnstown) on 41 ACRES - Great potential for gentleman's horse farm! 4BR home w/2 full baths, fireplaces in den and 3-season room. Large barn offers 3-car garage space, workshop and offices.
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MLS 2014411

ADORABLE COLONIAL (Gloversville): Lovely LR w/fireplace, formal DR, fully equipped kitchen, Florida room, 3 BRs up, 2.5 baths, finished basement. Attached garage, deck, private yard.
.**\$119,900**



MLS 2013643

COZY BUNGALOW JUST OUTSIDE CITY (Johnstown): Perfect for downsizers! LR, kitchen w/eating area, den, 2BRs, 1 full bath w/claw-foot tub. Fenced in-ground pool, 1.26 acres so plenty of room for gardening!
.**REDUCED TO \$99,900**



MLS 2014555

VERY WELL-MAINTAINED ONE-FAMILY HOME (Town of Mohawk): Move right in this 4 or 5 bedroom home with 2 full baths. Fireplace with pellet insert. Detached 2-car garage w/carport, fenced yard. Convenient access to NYS Thruway.
.**\$84,000**



MLS 2015015

GREAT STARTER HOME (Gloversville): Beautiful hardwood floors. LR, DR, large kitchen, mud room w/pantry, half-bath, 3-season room w/gas fireplace down, two BRs and full bath up. Attached garage, 1.68 acres
.**\$79,900**



MLS 2014494

GINGERBREAD COTTAGE (Caroga Lake): Bring your family and fall in love with this mostly new cottage! Large front and rear decks, new piers, roofing, siding and more. Adorable interior w/LR, kitchen, 2BRs and 1 full bath. 2-free-standing propane heaters.
.**Asking \$79,900**



MLS 2014447

GREAT FAMILY HOME W/LOTS OF SPACE (Gloversville): Living room, dining room, kitchen, den, four bedrooms, 1.5 baths. Freshly painted interior, some new flooring. Fenced backyard. Owner must move, anxious to sell
.**\$75,000**



MLS 2014389

MOBILE HOME ON 2.5 ACRES (Town of Mayfield): LR, kitchen w/eating area, master BR w/master bath, 2 more BRs with another full bath. Wood furnace outside, propane furnace inside. Garage/shop in back
.**\$72,000**



MLS 2013752

PRICED TO SELL (Gloversville): Modest 3-BR home with one full bath. Upgrades include newer kitchen, bath, windows, insulation, vinyl siding, roof and more. Detached 1-car garage
.**\$66,000**



MLS 2014525

MODEST COUNTRY PROPERTY (Meco): LR, kitchen, den (possible 3rd BR) down, also enclosed front porch w/woodstove. 2BRs and 1 full bath up. Wonderful screened-in room above attached 1-car garage. Almost an acre of land. Priced to sell.
.**Asking \$59,900**



MLS 2014181

FAMILY HOME ON QUIET STREET (Gloversville): LR, DR, kitchen, den and half-bath down, 3BRs and full bath up. Vinyl siding, replacement windows, detached 2-car garage. Many updates!
.**REDUCED TO \$56,000**



MLS 2014254

TWO-STORY COTTAGE (close to Pine Lake Beach): LR, DR, kitchen and 3/4 bath down, 4 bedrooms up, enclosed front porch
.**Reduced to \$50,000**



MLS 2014149

ONE-FLOOR LIVING PLUS! (Gloversville): Cute home w/2 full baths, one on each floor. Living room, dining room, kitchen and 2 bedrooms down, master bedroom up. Enclosed front porch
.**REDUCED TO \$50,000**

TWO-FAMILY HOMES



MLS 2014390

WELL-MAINTAINED PROPERTY (Johnstown): Beautiful owner's flat w/hardwood floors, high tin ceilings, modern kitchen and bath. Upstairs flat is older in style, deck and private entrance. Two bedrooms in each flat, separate utilities. **REDUCED TO \$109,500**



MLS 2014506

TOTALLY RENOVATED (Johnstown): Six rooms in each flat, separate utilities. Replacement windows, newer roof and vinyl siding, freshly painted interior, new carpet. Move-in ready!
.**Asking \$115,000**



MLS 2014177

TWO-FAMILY HOME (Gloversville): Near schools and park. Each flat has LR, DR, kitchen, 3BRs and 1 full bath. Separate utilities, deep backyard, off-street parking
.**\$42,500**

