

THE Original Valley Pennysaver

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Serving the Homes of the Mohawk Valley

February 28, 2015



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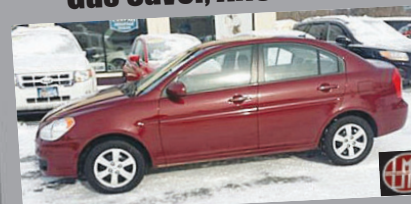
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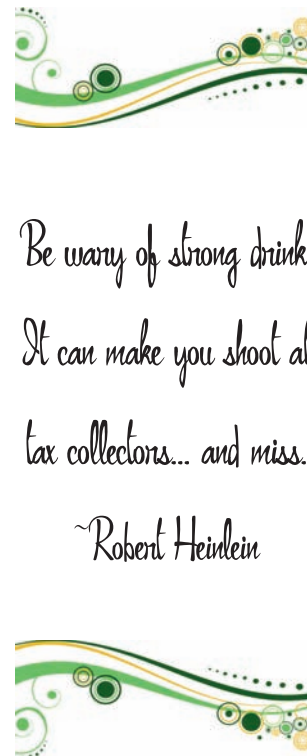
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AND CONTRACTOR
TOOL Consignment
Auction Saturday
March 7th 10:00am at
JR'S Auction 56 Willett
Street Fort Plain Con-
signments wanted of
Kitchen Cabinets, Con-
tractor Tools, Lumber,
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Flooring and more, if
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hear from you!**
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& suggestions to the
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Valley Pennysaver
PO Box 121,
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13428
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jsnyder@leepub.com

FISHING FISHING FISHING!! Live Bait, Rods, Reels, Tackle, Nets, etc. The Sportsman's Den, 36 Canal St, Ft Plain, 518-993-1010.

A word cloud of tax-related terms is displayed on a tablet. The word 'tax' is the largest and most prominent, centered in the lower half. Other large words include 'income', 'preparation', 'deduction', 'refund', and 'pay'. Smaller words scattered around include 'taxpayer', 'taxation', 'financial', 'stock', 'collection', 'exemption', 'government', 'dividends', 'withholding', 'salary', 'tax day', 'federal', 'local', 'year', 'wage', 'money', 'audit', 'credit', 'charity', 'capital', 'loss', 'interest', 'income', 'return', 'bracket', 'service', 'accounting', 'state', 'investment', 'value', 'money', 'payroll', 'itemized', 'assets', 'law', 'business', 'taxation', 'tax', 'forms', 'alimony', 'capital gain', 'estate', 'mortgage', 'individual', 'penalty', 'compensation', 'contributions', 'revenue', 'unemployment', 'estimated', 'property', 'tax', 'dividends', 'filing', 'taxpayer', 'local', 'year', 'wage', 'money', 'audit', 'credit', 'charity', 'capital', 'loss', 'interest', 'income', 'return', 'bracket', 'service', 'accounting', 'state', 'investment', 'value', 'money', 'payroll', 'itemized', 'assets', 'law', 'business', 'taxation', 'tax', 'forms', 'alimony', 'capital gain', 'estate', 'mortgage', 'individual', 'penalty', 'compensation', 'contributions', 'revenue', 'unemployment', 'estimated', 'property', 'tax', 'dividends', 'filing', 'taxpayer', 'local', 'year', 'wage', 'money', 'audit', 'credit', 'charity', 'capital', 'loss', 'interest'. The tablet is resting on a wooden surface, with a white cup and a silver pen visible in the background.

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RAFFLE TICKETS CUSTOM PRINTED. Numbered and perforated-500 for \$80, 1000 for \$90, 5000 for \$295. Only one week turn-around time. Discounts for non profit organizations. Call Beth at Lee Publications 518-673-0101

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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

BOOK DONATIONS NEEDED: Saturday, March 7, 8 AM - 1 PM: Book Sale; Award-Winning Chili Luncheon 11:30 AM - 1:00 PM. Proceeds to benefit Stop Hunger Now! Donations of gently used books are welcome! Fort Plain Reformed Church, 165 Canal St., Fort Plain, NY 13339. Phone: 518-993-4302

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LIKE THE WEATHER, our lives also change. THE SHULTS AGENCY is here to help you protect what is yours even when your needs change. Fort Plain & Johnstown – call us 800-836-2885

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R-13	3 5/8"x15"	(78.33 sq. ft.)
R-19	6 1/4"x15"	(48.96 sq. ft.)
R-19	6 1/4"x23"	(75.07 sq. ft.)
R-21	5 1/2"x15"	(59.09 sq. ft.)
R-25	8 1/2"x15"	(31.25 sq. ft.)
R-38	12"x16"	(42.67 sq. ft.)

Unfaced

R-13	3 5/8"x15"	(78.33 sq. ft.)
R-19	6 1/4"x15"	(48.96 sq. ft.)
R-25	8 1/2"x15"	(31.25 sq. ft.)
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Deluxe Roast Beef \$10.99 lb.	Honey Maple Ham \$7.99 lb.

Antiques & auctions...

Going, going...yours!

KING'S

Thurs., March 5th Food Auction ~ 6:33pm
 Sat., March 7th Consignment Auction ~ 6:33pm
 Sun., March 8th Breeder Sale ~ 11:33am
 Sat., March 14th Consignment Auction ~ 6:33pm
 Sun., March 15th Fishing Auction ~ 1:33pm

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Original Valley Pennysaver
 The Little Paper with BIG Results
 Serving the Homes of the Mohawk Valley

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On Site Auctions CONDUCTED BY
Don't Miss This Auction!! **JR's Auctions** **Auction by JR's**
 (518) 993-4668

Notice!!
Auction Saturday, February 21st
Has Been Postponed To
March 14th • 10:00am (Due To Weather Conditions)
On Site Public Auction!!
Saturday, March 14th • 10:00am 20 River Street, Nelliston, NY
 (at the old creamery right across from the bridge)



John Deere Pay Loader, Clark Tow motor, Kubota Loader LA 1153 like new, 4-Kubota Tractor Tires like new, Boat with trailer, Ford Loader, Loader Bucket, John Deere 318 Lawn Mower Tractor, Lincoln Arc Welder SA 200, Amco Brake Lath, Craftsman Air Compressor 25 gal, Hitachi Air Compressor, Power Post, Paver Drag, 16' Boat Docks, 20' Boat Docks, Motorcycle Stand, Black Hawk Quadri Clamp, Transmission Jack, Central Air Conditioner brand new, Duct Pipe, Waste Oil Furnace, 275 gallon Fuel Tanks, Body Shop Equipment, Gas Tank Buggy, Flame Resistant Metal Cabinet, Reese Hitches brand new, Dodge, Chevy, & Ford Bumpers brand new, Truck Visors, Truck Parts, Rack of Steel Conduit, Rail Kits, 2 Large Commercial Hot Water Tanks, Metal Cabinets, Filing Cabinets, Shop Tables, Snap on Tool Cabinets, Cherry & Oak Lumber, Plywood, Kitchen Cabinets, New Doors, New Insulated Vinyl Windows, French Doors, Assorted Siding, Large Saw Blades, Wood Stove, Coal Stoker for furnace, Metal Roofing assorted, Large Steel Tank, 12 plus 15' Telephone poles, Fire Place Inserts brand new, Cast Iron Sink, Cast Iron Tub, Large Stainless Steel Baker Racks, Restaurant Chairs, Restaurant Tables, 20 Solid Oak Straight Church Pews, Pepsi Soda Machine, McDonalds Stained Glass Window, Antique Feed Scales, Large Scrape Pile, Large pile of stainless steel scrap, lots of other scrap and metal, & much more!! Many Items not listed!! Don't Miss Out On This Auction!!

Terms of Auction are Cash Check or Credit Card. 10% Buyer's Premium, 13% Buyer's Premium if paying with a Credit Card, All items must be paid on day of Auction and before leaving premises. You are responsible for your items immediately after you buy them. Go to auctionzip.com for pictures. ID # 29324 Auction Co. or owner not responsible for accidents. Attend at own risk.

SOLD! **JR's Auction** **The Auction Way!**
 56 Willett St., Fort Plain, NY 13339 • (518) 993-4668

Antique, Furniture and Consignment Auction
Tuesday, March 3rd • 5:00pm Antiques, Furniture, Tools, Household and more!!
 Already consigned is an Antique County Empire Secretary Desk mid 1800's, Antique Chest, Maple Kitchen Table with 4 Chairs, 2-Grandfather Clocks, 4-Clock Works, Misc. Clock Parts, Antique Bookcase, Antique Kerosene Hanging Lamps, Kerosene Lamps, 3-Antique Clothes Racks, Fenton Glassware, Early Dishes, International McCormick Manuals, Antique Wood Boxes Large Wool Rug in excellent condition!! and much more!! 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!!