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6.8 acres**REDUCED TO \$17,000**

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2.14 acres**\$15,000**
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SINGLE-WIDE MOBILE HOME (Johnstown): 1996 Marlette in good condition, located in trailer park, \$300/month park rent. 2 bedrooms and 2 full baths, newer roof and appliances, washer/dryer hook-up only, patio and shed
.**REDUCED TO \$25,000**

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316 Mohawk Drive, Tribes Hill, New York

518-829-7250

4th Street, Amsterdam



Gorgeous newly remodeled single family in a nice neighborhood. New kitchen w/stainless appliances, formal DR and LR with H/W flooring, 3 beds and 2 new baths. Large double lot. **\$109,000**

Owner Will Do Rent To Own

Rt. 30S, Amsterdam



Great condition Ranch style home on a beautiful 1.30 acre lot! Home features updated kit. w/appliances and breakfast nook, and large DR/LR combo. 3 beds, 1 bath, full basement, 1 car garage plus a car port and a gazebo in the backyard. Gorgeous country setting! **\$129,900.**

Northern Blvd., Hagaman



Exceptional 3 bedroom, 1 full bath Brick Ranch style home in a great residential setting. Home has an eat in kitchen with oak cabinets and appliances, living room with hardwood floors, central hallway that leads to the bedrooms and bath. Finished basement with bar and new ceiling and a 3 season room. Updated electrical, new water heater, replacement windows, great yard and a 1 car garage. **\$145,000.**

Northern Blvd., Tn. of Amsterdam



Ranch style house in a nice residential setting. Lg. Kit. w/appliances, dining area and spacious LR with H/W floors. 3 bedrooms, a full bath and all set on a full poured, foundation. Laundry in the basement, 1 car attached garage. **\$99,900.**

60 +/- Acre Private Hobby Farm



And it comes with an early 1800s restorable farmhouse that overlooks a private 1.5 acre stocked pond that is spring fed. It also has 4 large fields, a huge woodlot with mature timber, great soil types, deer and wildlife and it is a one of a kind property! Owner will entertain special financing. It is priced at **\$259,000.**

Hickory Hill Rd, Fonda



Excellent condition Ranch style home situated on a 100'x175' lot. Home has good sized kit., dining area and large LR with picture window. Enclosed back porch, nice 2 car garage and a great lawn in a great neighborhood! **\$99,000.**

Milton Ave, 3 Unit



NEW LISTING

Good condition house features a 3, (possibly 4), bed unit and two more 1 bed units. Downstairs features kit. w/appliances, formal DR and LR. Up front has 1 bed, a new kit. w/appliances and LR and up back also has 1 bed EIK w/appliances and LR in good condition. New roof put on in 2003 and a 3 car garage. **\$59,000.**

St. Hwy 30, Amsterdam



1,644 sq. ft. commercial or mixed use house. 1st floor has been used formerly as a dance studio. It has 2 large rooms and a 1/2 bath. Upstairs has a 3 bed, 1 bath apartment. Large paved parking lot, full basement and is located in a high traffic location. Situated on approx. 1 acre of land with 144' of road frontage. **\$79,500.**

New Construction Hagaman



Executive ranch with 1,518 sq. ft. of living area. It has an open kitchen with cherry stained cabinets, granite countertops, stainless appliances, open DR & LR with 9' ceilings. 3 BR, 2 tile baths, 1st floor laundry, HW floors, 2 car garage, full basement, deck off the back and great private cul-de-sac location! Offered at **\$242,000.**

Good Income Investment



Mixed use commercial building. 1 retail business renting now, with 2nd retail space amiable. Also has 2 apartments, one with 3 bedrooms and one is a 1 bedroom. Plus a shop in the back and also a storage building in the back. Wrap around back driveway. **\$139,900.**

Elizabeth St, Amsterdam



Good condition Cottage style home situated on a 40' x 101.80' lot, as per deed. Home has spacious kitchen with appliances, formal DR, double LR, 3 beds and 1 full bath. Open front porch, back covered porch and a nice yard. Home has an expansion attic and could be converted for more living space. **\$29,900.**

One of a Kind 3 unit!