Gun Ammunition & Sporting Goods Auction
Wednesday, March 4th • 6:00pm
 at JJ'S Sporting Goods in St. Johnsville





Browning Semi Auto 5 Special FN 12 Gauge w/scope, 1-Marlin Model 55 Goose Gun 12 Ga, 1-Western Field 12 Ga, 1-Mossburg Model 500C 20 Ga, 1-Remington CT 105 12 Ga Custom Gun, 1-Mauser Model 1891 7.65, 1-New England Pardner 12 Ga. & more still coming!!
 If you want to sell give us a call!! 518-993-4668

Building Material & Contractor Tool Consignment Auction
Saturday, March 7th • 10:00am
 Already Consigned are Rustic Barn Boards, Rough Cut 2 x 8's, Rough Cut 3 x 8's, Oak and Cherry Lumber stored inside, 8 x 8 Posts and much more still coming!! We are doing a large old Carriage Shed Clean out and it's full of windows, doors and lumber!! Consignments wanted of Kitchen Cabinets, Contractor Tools, Lumber, 2x4's, 2x6's Windows, Flooring & more, if you have building material & related items bring them down!! 518-993-4668
 If you got we will sell it!!

Antique, Furniture and Consignment Auction
Tuesday, March 10th • 5:00pm
 Antiques, Furniture, Tools, Household and more!!

Food Auction Wednesday, March 11th • 5:00pm
 Large supply of Groceries, Meats, Cheese, Cereals, Snacks.

On Site Woodworking Shop Public Auction!!
Saturday, March 21st • 10:00am
Vincent Masi - 1219 River Rd., Fort Plain, NY

Kawasaki 4 Wheeler Brute Force 750 4x4 in great condition, Honda Rebel 250CC 2012 Motorcycle only 92 miles in great condition, Troy-Bilt Work Horse Rototiller, Work Horse Portable Air Compressor, JDS Air-Tech 750 Air Filtration System in great condition, Delta Band saw, Craftsman Floor Model Drill Press, Bar Clamps, Hand Tools, Sander, Skil Saws, Tool Chest on Wheels with Tools, Shop Vac, Pipe Wrenches, Bench Grinder, Table Vise, Electric Motors, Wood Clamps, C Clamps, Dried oak and Cherry Lumber, 4 x 4 Oak Beams, Hand Saws, Coleman Lanterns, Work Benches and Tables, Shop Cabinets, Pipe Cutter, Step Ladders, Rope, Chains, 9 Traps, Sledge Hammers, Shovels, Post Hole Digger, Log Chains, Roof Jacks, Lg Saw Blades, Ladder Jacks, & much more still coming as we clean out his corners.

Auctioneer Note: Vince has asked us to sell the contents of his woodworking shop, as he has plans to sell his home and move!! He does have some very good lumber left over and other items!! Some Household Items!!

Terms of Auction are Cash Check or Credit Card. 10% Buyer's Premium, 13% Buyers Premium if paying with a Credit Card. All items must be paid on day of Auction and before leaving premises. You are responsible for your items immediately after you buy them. Go to auctionzip.com for pictures. ID # 29324 Auction Co. or owner not responsible for accidents.

Let THE SHULTS AGENCY shop your insurance for you. Call 800-836-2885 for a policy review or a quote. We love saving people money! Fort Plain & Johnstown locations

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.

TWO DAIRY FARM POSITIONS OPEN. One full time general farm help, includes milking. One weekend milker. Call mornings or evenings ask for bob or karen. 518-762-1943

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FOR SALE: 1988 Dodge Dakota, 4x4, automatic, southern truck. Asking \$2,200 call 518-332-3442.

FOR SALE: Generator model 4.0, gas 12 volts start, came out of a motor home, book with it, \$300. Call 315-669-6014.

PACA GARDENS, 27 West Main St, Little Falls, NY 13365 stocks **Fine Alpaca Clothing**. New products arriving daily. Alpaca is a Natural and Renewable Eco-Friendly fiber and is Water, Odor, Stain and Wrinkle resistant! Stop in and see why Alpaca is known as a "Luxury Fiber". 315-823-1100 M-F 10-5, Sat 10-4.

SUPER GUN AUCTION ON Wednesday March 4th 6:00pm at 14 Bridge Street St Johnsville NY Auction is conducted by JR'S Auction, we already have some super guns consigned for this Auction, list and more details next week. Bring your best for this Auction, Contact JR for to make sure your gun get listed, advertised, and pictured. The sooner the better. JR 518-993-4668

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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LIKE THE WEATHER, our lives also change. **THE SHULTS AGENCY** is here to help you protect what is yours even when your needs change. Fort Plain & Johnstown - call us 800-836-2885

OUR ON SITE AUCTION FOR Saturday February 21st has been postponed to Saturday March 14th due to the cold weather. Watch our ads for more details!! JR'S Auction 518-993-4668

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

FOR SALE - Apples. Pavlus Orchards Open Saturday & Sunday 10 - 4 pm each day. 270 Hickory Hill Rd, Fort Plain, NY (518)993-2643

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20x30 TENT with four sides for rent. Canajoharie Volunteer Fire Department 518-673-3812

Family Fundamental: Aging ~ How to tell what's normal

I'm in my early 60s and, unlike some of my peers (it seems), I'm starting to feel my age. How do I know what's normal and what's not?

The oldest baby boomers, born in 1946, will celebrate their 69th birthdays this year, and certainly anyone can expect to experience changes physically, socially and emotionally as they age. But the idea of what constitutes "normal aging" and what distinguishes that from disease or decline is continually evolving.

For example, the National Institute on Aging reports that the stereotypical notion that it might be normal for older people to become cranky, depressed or withdrawn is not borne out by research. In fact,

adults' personalities generally don't change much after age 30. A sudden change in personality at any age should be cause for concern and a visit to the doctor.

The effects of aging vary greatly from person to person. You don't mention what specifically you're worried about, but the National Institutes of Health Senior Health website (nihseniorhealth.gov) offers information on a wide variety of topics, including:

• **Risk of falling.** Risks associated with falling do increase with age, but that doesn't mean falling is an inevitable part of getting older. One in three people age 65 or older fall each year. Though most falls are minor, 10 percent result

in serious injury. Older adults can reduce their risk in a number of ways, including doing strength training and keeping physically active, reviewing their medications with a health professional, and wearing safe footwear.

• **Changes in sleep patterns.** As we age, our sleep tends to be less restful — we sleep less deeply and wake up more often during the night. But older adults still need just as much sleep (seven to nine hours a night) as younger adults. Experts aren't certain why older adults tend to have problems with sleep. It could be because of lower levels of melatonin, a hormone that helps us sleep, or it could be because of medical or

even psychiatric problems. Lack of sleep can lead to other problems, so if you're having issues, be sure to discuss them with your doctor.

• **Arthritis.** Arthritis, or more specifically, osteoarthritis, is one of the most common causes of physical disability among older adults. It causes stiffness and pain, mild to severe, in the joints, including hands, knees, hips and the spine. Symptoms can be reduced with regular exercise, weight control, massage or other alternative therapies, medication or surgery. In all cases, talk with your doctor about what might be best for you.

• **Forgetfulness.** Mild problems with memory actually can be due to

normal changes in the brain that occur with aging, while health or emotional issues can exacerbate the problem. To keep your memory sharp, make "to do" lists and spend more time planning. Getting enough exercise and limiting alcohol also helps. Again, talk with your doctor about your concerns to see if an evaluation with a specialist might be warranted.

Family Fundamentals is a monthly column on family issues. It is a service of the College of Food, Agricultural, and Environmental Sciences and its outreach and research arms, Ohio State University Extension and the Ohio Agricultural Research and Development Center.

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

GENERAL MERCHANDISE, FISHING & TOOL AUCTION

Friday, Mar. 6 @ 6:03 PM

A FANTASTIC SELECTION OF BRAND NEW, GUARANTEED, TOOLS, and TOP QUALITY FISHING EQUIPMENT including RODS, REELS, LURES, and Many Other FISHING RELATED ITEMS.

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TOOLS-TOOLS-TOOLS! Wide assortment of tools including DeWalt, Bosch, Skil, Bostitch, Craftsman, Makita, Milwaukee including Air Compressors, Air Nailers, Miter Saws, a wide variety of other tools including Construction, Air, Hand & Power Tools. ELECTRONICS, SEASONAL GOODS, HOUSEHOLD ITEMS, SPORTSWEAR, COMPUTER TABLETS and a VARIETY of CLOSEOUT GENERAL MERCHANDISE. EXPECT MANY SURPRISES!

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Monday, Feb. 23rd - Sold 207 Head. Cull ave. \$.96, Top cow \$1.18, Bulls/Steers \$1.46 bull calves top \$4.25, heifer calf top \$1.45, Dairy Feeders \$.05 - \$1.11. Dairy milking age top \$1775. Organic Dairy \$1375.

Monday, March 2nd - Monthly Fat Cow & Feeder Sale. Special: 30 Head Beef Herd consisting Brood cows and feeders - Hereford - Limousine Cross.

Saturday, March 7th - Sale at sale barn - 12:00PM - Blue Heron Acres American Wagyu Beef Herd Complete Dispersal. Commercial Cross Bred American Wagyu Beef Herd consisting of 120 Head of Brood Cows, Steers, Bulls, heifers of all ages. Added Addition: Small 30 head herd of Commercial Line Bred American Wagyu Cattle. Note: All Cattle requiring interstate testing will be tested immediately following sale and will be cared for until departure. (contact sale management with questions).

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

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

Monday, March 23rd - Normal Monday Sale & Easter Sheep, Lamb, Goat & Pig and Small Animal Sale.

Monday, March 30th - Normal Monday Sale - Organic Day & 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.

Sat., 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.

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Carpenter's toolbox

G: My grandpa was a carpenter, and I have inherited his toolbox filled with his original tools. Are they worth keeping? — Beth, West Palm Beach, FL

A: Think of your toolbox as a treasure chest. The value of tools has increased dramatically during the past few years. For example, a Dovetail plane, Stanley No. 44, which would have sold for about \$300 a decade or so ago, now is worth about \$1,700. One of the more uber-friendly references that you might find useful is "The Antique Trader Tools Price Guide" by Clarence Blanchard and published by Krause.

G: As a kid growing up in Brooklyn during the 1940s, I ate Wheaties for breakfast because it sponsored "Jack Armstrong" on afternoon radio. I have a milk glass

cereal bowl, a bicycle safety kit and a pedometer, all products that were Armstrong premiums. I have a sentimental attachment to these three items but also wonder about current values. -- Don, Lexington, KY

A: The Jack Armstrong radio program began during the summer of 1933 and continued until 1951. It was one of the most popular and longest-running radio adventure series ever. The broadcasts generated dozens of products, including two of my personal favorites: a coveted and rare signaling mirror and secret whistle, both used to send messages. After checking the Internet and several price guides, including "Hake's Price Guide to Character Toys" by Ted Hake and published by House of Collectibles, I have determined your cereal bowl is probably worth about

\$35 and the bicycle safety kit, if intact, in the \$100 to \$300 range. The pedometer's value is more difficult to determine, since several models were issued and I am uncertain which one you have.

G: My parents were married during World War II. The silver flatware pattern they had was "Ballad." I can't find it in any of the sterling books I have and hope you can help me find out more about the pattern and the company that produced it. — Connie, Grand Junction, CO.

A: "Ballad" was a pattern introduced by Hallmark Silversmiths of New York in 1942. I have never seen a piece of flatware from this company, which became Hunt-Hallmark & Company in 1954.

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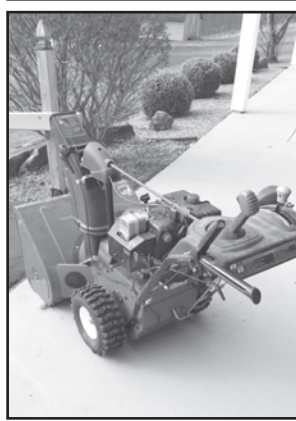
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Try your luck with shamrocks

Although sometimes referred to as clover, the shamrock is not a "true" clover but more typically one of several species of Oxalis. The Oxalis selections commonly sold as shamrocks are grown more for foliage than for their flowers. Both green and purple foliage are popular, and some have quite striking variegated patterns. The shamrock's dainty flowers vary from white to pink and from lavender to yellow, depending on the cultivar. Their flowers close at night and during cloudy weather, making it an interesting plant for youngsters of all ages.

The shamrock's low, trailing habit makes it a good specimen for a hanging basket or for a tabletop planter. The roots like to stay close to the soil sur-

face, so they should not be planted too deeply. Water the plants when the top of the soil feels a little bit dry, but be careful not to let the pot get too dry since the roots are shallow. Use a fertilizer for blooming houseplants according to label directions.

Shamrocks grow well in average house temperatures, and they especially prefer cooler temperatures at night. Bright, indirect sunlight is acceptable, but a few hours of direct sunlight will help encourage blooming. A sunny east- or west-facing window is ideal.

After blooming, it's a good idea to allow plants to rest by allowing the soil to dry a bit more than usual and discontinue fertilizing. Resume normal plant care in about two months.



Oxalis Charmed Jade

Photo courtesy of Rosie Lerner Purdue Extension



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From the moment young men and women first walk into the office for their first day as a working professional until the day they officially retire, the notion of planning for retirement is never far from their minds. But when the latter group, it's important to understand that many retirees find themselves bored once they no longer have to focus on a career. Jobs keep men and women busy and provide a sense of purpose in their lives, so it's under-



day to hang up the briefcase and donate all those business suits arrives, some retirees wonder what to do next. Some retirees know exactly how they will spend their days when they no longer have to work, while others who decide to play it by ear may find themselves battling boredom.

standable that retirees feel bored once those jobs are no longer a part of their lives. But just because you no longer have an office to go to every day does not mean life cannot be as fulfilling or even more fulfilling than it was when you were still working. You just need to find something to avoid succumbing to retirement

- **Work part-time.** Though it might seem odd to start working right after you retire, a part-time job can provide the type of structure you have grown accustomed to without all of the responsibility that comes with a full-time career. Part-time jobs can range from consultancy work that makes use of your professional experience to something entirely different like landscape maintenance at a nearby golf course that gets you out of the house and enjoying the warmer seasons. Whichever you choose, make sure it's something you find fun and interesting.

- Embrace a new hobby. Working professionals often say they wish they had time to pursue a hobby. Now that you are retired, you have all the time in the world to do just that. Whether it's perfecting your golf game, writing that novel, learning to cook like a gourmet chef or whatever else you might have always wanted to do, retirement is a great time to do it.

- **Get in shape.** If retirement boredom has started to negatively affect your mood, one great way to conquer your boredom and improve your mood at the same time is to start exercising. Exercise is a natural mood enhancer. When the body exercises, it releases chemicals known as en-

dorphins, which trigger positive feelings in the body. In addition, regular exercise has been shown to reduce stress, boost self-esteem and improve sleep. Working out at a gym also is a great way to meet fellow retirees in your community, and the energy you have after exercising may give you the boost you need to pursue other hobbies.

- **Volunteer.** If a part-time job is not up your alley, then consider volunteering in your community. Volunteers are always in demand, and volunteering with a local charity can provide a sense of purpose and provide op-

portunities to meet like-minded fellow retirees, all while helping to quell your boredom. Retirees who love to travel can combine their passion for volunteering with their love of travel by signing up to work with an inter-

national relief organization that travels abroad to help the less fortunate.

Upon retiring, many retirees initially find themselves coping with boredom. But there are many ways to avoid the restlessness of retirement.

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CITIZENS OF SAINT JOHNSTVILLE ARE IN FOR A SURPRISE COME WEDNESDAY, MARCH 18TH. MAYOR BERNARD BARNES IS NOT ON THE BALLOT FOR RE-ELECTION.

When this was discovered, Mayor Barnes was asked why he was not interested in running for re-election. "I really enjoy being mayor of this village, and serving the people here, but there is a hand full of critics that are spending most of their time being dissatisfied with my job performance," he said.

It is very disheartening to anyone who gives so much time and effort to the betterment of any village for a few people to be so critical when most of the time these people just do not have all of the facts before they criticize. Now, a few critical people are preventing the good citizens and supporters of Mayor Barnes from having the opportunity to select him as their mayor.

Now, the Village of Saint Johnsville stands to lose one of the best mayors in many years because of a few very loud dissenters. Mayor Barnes' accomplishments are many. His supporters just do not wish to face the possibility of him not being re-elected again. A committee of concerned citizens has been formed to conduct a

write-in campaign for Mayor Barnes. Anyone wishing to participate can call 518-568-5121.

"There are so many people here that I love to serve and really appreciate all of their support, but, these loud dissenters are so bad," he said. When reminded that he should not allow a few to dictate the wishes of many, he said, "If the good people of this village want me to be their mayor another term then they can let me know by writing in my name when it comes time to vote." He added, "I will be happy to serve, but only if they allow me to."

Many times the unselfish acts of a public official are overlooked, forgotten, or taken for granted. Public service is sometimes a thankless job, and sometimes many people just take a critical attitude rather than look at the wonderful things that have happened. Let us all hope that a few loud dissenters will not allow the citizens of Saint Johnsville the privilege of being represented again by Mayor Barnes.