Impressive 3 unit with a first floor commercial rental that is currently set up as a hair salon. First floor back has a modern 1 BR studio flat, and the 2nd floor is a modern 3 BR, 1 BA apartment with a new kitchen, updated bath, double LR & DR, 26"x24" pressure treated deck, a double lot with tons of parking, and a long list of updates inside and out! Offered at **\$117,000.**

Mohawk Hills Development



The Stanton is a new construction, Colonial Ranch style home with 3 beds including rear master suite with two walk-in-closets, 2 baths total. Open concept kitchen, breakfast nook with covered veranda, DR and FR with gas fireplace. 9' ceilings, covered front porch, 2 car garage with seasonal storage area. **\$249,400.**

Switzer Hill Rd., Fonda



Raised Ranch style home situated on a 1.10 acre lot. Home features Cherry kitchen with granite counter tops and breakfast bar, large dining area, nice living room, 3 bedrooms and 2 bathrooms total. 2 car garage with work area and loft, great yard and gorgeous view of the valley! **\$160,000.**

Executive Contemporary Ranch



Call us about the special financing available on this almost new 2,400 sq. ft. ranch that is situated in a quiet enclave of new homes. It has a luxurious interior that includes a sprawling open formal LR and DR with a vaulted ceiling with skylights. The custom kitchen has wood mode cabinets with a dining area 3+ BR including the private master BR with a full bath with whirlpool tub & walk-in shower and the backyard has the most amazing landscaping and fish ponds that must be seen! Offers wanted on **\$249,500.**

Fultonville Development



Great condition Raised Ranch style home in a community of newer homes. Home features kit. w/appliances, dining area with slider out to a nice deck and great fenced in backyard! Bright LR, 3 beds and a bath on the upper level. Lower level is perfect for a family room! 2 car attached garage and beautiful landscaping in the front! **\$139,900.**

Oxford Terrace, Gloversville



Absolutely adorable Cottage style home featuring good sized kitchen with appliances, formal dining room with hardwood floor and large living room with wood burning fireplace and nice oak beams. 3 bedrooms up, 1 1/2 bathrooms, (1/2 on the first floor), great enclosed side porch a 2 car garage and lots of charm!! Owners want this SOLD so come take a look and give them an offer! **\$79,900.**

Maple Ave, Town of Amsterdam



NEW LISTING

Adorable Cape Cod sits on the edge of the village of Hagaman and features Pine kit. w/appliances, cozy DR and LR with wood floors. 4 beds, 2 full baths & an enclosed back porch. Patio area behind the oversized 1 car garage, fire pit, fenced in backyard. Home has brand new siding and roof! **\$105,000.**

Erie Terrace, Amsterdam



Recently updated 3 bed 1 full updated bath Bungalow situated on a 1.30 acre lot, as per deed. Home has an updated kitchen with light maple cabinets, new flooring and comes with appliances. DR, LR, den or an office, a 2 car garage with workshop and shed. Amazing lot directly on the Mohawk River. **\$84,500.**

Rt. 107, Perth



Colonial style home situated on a beautiful 4.10 acres as per deed. Home is in a quiet country setting and features spacious kit. w/new counter tops and flooring, LR w/FP and DR. 1st floor laundry, 4 bedrooms and 2 baths. Master suite has cathedral ceilings and an amazing master tiled bath with a glass front shower, jacuzzi tub and every amenity that you would want! 2 car garage with workshop! **\$239,000.**

Swart Hill, Town of Amsterdam



2002 manufactured home in a great country setting on 1.20 acres. Gorgeous newer, Kit. w/ oak cabinets, DR & LR with F/P. 3 season porch, den, spacious master bedroom with ample closets, and its own bath with a spa tub and shower. 3 beds and 2 baths. Huge heated Quonset hut with power, 18" concrete floor and can hold 6 cars, dump trucks or RV's. 3 sheds, a 1 car garage. **\$129,000.**

New Street, Amsterdam



Immaculate Ranch style home in a great location! Interior has updated, modern, eat in kitchen with SS appliances and Pergo flooring, open DR and LR with H/W, 2 beds and a new full bath with cherry cabinets and granite countertop vanity. Laundry area in the basement that also has another possible bedroom and a 3/4 bathroom. Nice backyard and a 1 car, attached garage. **\$115,000.**

Town of Perth Building Lots

3 lots to choose from in an area of newer homes that is close to Amsterdam and Johnstown. Public power at the street, great soils for septic systems and great water in region all make it a great buy!