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Don't wait for the public hearing it will be too late, you only get a few minutes to state your case and they won't be listening. Remember your fighting corporations that could care less about the financial impact on your family.

Contact your local councilmen and stop the corporate takeover. Those who are in favor or oppose the plan please come and be heard, exercise your freedom of speech.

Meeting: Monday, March 2nd @ 6PM in the town hall
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OUR ON SITE AUCTION FOR Saturday February 21st has been postponed to Saturday March 14th due to the cold weather, Watch our ads for more details!! **JR'S Auction** 518-993-4668

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SUPER GUN AUCTION ON Wednesday March 4th 6:00pm at 14 Bridge Street St Johnsville NY Auction is conducted by JR'S Auction, we already have some super guns consigned for this Auction, list and more details next week. Bring your best for this Auction, Contact JR for to make sure your gun get listed, advertised, and pictured. The sooner the better. JR 518-993-4668

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Rebounding from a late start to retirement savings

Some people do not have the ability to begin saving for retirement early on. Others may have brushed retirement savings aside for so long that they are now worried that it's too late to begin socking away money for retirement.

While it's best to start saving for retirement as early as possible, the good news is that it's never too late to start planning for retirement. If your 40th birthday has long passed and you're finally thinking ahead to retirement, consider these catch-up strategies.

- Research tax-advantageous retirement savings plans. A financial planner can point you in the right direction, or consult with your employer about employee programs. Deposit money into a 401(k) or 403(b) plan or another retirement vehicle. Jump on any opportunities when your employer matches invested funds. Investigate an IRA and find out if there are any government incentives. Depending on your age, you may be able to deposit more money into such accounts than other investors.

- Cut back on expenses. Cutting back on unnecessary expenses is a great way to save more money for retirement. Figure out where you can save some money you can then allocate to retirement savings. Maybe you can reduce insurance coverage on an older car or raise your deductible? Downsize cable packages or skip that costly cup of coffee on the way to work. Perhaps it's time to look for a smaller, less expensive home or a compact car instead of an SUV. Any money saved now will benefit you when the time comes to bid farewell to the workforce.

- Delay your retirement. Many people who retire find themselves bored and looking for ways to fill their time, and as a result more and more people are delaying their retirement, which also gives them more time to save for that day when they do call it quits. If you want to work less, discuss and negotiate a phased retirement with your bosses that allows you to stick with your employer but gradually work fewer hours until you retire completely. You may be able to work part-time for several years and retire

when you're most comfortable.

- Consider more aggressive funds. Even if you are 50 you still have a few decades before retirement, which leaves lots of time to grow your retirement savings. But you may want to consider more aggressive funds that can help you catch up more quickly than less aggressive investments. Just know that aggressive funds may also leave you susceptible to substantial losses.

- Don't amass debt. If you're saving for retirement but only paying minimum balances on your credit cards, then you're not really saving. Pay down credit card debt before you begin to set aside money for retirement.

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 Book Sale; Award-Winning Chili Luncheon 11:30am-1:00pm. Proceeds to benefit Stop Hunger Now! Donations of gently used books are welcome!
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BOOK DONATIONS NEEDED: Saturday, March 7, 8 AM - 1 PM: Book Sale; Award-Winning Chili Luncheon 11:30 AM - 1:00 PM. Proceeds to benefit Stop Hunger Now! Donations of gently used books are welcome! Fort Plain Reformed Church, 165 Canal St., Fort Plain, NY 13339. Phone: 518-993-4302

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ATTENTION this Auction is postponed until Saturday March 14th due to cold Weather!! On Site Public Auction Saturday March 14th 10:00am 20 River Street Nelliston NY 3-Pay Loaders, Backhoe, Ford Cummins Diesel 100' Boom Ladder Truck, Lincoln 200 amp welder, John Deere Garden Tractor, Construction Equipment, John Deere Pay Loader, Fork Lift, Building Material, Automotive, Body Shop Equipment, Plumbing, Hardware!! And lots more!! See auctionzip.com for list and pictures!! Auction conducted by JR'S Auction 518-993-4668

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Trends you may see when dining out

Restaurants are thriving once again. Since 2014, restaurant-goers have renewed interest in socializing away from home and more money to spend, a stark turnaround from preceding years when diners were living on tighter budgets thanks to a recession that began in 2008.

As crowds waiting in line for their favorite eateries begin to grow anew, restaurants have begun to implement new menus and dining styles in an attempt to attract a broader clientele. Many trends are catering to the younger, technology-driven customer.

- **Photo-ready foods:** Diners are utilizing social media to share their menu choices with people all around the world. Scroll through anyone's news feed and you're likely to find photograph's of last night's entrée or an impressive dessert enjoyed during a night out with friends. Many restaurateurs understand that their latest culinary creation is likely to find its way onto social media, so a greater emphasis is being placed on plating — or making foods look better when first presented to diners.

- **Digital kiosks:** Desire an appetizer or want to re-order another beverage? You may not have to flag down your server to do so. Several restaurants have

implemented tablet-based service at their tables. In addition to playing games or getting apprised on the latest specials, guests can order some menu items through table-mounted tablets. And if you're in a rush for the check, swipe your credit card and pay the bill without waiting for your waiter to bring it over.

- **Healthier kids' choices:** For years the standard fare for kids has been burgers, fries and various recipes for mac-and-cheese. But a survey of professional chefs sponsored by the National Restaurant Association revealed that many restaurants are now offering a greater variety of foods on kids' menus. Soups, salads, leaner meats, and more vegetables are some of the items kids can choose from.

- **Increase in craft foods:** Greater emphasis is being placed on creating meals that look and taste good and are produced in eco- and community-friendly ways. Craft foods are made in small batches from locally sourced ingredients, helping to create a symbiotic relationship between eateries, farmers, food manufacturers, and diners.

- **Community tables:** Make new friends while dining out by getting seated at community tables, which are no longer restricted to Japanese hibachi restaurants.

These larger tables pair different diners together.

- **Neurogastronomy:** Many restaurants are employing neurogastronomy, or the science of manipulating perception of how foods taste by external factors. Everything from the colors of dishes to the sounds of music being piped in can affect your perception of taste.

- **Prepaid reservations:** Today you can purchase just about anything in advance, from movie tickets to vacations. Soon you may be able to prepay for restaurant meals as well. Arrive at your reserved time and enjoy your meal. This trend is beneficial to restaurants because they are guaranteed revenue even if patrons do not show up.



When dining out, expect to find more attractive plates, as restaurateurs understand diners like to photograph and share their meals through social media.

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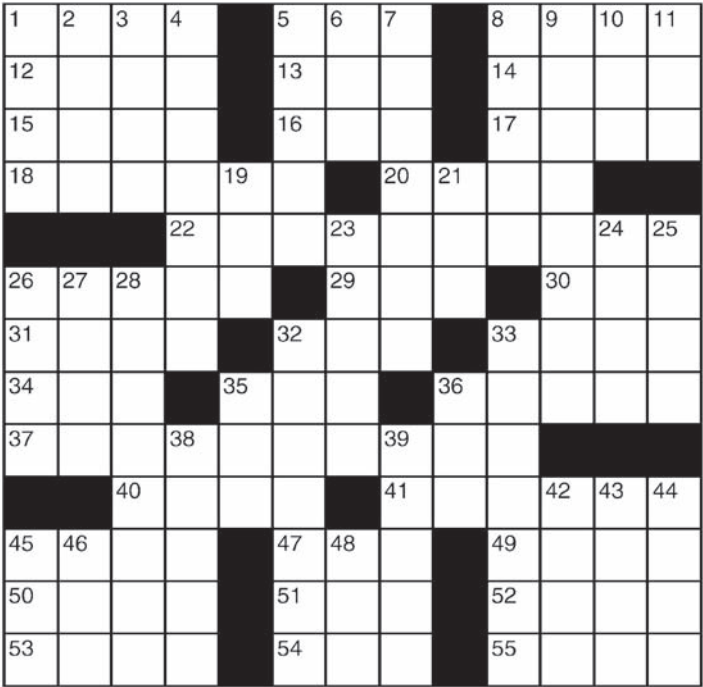


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King Crossword



- ACROSS**
1 Venomous
5 Panhandle
8 Pinnacle
12 Secular
13 Pitching
14 Slender
15 Culture
16 Shriner's
17 Wet
18 Jungle
20 Grand story
22 Killjoy
26 Nasality
29 Every last
30 Rowing too
31 Like a
- 32 Color

33 Remedy

34 Mel of

Coopers-

town

35 Greet the

villain

36 Name

37 Pianist's

supply

40 Blue hue

41 Geronimo,

for one

45 Fonteyn's f

47 Ailing

49 Membershi

50 On the briny

51 Ultramodern

52 Memo

acronym

53 Reiner or

Sandburg

54 Sermon

subject

55 Nimble
- DOWN**
1 "Oh, woe!"
2 "The Forsy
—"
3 Chanteuse
Edith
4 Not merely
14-Across
5 Suit
6 Preceding
7 Graceful
8 Had a home-
cooked meal
9 Supermarket
section
10 Wire
measure
11 Type units
19 Rule, for
short
21 Chum
23 Louisiana
waterway

- 24 Count
- counterpart
- 25 Genealogy
- chart
- 26 Noah's
- passengers,
- e.g.
- 27 Accompany-
- ing
- 28 Pangolin, fo
- one
- 32 Territories
- 33 Noisy insect
- 35 A/C meas.
- 36 Gratuity
- 38 Same
- 39 Beauty
- parlor
- 42 Point
- 43 Listen to
- 44 Catch sight
- of
- 45 Middle O?
- 46 Mex.
- neighbor
- 48 Island
- garland

Weekly SUDOKU

by Linda Thistle

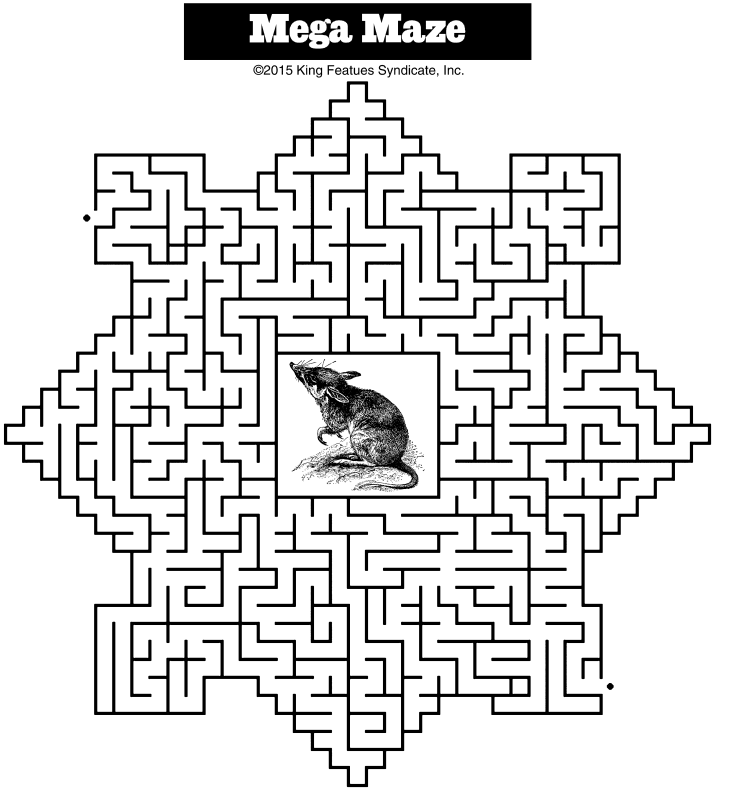
3					4			9
	6			8		2		
		8	1		5		3	
	2			3				7
		5			1	3		
4			7				1	8
1					7	6		
6		3	9					5
	8			5			9	

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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“The foolish and wicked practice of profane cursing and swearing is a vice so mean and low that every person of sense and character detests and despises it.”

— George Washington

HOCUS-FOCUS

BY HENRY BOLTINOFF

Find at least six differences in details between panels.

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Amber Waves

by Dave T. Phipps

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Junior Whirl

by Hal Kaufman

SOUND OFF! Precede each of the 10 four-letter words shown at right with the sound of a single letter to form a new and longer word. In No. 1, for instance, precede BOWS with L to form the word ELBOWS, etc.

Remember, it's the sound of the letter that counts. In at least one instance, two answers are possible.
No fair peeking below.

BOXED IN! Address all inquiries to the post office box that is 11 less than twice as much as one-third of itself plus 13. What number?

The number is 45.

1.—BOWS 6.—FEAT
2.—CEDE 7.—CANE
3.—FORT 8.—CAPE
4.—PERT 9.—DEAR
5.—HOLD 10.—BARK

ANSWERS



Weekly SUDOKU

Answer

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

King Crossword

Answers

Solution time: 25 mins.

C	A	R	L	S	I	N	S	P	R	A	Y
A	S	E	A	N	E	O	A	S	A	V	P
T	U	L	D	I	L	A	V	A	S	E	S
C	H	E	E	T	M	U	S	P	A	C	H
T	O	B	O	O	T	I	T	L	E		
W	I	N	G	A	L	L	A	V	O		
W	E	T	B	L	A	N	K	E	T		
S	A	F	A	R	I	E	P	I	C		
A	G	A	R	F	E	Z	Z				
L	A	I	C	E	R	A	T	H	I	N	
B	E	G	A	C	M	E					

EAR-TO-GROUND SIZE UP!

An observant passenger on a suburban train draws three conclusions about a rider who has just come on board (see above):
He is left-handed; he is probably from another land; he has just spent some time on the phone.
That he's left-handed is apparent by the way he writes. That he is from another land is surmised from the style of his hat. But how can it be evident that he has just used the phone?
P.S.: The observer, literally, played this conjecture by ear.

EGG BEAT! Can you find a route through the egg maze above, from bottom right to X, top left? Give it a try.

Make your big day as unique as you are

(BPT) — Weddings are steeped in tradition — no matter whom you are or where you live. But what if you're not interested in wearing the same dress your mother did, getting married in the same location your sister did or wearing something blue?

Don't worry, you're not alone. Plenty of brides search for ways to make their special day as unique as they are. Here are five ways to put your own special spin on this classic tradition.



- A guest book you'll use. Signing the guest book is a common tradition at most weddings; you've probably signed a few in your lifetime. After the wedding is over, however, this priceless keepsake often disappears into a box never to be seen again. Break from tradition by creating a guest book you'll actually use. Take a trip to the book store with your partner and browse the coffee table books. Once you find one that interests both of you, claim it as your guest book. Your wedding guests can sign their names in the margins and afterwards you'll be left with a permanent, functional guest book to display for visitors and friends.
- Dance under the stars. Looking to create a one-of-a-kind wedding? Don't rent the same ballroom as all of your friends. Host your reception outdoors. You can rent a dance floor from a local rental facility and trained technicians will arrive to set it up easily. You'll dance on a traditional wood floor while looking up at



- the stars — what could be more original than that? Don't forget to rent a tent so that weather doesn't dampen the mood.
- Treasure the memories. Get your guests involved in the event by placing blank cards and pens at each seat location. Ask your guests to write about their favorite memory of you and/or your spouse. Collect all of these cards and turn them into a scrapbook for a treasured keepsake.
 - Prepare a menu that is uniquely you. Chocolate

fountains were once unique and elegant, but now they're commonplace. Don't despair, though, because there are plenty of unique edible snack options you can include in your special day. If you're getting married in the blistering heat, rent a snow cone machine to offer your guests some sweet relief. If you and your spouse are big movie buffs or your wedding has a Hollywood theme, rent a popcorn machine to complete the look. And for the bride who's still a kid at heart, nothing captures that better than renting an authentic cotton candy machine.

- Find the color that suits you. Maybe wearing something blue doesn't suit you, but perhaps you're not too wild about black and white either. At many venues,

though, these colors are the only choices you have when it comes to tablecloths and napkins. Remember, you don't have to settle; you can provide your own materials simply by renting them. This opens up a color palette of limitless options. If you are planning a fall wedding, look for napkins that reflect the colors of the leaves. Did you meet in college? Choose linens in your school's colors. Whatever shade speaks to you, you can find it and give your wedding a look no one will expect.

Keep the tradition, but be uniquely you with options limited only by your own imagination. To learn more about what you can rent and how renting can help you create the wedding you've always wanted, visit www.RentalHQ.com.

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Be a Butterfly Hero. Submit a photo and help save the monarch butterfly

NWF's new Butterfly Hero Campaign inspires kids and families to save the iconic monarch butterfly

Be a Butterfly Hero. The majestic monarch butterfly is in decline and needs our help. National Wildlife Federation, America's largest wildlife conservation and education organization, is giving away 10,000 Butterfly Heroes Garden kits to help save the monarch butterfly.

NWF's new Butterfly Hero Campaign launches March 4, and asks people to submit a photo of themselves making the international sign language sign of the butterfly on NWF's Butterfly Heroes website, at:

www.nwf.org/butterflyheroes. By taking the pledge, participants will be mailed a free kit (while supplies last) and if entered by May 15, are eligible for a chance to win a trip for four to Walt Disney World. Botanical Interests is supporting the campaign with a donation of native milkweed seeds.