Lot #3
is a 1.87 acre
cleared lot
that is shovel ready
\$45,000

Lot #4
is a 1.917 acre
cleared lot that is
shovel ready
\$45,000

Lot #5
is a 2.789 acre
cleared lot great
view & private for
\$54,000

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316 Mohawk Drive, Tribes Hill, New York

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Northampton Rd, Amsterdam



Great condition Cape Cod style home situated on a nice 75' x 200' lot as per deed. Home features kitchen with breakfast bar and appliances, formal DR and large LR and FR with F/P. 3 beds, 2 full baths, H/W, central air, great patio area a large yard and 1 car garage. **\$129,000.**

Stanford Ave., Amsterdam



Raised Ranch style home in a excellent neighborhood. Home features eat in kitchen with appliances, DR, LR and lower level FR with new gas F/P. 4 beds, 2 1/2 baths, lower level laundry room with storage and door out to a nice big backyard. 2 car attached garage. **\$129,900.**

Millers Corners Rd, Town of Florida



NEW LISTING

Remodeled country farmhouse with a new light maple kit. & breakfast bar. DR is open to the kit. and LR w/pellet stove. 3 beds and 1 3/4 baths. Back FR overlooks the fields. Detached 2 car garage with workshop has electric, new siding, new metal roof and all set on 8.70 acres with 480' of frontage. **\$119,500.**

Florida Ave, Amsterdam



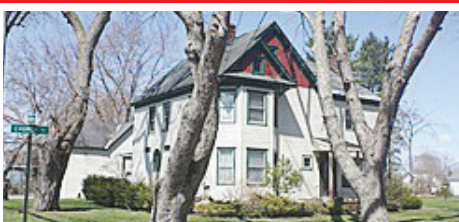
Country feel in this extremely private home surrounded by woods and cornfields and set on 1.40 acres, as per deed. Home has a cozy floor plan with kit. w/ oak cabinets, DR & LR with H/W floors. 3 beds and 1 bath. Garage, enclosed side porch with laundry and the home overlooks a year round stream. **\$64,000.**

Crane St., Amsterdam



Cottage style home features nice eat in kit. w/appliances included, large LR with picture window, 3 beds and 1 bathroom. Expansion attic would make great master suite. Nice yard, open front porch and set in a great neighborhood! **\$64,000.**

Amazing Space!



1880s old style home on a 165'x150' lot. Home features updated kit. with light maple cabinets and Corian countertops, center island and ornate tile floor, formal DR with HW flooring and large formal LR with new Brazilian HW and fireplace. Den with knotty pine walls, 4 beds and 2 1/2 baths. An above ground pool. New composite deck off the back of the home, a great yard and large 2 car garage. **\$149,000. • Possible Rental at \$1,300/mo.**

Town of Amsterdam Executive Ranch



Turn-key ready executive home on a park like 1.30 acre lot near the Municipal golf course. Inside it has an oversized EIK with new white-on-white cabinets and a huge center island for prep work, formal DR and LR each with wood burning FP and vaulted ceilings. And it comes with 4 large BR, 3 updated BA, and there is a finished basement FR and so much more! Offers wanted on **REDUCED \$199,900**

Northway Park, Town of Perth



NEW LISTING

Immaculate single wide features EIK w/appliances, freshly painted LR, 2 beds, 1 bath, laundry room and newer laminate flooring. Home has an attached 18'x25' garage with concrete floor and insulator door. 10'x12' storage shed built in 2010. Driveway and park water and sewer is included in lot rent. Rented lot. **\$29,500.**

Haskell St, Hagaman



Clean, well maintained 5 bedroom house on a quiet street in Hagaman. Home has an eat in kit., DR and cozy LR. First floor bath, laundry area on the enclosed back porch, deck off the back, great back yard, large driveway and a 1 car garage with workshop **\$79,900.**

Tn. of Amst. Executive Ranch



Brick executive ranch close to the municipal golf course and it sits on a park-like 1.20 acre lot. Inside it has 3 large BR 2.5 BA, a large open LR with a gas FP and formal DR, attached 2 car garage, FR with gas FP, master bath with whirlpool tub, kitchen with Corian countertops and more! Offered at **\$185,000.**