"We can each be a part of saving the monarch butterfly. The simple act of planting milkweed with your family provides monarchs with a place to lay their eggs, and helps ensure this iconic species has a future," said David Mizejewski, naturalist with the National Wildlife Federation.

Pollinators, of which the monarch butterfly is a

part of, are mostly responsible for all the food that we eat. While monarchs are found across the United States — as recently as 1996 numbering some 1 billion — their numbers have declined by approximately 90 percent in recent years, a result of numerous threats, particularly loss of habitat due to agricultural practices, development and cropland conversion. Degradation of wintering habitat in Mexico and California has also had a negative impact on the species.

Monarch butterflies spend winter in Mexico or Central and Southern California, and then migrate north in spring into neighborhoods across the United States. They need places to rest their wings, drink flower nectar, and lay their eggs on milkweed which their baby caterpillars eat. Monarchs are losing this habitat, and without it the Monarch cannot survive. NWF is asking that people across the United States to plant milkweed to preserve the monarch's habitat. Learn more about NWF's monarch protection efforts at NWF.org/Monarchs www.nwf.org/monarchs and www.nwf.org/pollinators.

NWF's Garden for Wildlife program encourages responsible gardening that helps pollinators and other wildlife thrive. It encourages planting with native species like milkweed and discouraging chemical pesticide use. With nearly 200,000 locations and growing, NWF's Certified Wildlife Habitats and Community wildlife Habitats recognize individuals, schools, groups and whole communities committed to providing habitat for wildlife, including pollinators. Each of the nearly 200,000 certified locations provides food, water, cover and places to raise young. This makes yards, schools, businesses, faith-based organizations, campuses, parks, farms and other community-based landscapes into wildlife sanctuaries.

The brand new Butterfly Heroes Campaign is organized by NWF and is a part of a number of programs designed to inspire people to get outdoors, help wildlife, and become more aware of the nature in their neighborhood and community. NWF has worked to connect people with nature for decades, inspiring people through Ranger Rick magazine, working with educators to get kids greening their schools and learning outdoors.

For more National Wildlife Federation news, visit: www.nwf.org/news



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Real estate... New beginnings

Sowing flower seeds and other March gardening tips

by Leonard Perry, UVM Extension Horticulturist and Charlie Nardozzi, Horticulturist

Sowing seeds of some flowers and vegetables, pruning, and checking perennials for soil heaving are some of the gardening activities for this month.

Sow slow-growing flowers such as pansies, begonias, and vinca early in the month. Sow verbena, petunias, geranium, and impatiens later in the month. But wait until April to sow seeds for tomatoes, peppers, eggplants, and most flower varieties that cannot be transplanted until the danger of frost is past. Cabbage, broccoli, and other cole crops that can be set out in early spring all can be started this month. Check on the seed packet to see if seeds can be started indoors, or should be sown directly in the ground when the weather warms up.

Ideal growing conditions for starting plants from seeds include temperatures of 70 degrees (F) for germination, then 60 to 70 degrees for good seedling growth. A seedling heat mat under the flats helps to maintain a proper temperature.

To keep seedlings from getting spindly, use high light intensity, as in a south-facing sunny window. Even there, rotate

seed flats every couple of days so they don't grow sideways toward the light (i.e. "phototropism"). For even light, many use a seed germination light stand you can buy from garden stores or online. Or you can use shop lights, with balanced spectrum tubes (cool white work fine too), hung six to eight inches above the seedlings. Newer slimmer tubes (such as T8) are more efficient. Hang them on chains so you can move them up as seedlings grow. Use a timer (as found in hardware stores) to keep lights on 14 to 16 hours a day.

March is the perfect time to prune fruit trees, most ornamental trees, and summer-flowering shrubs. Wait to prune spring-flowering shrubs until right after bloom, or you'll cut off their flower buds for this year. Wait to prune maples and birches until after they leaf out, otherwise their rising sap will run or "bleed" from open wounds.

Sharpen pruners if they are dull, using a sharpening file from hardware stores or online. Remember the 2 C's and 3 D's — remove any crossed and crowded branches. Thinning opens up a tree canopy for more air and sunlight, which gives better growth and less disease. Also remove any dead, diseased, or dam-

aged branches. Cut broken branches back to a main branch or the trunk rather than leaving stubs. Wound sealer isn't necessary, as it may seal in moisture and bacteria which lead to rots.

Take a walk around your yard to check for perennials that may have heaved out of the ground, exposing their roots to drying winds. Gently tamp them back into the soil or, if the soil is too frozen, surround them with mulch as protection, tamping down later.

If you potted some bulbs last fall, and they've been in a cool space over winter, bring them into warmth now to "force" into bloom. Or simply buy some potted or cut tulips and daffodils to bring spring indoors early. There are many other flowering potted plants to choose from during the Easter season including, in addition to the Easter lily, primroses, azaleas, cineraria, and more. Shamrock plants are available for St. Patrick's Day. These members of the Oxalis family are easy to grow, and prefer a sunny location with even watering.

Other garden activities for this month include attending flower shows and garden lectures, visiting a maple sugar house, and cleaning existing (or adding new) bluebird houses.





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(216) Bring your tool belt to this 3 BR Fort Plain village home. Could be good income potential for the investor. **\$18,000**



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10:30am-12pm - 723 Middleville Rd, Herkimer
Sunday, March 1st
11:00am-12:30pm - 1317 Ash St, Utica
11:00am-12:30pm - 527 Keyes Rd, Utica
1:00-2:30pm - 472 Brockway Rd, Frankfort
1:00-2:30pm - 407 2nd Ave Ext, Frankfort
1:00-2:30pm - 35 North Fourth Ave., Ilion

Dining & entertainment



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Monday, March 2nd

- ◆ ALL YOU CAN EAT PANCAKES 3-7 PM
- ◆ Ham Steak Dinner w/Potato & Veg

Tuesday, March 3rd

- ◆ Scalloped Potatoes & Ham w/Veg
- ◆ Steak & Cheese Club w/Fries

Wednesday, March 4th

- ◆ ALL YOU CAN EAT SPAGHETTI 3-7 PM
- ◆ Reuben Wrap w/Chips
- ◆ Chicken Parm Sandwich w/Fries
- ◆ Spaghetti w/Meatballs, Hot Sausage and/or Toss Salad

Thursday, March 5th

- ◆ Chicken-N-Biscuits w/Potato & Veg
- ◆ Pizza Burger w/Fries

Friday, March 6th

- ◆ Fresh Haddock Dinner Baked or Fried, w/Potato & Veg
- ◆ Mac-N-Cheese w/Veg
- ◆ Manhattan Clam Chowder

Saturday, March 7th

- ◆ Prime Rib Dinner w/Potato & Veg 3-7 PM
- ◆ Fried Clam Dinner w/Potato & Veg

Sunday, March 8th

- ◆ Country Style Scrambled Eggs w/Home Fries
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Judging will commence at 2:00 p.m., and
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chili, most creative chili & fan favorite.

Music provided by the Jan Chronkhite Quartet featuring:

Jan Chronkhite (saxophone), Bill Brust (drums),
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Whatchamacallit

This week's Whatchamacallit is a World War I era shrapnel artillery shell. British artillery officer Henry Shrapnel created this style ballistic weapon during the late 1700's. After nearly 20 years of development, the British army adopted the weapon in 1803, Shrapnel was promoted to Major that same year.

This Whatchamacallit looks like a good example of a 3.8-inch shrapnel shell, it's filled with lead balls in a ma-

trix of resin. The shell has a time fuze and a secondary expelling charge that causes the balls to fire out the front of the shell, right above the target.

Like an oversized shotgun shell of bird shot, the shrapnel balls spread out after being fired, hitting the target with several high velocity projectiles, known specifically as shrapnel.

The total weight of this steel shell and the lead balls weigh in just under 40 pounds

and would have been fired out of a cannon. The velocity of the shell traveling through the air was 250 feet per second, with an additional velocity of 150 feet per second coming from the discharged shrapnel.

However, the British found this style of artillery shell to be ineffective in trench combat, specifically near The Western Front. That battle of the trenches lasted just over four years and lead to new weapons of battle, like gas warfare and the tank.



Do you have your own Whatchamacallit?

Send a photo and short description to bjaquays@leepub.com or call Branden at 518-673-0145.

Visit our Facebook page to see if you can figure out what the upcoming Whatchamacallit is.