Hermance Road, Galway



Beautiful Contemporary Cape Cod style home on a peaceful 1.63 acres with 200' of frontage, as per deed. Home features bright eat in kitchen with breakfast bar and dining area, formal DR with H/W flooring, LR with fireplace and gorgeous woodwork, lower level FR wood stove, den, 4+ beds, and 2 1/2 total baths. Gorgeous woodwork throughout, mostly hardwood flooring, wood ceilings and beams. 2 car attached garage with breezeway. **\$225,000.**

FFCS Schools



Good condition single family home situated on a quiet side street. Home features galley kit. w/solid wood cabinets, H/W and appliances, DR and spacious LR. 2 beds, 1 bath w/laundry, side porch to newer garage, open front porch and a great backyard! **\$49,900.**

Charming Fonda Home



Excellent condition Colonial style home in a nice neighborhood across from the park. Home features eat in kit. with solid cherry cabinets, formal DR and LR room. Open staircase, 3+ beds, large ceramic bath, (1 1/2 baths total), den, utility room, laundry room, central air, updated hot air furnace and a great 2 car garage! New windows throughout, and the roof and siding were both put on in 2006! Nice corner lot! **\$110,000.**

Country Living



Large 4 square sits on a nice 2.66 acres per deed. Home features nice painted woodwork, large rooms, entry foyer, block stairs and wide board floors under the carpeting. Eat in kitchen with appliances, formal dining room, den, double living room with pellet stove, 5 bedrooms and 1 1/2 bathrooms. Wrap around porch, brand new windows throughout. **\$115,000.**

Langley Rd, Town of Florida



1999 Ranch style home situated on a 190' x 218.60' lot, as per deed. Home has an Oak kitchen with appliances and breakfast bar, dining area, with a sliding glass door out to a deck and a bright LR with F/P. 3 beds, and 2 full baths. Full walk out basement would make a nice FR. Oversized 2 car garage with workshop. **\$145,000.**

Low Maintenance



Excellent condition 2006 Condominium featuring an open kitchen, dining room, and living room with a gas fireplace. 2 bedrooms, 1 full bath and a den. 1 car garage and situated in a 55 and up community. **\$157,000.**

Lincoln Ave, Amsterdam



NEW LISTING

Excellent condition 2 family home with 1,326 sq. ft. in each flat and beautiful woodwork! Each flat has lg. EIK, DR, double LR, 3 beds & 1 updated bath each. Hardwood flooring, open porches and enclosed back porches. Separate heat and lights, newer roof, full basement, nice yard, walk up attic and a 2 car garage. **\$94,000.**

Ramsey Ave, Amsterdam



Ranch style home situated on a 100' x 100' lot. Eat in kitchen, living room, 3 beds and 1 full bath. Home is a fixer upper with new furnace and a 2 car garage. **\$58,000.**

Country Location



Nice Farmhouse style home comes with a 1.20 acre lot and a 1.90 acre lot! Home features 4 beds, 1 1/2 baths, country kit. w/appliances, formal DR, large LR and beautiful den. Gorgeous private yard, enclosed front porch, barn, 2 car garage and a great country setting. **\$115,000.**

Market St., Amsterdam



Immaculate Raised Ranch style home with a park like yard. Home features an Oak kitchen with stainless appliances and dining area. Spacious living room with gas fireplace, 3 large bedrooms and 2 baths including the master bath with a shower and jacuzzi tub. Finished basement family room also with gas fireplace and covered porch overlooking the private backyard with gazebo and shed included. Central air conditioning, a nice 75'x200' lot and attached 2 car garage. **\$145,000.**

REAL ESTATE GUIDE



February 28, 2015 Issue

Deadline Wednesday, February 18, 2015

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New homebuyers checklist to ID costly repairs

(BPT) — When you're about to buy a house, it's easy to get excited about its great location, spacious floor plan or beautifully decorated interior. Yet the old saying, "beauty's only skin deep" can apply to any home, especially if you're considering an older, previously owned property. Before signing on the dotted line, use this checklist to help avoid some potentially costly surprises and anticipate repairs or upgrades that may be needed.