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*Dreaming is an act of pure imagination, attesting in all men a creative power,
which if it were available in waking, would make every man a Dante or Shakespeare.*

H. F. Hedge



All things automotive

How to protect your car's resale value

Few drivers start thinking about resale value when driving a new car off of the dealership lot for the first time. Still enamored with that new car smell, drivers can be ex-

records shows prospective buyers you prioritized taking care of the vehicle over the years, and that makes the car or truck more attractive to preowned vehicle buyers

or spills. But the longer drivers have a car the more lax they tend to become with regard to allowing food and drinks into their cars, and that can ultimately hurt the

and other components.

• Periodically examine the vehicle history report. Today's preowned car buyers know to ask for a vehicle history report before buying a car. If your vehicle history report contains any suspicious or inaccurate information, you may be forced to sell the car for less than it's worth or delay selling until you can have any issues corrected. That won't necessarily happen overnight, but you can avoid dealing with a host of issues all at once by periodically examining the vehicle history report. Any discrepancies on the report can be brought to the attention of your insurance company, who can then work with you to correct the issues and restore your vehicle's reputation.



Resale value may not be foremost on the minds of new car owners, but the earlier buyers begin to factor resale value into their car-care routines, the more they will benefit down the road.

cused for not thinking of resale value as they put the pedal to the metal and speed off in their brand new ride.

But it's never too early to start protecting a vehicle's resale value, especially if you hope to recoup as much of your vehicle investment as possible when the time comes to sell your car or trade it in for a newer model. The following are some ways motorists can protect the resale value of their vehicles from the moment the dealer tosses them the keys.

• Keep all maintenance records. New cars typically do not require much maintenance. But drivers should keep records of all work and maintenance done on their vehicles, even if that work does not extend beyond routine tuneups or oil changes. Keeping maintenance

who want to avoid buying a lemon or a car that has not been taken care of.

• Don't overlook looks. Looks can be deceiving, but new car buyers who eventually plan to sell their vehicles should do all they can to keep the car looking as new as it did the day it was first driven off the dealership lot. Much like homeowners benefit when selling a home with curb appeal, a car that looks good gives buyers the impression that it was well taken care of. But a dirty car or one with lots of dings and dents is a red flag to pre-owned car buyers.

• Keep a clean interior. New car owners typically maintain some strict rules with regard to food and beverages in their vehicles. After all, no one wants their brand new car to succumb to stains

resale value of the vehicle. Maintain a clean interior whether you just bought the car or have driven it for a few years. Much like an impressive exterior leaves a lasting impression, a clean interior that has not succumb to coffee stains or muddy boots is more likely to impress buyers than a car with an interior that has seen better, cleaner days.

• Drive defensively. It's not just what you do to a car but how you drive the car that can affect its resale value. Driving defensively reduces your risk of accident, and an accident-free preowned vehicle is a top priority for potential buyers. But driving defensively also reduces wear and tear on your vehicle, as over time constant stop-and-go, aggressive driving takes its toll on vehicle engines

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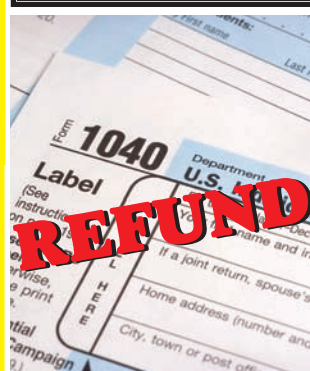


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RIO - 4 1/2 - 5 year old male Manchester Terrier mix. Came to the shelter on February 18th. High-spirited, lively dog. Would like lots of exercise.



DAISY - 2 1/2 year old female Coonhound, 58 lbs. Knows her commands and is crate trained and housebroken. OK with dogs and cats but not with small children. The loss of her right front leg hasn't slowed her down at all!



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.



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.



OTIS - Male mixed breed, 10 - 12 years old. Found on Moyer St., Canajoharie on February 13th. Gentle old soul, very loveable. In good condition except for the arthritis in his back legs.



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



SPENCER - 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.



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!



CHANEL - 2 - 3 year old female Chocolate Lab. Found on Nestle Road, Canajoharie on January 19th. She's a beauty with a super personality.



WINSLOW - Good-looking black and white male Pit Bull mix, 8 - 10 years old. Found running on Hilltop Road on August 27, 2014. He can sit up and lift his paw for a treat.



SNOWBALL - Glorious white and buff cat, 5 - 6 years old. Came to the shelter on February 19, 2015. He's a cuddlebug who loves people.



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



ZEUS - 4 - 6 year old gray (blue) male with a wonderful expressive face! He was found on Hilltop Road, Sprakers on December 29, 2014. He's not good with dogs.



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



DAPHNE - Beautiful female tiger, about 2 years old. Came to the shelter March 26th. Very, very sweet cat. Fine with other cats, not good with dogs.



BRYNN - Beautiful 4 year old female Dilute Tortie. Came to the shelter on January 20th because her owner was moving.



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.



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

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134 Prospect Ave., Gloversville



Feel the love in this well maintained dutch colonial boasting 3 bedrooms including master suite, 2.5 baths, wonderful period features and modern amenities. Upstairs office could be 4th bedroom. Abundant storage. **\$124,900**

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**

350 W. Fulton St., Gloversville



Welcome to country living with city amenities! Modernized colonial has 4 bedrooms, 2 baths, eat in kitchen and extremely spacious family room. All this on almost 2 acres, with newer 2 car garage, full basement and additional outbuilding. **\$114,900**

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**

123 Fancher Rd., Town of Johnstown



This contemporary home has a beautiful country setting at the edge of the Adirondacks with snowmobile trails, fishing and skiing in your backyard! Open concept living space, 3 beds, wonderful rec room in lower level, 3 car garage. **\$173,900**

6 Brant Rd., Johnstown



Phenomenal split level ranch, wonderful floor plan plus gorgeous 1/2 acre lot with in-ground pool, gazebo, summer room. 3 Bedrooms, eat in kitchen, formal dining, living room and large family room. Attached garage, plenty of storage. **\$214,900**

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 PRICE \$105,000**

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**

19 Gillen Terrace, Gloversville



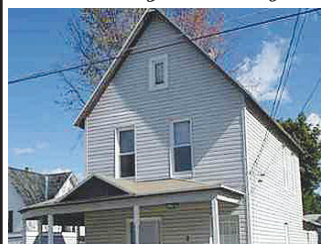
Very well maintained 3 bedroom cape. Bright eat in kitchen, first floor laundry room & 1/2 bath. Large living room, formal dining room, hardwood carpets throughout. Rec room in basement, great deck. **\$69,900**

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**

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. **PRICE REDUCED TO \$57,000**

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**

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**

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**

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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,



Have some place in your home where you can relax, recharge and feel at ease.

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.



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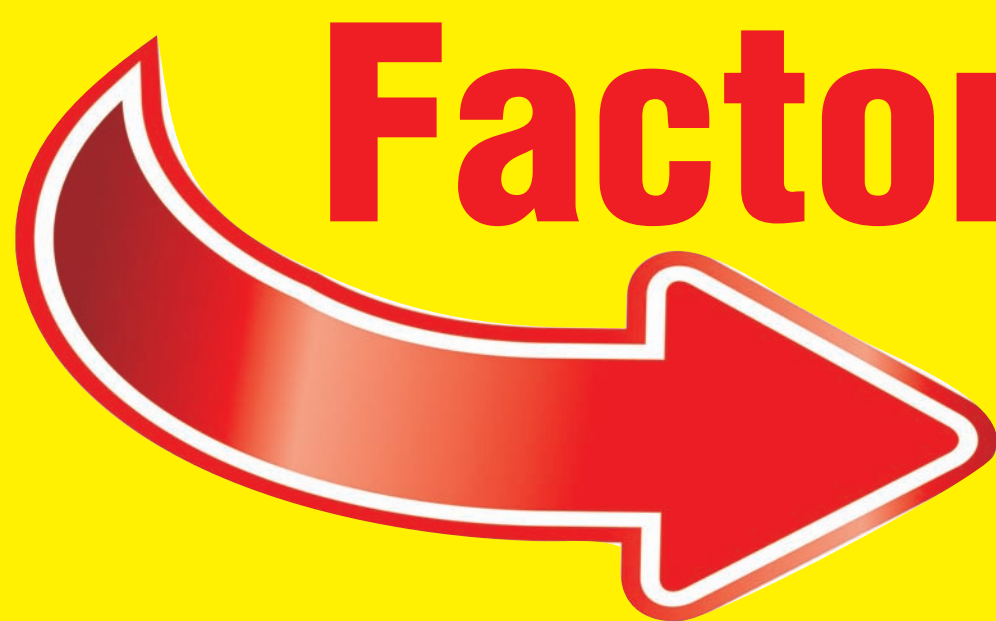