Start at the top: the roof

Ask when the current roof was installed. Is it the original roof, or has it been replaced, repaired, or covered over with new shingles in certain spots? Are there known leaks, and if so, where are they? Have any of the leaks caused damage to the attic or interior? Also look at the chimney to see if it's properly sealed around the edges and whether the gutters need repair.

Windows and doors

Next, take a look at the windows to see if there is any condensation between the glass panes. If so, it could mean window replacements are in

order. Once you get inside the house and close the front door, see if any light is coming through between the edge of the door opening and the wall. This gap is an indicator that the door may need to be replaced since air can escape through it and cause higher energy bills.

Lighting and electrical

Throughout the interior rooms, many homes are "staged" to appeal to buyers with attractive lighting that shows off the space to its best advantage. You may love the way the lamps look in the bedroom, office or kitchen, but more importantly, check out how many electrical outlets there are and whether they are in convenient locations. Also, make sure you check to see if the lamps are masking the fact that there are no ceiling fixtures in each room. Will you need to rig up extension cords or invest in electrical work in order to support all the lamps, ceiling fixtures, appliances and electronics you wish to use?

Get to the bottom of furnace efficiency

At the basement level, be sure to check out the heating system. If the current furnace is



more than 10 years old, it may be operating at a much lower level of efficiency than the latest manufacturing standards require, resulting in higher energy costs. Newer models can operate

at nearly 20 percent higher efficiency than the government minimum standard, for the ultimate in energy efficiency.

Options abound when laying a new driveway

A driveway is more than just a place to park your car. The right driveway material can add considerable curb appeal to your home, increasing its resale value along the way.

Homeowners have many options at their disposal when choosing a driveway material, and the right material for one

home may not be the best fit for another. The following is a run-down of popular driveway surfaces and what homeowners can expect of each of them.

Brick

Many homeowners believe brick driveways provide the most aesthetic appeal, and it's hard to argue with the beauty of brick driveways and walkways. Brick driveways come in various colors and hues, and many homeowners opt to have the color of their brick driveways match their landscaping, which further adds to curb appeal. But that curb appeal is only appealing if the driveway is designed and installed correctly, and homeowners can expect to pay a premium for that, as brick driveway installation is very labor intensive.

Gravel

Gravel driveways may not be as commonplace as they once were, but this cost effective driveway material is still an option. Homeowners who live in regions with mild winters without snow might benefit most from gravel driveways, which can be difficult to negotiate when shoveling snow. Gravel tends to be the least expensive driveway material to install, but professionals may recommend that a new top layer of gravel be laid once or twice a year to replace material lost to wind and everyday usage.

Asphalt

Asphalt remains a popular driveway material, thanks in large part to its practicality and ease of installation. Unlike other driveway surface materials, asphalt is available in just one color, black, and that lack of versatility has led many homeowners to consider other options. But asphalt remains an affordable driveway surface material that's relatively easy to repair. Cracks and holes in asphalt are somewhat common, but resealing such blemishes once every three to five years is typically enough to maintain the appearance of an asphalt driveway.

Concrete

Concrete driveways are popular thanks in large part to their affordability and aesthetic appeal. Concrete can be susceptible to extremely cold weather, but many homeowners prefer concrete because of its versatility. Concrete can be stamped or dyed to provide a unique look, which can increase curb appeal. Concrete can be expensive to maintain, particularly when the material cracks. In addition, gas and oil spills are more noticeable on a concrete surface than other driveway surface materials.

When replacing an existing driveway, homeowners have an array of new surface materials to choose from, and each material has its pros and cons.

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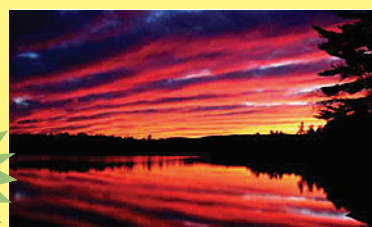
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The right driveway material can add considerable curb appeal to your home, increasing its resale value along the way.



Many signs point to an improved real estate market. Some are more obvious than others.

In markets like ours, real estate is making strides toward recovery. Buyers are taking advantage of low interest rates and investing in their future through homeownership. It all adds up to the four bold letters every buyer (and seller) wants to see: S-O-L-D. If you're in the position to buy a home, now may be the time. When you're ready, make sure you contact a real estate agent who's a REALTOR.



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