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<div><div>\$9,000</div><div>Building Lot in Fonda, NY</div><div><div>This .33 +/- acre building lot (90x156) would be ideal for someone wanting to build a new home, modular or doublewide and have Village Amenities such as natural gas, cable, electric, water & sewer. Includes a 18x18 shed.</div></div></div>	<div><div>\$25,000</div><div>Building Lot, With Well, in Tribes Hills, NY</div><div><div>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.</div></div></div>	<div><div>\$39,900</div><div>115 Co. Hwy. 140, Ephratah</div><div><div>GREAT OPPORTUNITY & VALUE HERE!</div><div>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.</div></div></div>	<div><div>New Listing at \$99,900</div><div>280 County Highway 140, Town of Ephratah</div><div><div>3 BDRM, 2 full bath ranch situated on a nice country lot. Partially finished basement, 2 car garage, Johnstown School District. MOVE-IN-CONDITION, Call Today!</div></div></div>	<div><div>New Listing at \$89,000</div><div>576 Stone Arabia Road, Ft. Plain</div><div><div>3 BDRM, 2 full bath ranch, 2 car garage, partially finished basement, situated on 1 acre in the country and Ft. Plain School District</div></div></div>

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Only \$80,000



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.**



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**



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**



PENDING

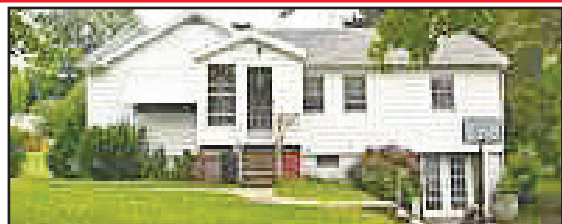
BROWER RD., PALATINE BRIDGE

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**



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**



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.**



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 a 3 BR ranch style home with attached garage & full basement. This truly is a must see home. All this for **\$1,375,000.**



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.**



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.**



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!



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.



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.

Are you a Log Homer?

Log and Timber Homes Realty LLC

Ross Noel Everett
Office 518-694-2941
Cell 518-248-0589



Beautiful views of the Adirondacks!

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**



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**

- **Certified Residential Appraiser**
- **45 Years Experience**
- **Fulton County & Capital District MLS**

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226 E Fulton St., Gloversville, NY 12078

Fulton County NY Properties Located in the Foothills of the Adirondack Mountains

SOLD



MLS 2014438

CUSTOM-COMPLETED MODULAR HOME (Johnstown): Magnificent view overlooking city and into valley. So many extras and custom updates you must ask for addendum. Four bedrooms, three full baths, detached two-car garage, 1.6 acres.
\$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.
.REDUCED TO \$250,000



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 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

LAND

Town of Charleston:

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

Town of Mayfield:

2.14 acres **\$15,000**

2.7 acres **\$27,000**

3.7 acres **\$35,000**

COMMERCIAL:

1076 sq ft office or retail space available. **Call for details**



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 \$20,000

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 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.



An appraiser will spend roughly 30 minutes in a home. Try to give that person space to do his or her job.

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.

Richard Euler
Real Estate
Licensed Real Estate Broker

48 Church Street, Canajoharie, NY 13317
518-673-3677 • richardeulerrealty.com



(198) AMSTERDAM: New price on this two family with 3 BRs each unit and separate utilities. Garage.
\$65,000



(204) PALATINE: 3 BR home with custom kitchen, DR, LR and den. Heated 2 car garage. In ground pool. **\$139,000**



(156) PALATINE: 3 BR home on large corner lot. Handicap accessible ramp and chair lifts. Generator. **\$79,000**



(170) FORT PLAIN: 2 BR home with attached brick carriage house. Downtown location. Office??
Only \$35,000



(640) CANAJOHARIE: 3 BR home on large corner lot near school. Wood mode kitchen. Hot tub room. **\$100,000**



(119) FORT PLAIN: 3 BR home has a large deep lot and an oversized 2 car garage. Motivated seller. **\$95,000**



(134) PALATINE: 2 family. 3 BRs each unit. Separate utilities. Deep lot back to other street. Barn. **\$137,500**



(189) PALATINE: 5 BR home awaits new owner. Updated bath. Original woodwork and staircase. Deep lot. **\$119,000**

Renovating an historic home

Living in an historic home can be a labor of love. The history and the distinct architecture of historic homes draw buyers to such properties, but what historic homes have in regard to history they often lack in the conveniences of modern life, forcing many historic-home owners to make renovations to bring their homes into the 21st century.

Historic-home renovations differ from other types of modifications. According to the Victorian Preservation Association, renovation is getting a home back to where it may have been when originally built, but making concessions for today's lifestyle. Preservation is the act of maintaining a structure in its current historic state, and restoration is returning a home to its original state. Unless a homeowner plans to use an outhouse or live without electricity, the majority of work done on historic properties is likely to fall into the category of a renovation.

Renovating an aging structure can be fulfilling and help to make a home more functional. But make no mistake, such a renovation is a major undertaking. Before beginning, it pays to hire a professional consultant with expertise in renovating historic properties. He or she can inspect the property to determine which areas of the home are safe and which will need to be upgraded. A professional inspection also can determine if any deficiencies lie hidden in the structure. Potential concerns can be toxic paints and other substances, building code issues, rotting, and structural settling. Professionals will know what to look for and guide homeowners accordingly.

Homeowners also may want to consult with a preservation association, community restoration group or general

owner-builder group. These people can refer homeowners to the craftspeople and materials that will be needed for a job. Homeowners can request to see other historic properties in the area and learn what those owners did to maintain the integrity of a home when using newer materials.

Before any work is started, homeowners should find out if their home is listed with the National Register of Historic Places. According to the United States National Parks Service, property owners can do whatever they want with their property so long as there are no federal monies attached to the property. However, the property owner should also contact his or her state's historic preservation office, or SHPO. The SHPO is the state agency that oversees historic preservation efforts in each state, and there may be state or local preservation laws that the owner should be aware of before renovating a historic property.

Craftspeople should have experience with historic homes and a sensitivity and appreciation of renovating older properties. Homeowners always should see examples of a craftsman's work and verify references from each contractor before hiring anyone to work on the property.

Homeowners who want to

include traditional hardware and other period details in their homes may be able to find quality replicas of historic milling materials, while others may want to scour antique shops or salvage yards for era-appropriate materials.

Historic renovations can be costly and have a tendency to go over budget because of unforeseen damage and hazards that have to be repaired so the building is up to code. Going into the project with this in mind can help soften the blow of extra costs down the road.

Historic homes can be beautiful and appeal to buyers who appreciate the one-of-a-kind nature of older properties. Renovating historic homes may take time and money, but the results may be well worth the effort.



Historic-home renovations require additional planning and a bigger budget than newer homes.



MOHAWK Towne & Country Realty



Sue Leavitt, Licensed Real Estate Broker



Corner Rte. 5 & McKinley Rd., Palatine Bridge, NY • 518-673-5482

(Still listing at 6%)

Carol Meka,
Licensed
Assoc. Broker
518
673-5401



Pete Manikas
Sales Assoc.
518-568-7231



Amanda Haig
Sales Assoc.
518-673-3235



Jolene Memrick
Sales Assoc.
518-857-6910

Art Meka,
Sales
Associate
518
673-5401



46.60 Acres...

100% Owner Financing Available

Nelliston Route 5, good traffic exposure for your Business, frontage on 2 roads. Land is level to sloped, undeveloped, with some woods. Owner will finance to qualified buyer, (an Interest only loan for 5 years) with a respectable down payment. **Asking \$399,500**



Bigger than it Looks 3 Bedroom Cape with fireplace & attached Garage, 2 bedrooms on first floor, 1 1/2 Baths, Eat-in Kitchen, Living room, Dining, Summertime Deck, Patio, Great for your first home, Walk to Ft. Plain Schools. **\$79,500**



maker. Fully rented w/good income & decent taxes. Call Jolene for details & appt.

Only \$42,500

Looking for a retirement investment? Remodeled & Rented. Gloversville Colonial 2 family. (Living room, Kitchen, Bath, & Bedroom). New Boiler, it's a nice little money



Get 13 + Acres (w/ woods)

when you purchase this nice 3 Bedroom Valley Brook Home; Large eat-in Kitchen, Good size Living room, Dining; Brand new Bath & Laundry; Master Bedroom is on first floor w/ huge closets. Large full basement, and a multi car **1172 sq. ft Garage**. 43ws- property is in wonderful condition & did **NOT** flood **\$137,500**.



Reduced - \$69,900

An interior "Cabin" Look! Hardwood floors, Modern Kitchen &

Bath, open concept, deck overlooks the Stream, St. Johnsville Schools. If you are looking for a nice affordable home, with decent taxes, this is it! Call Amanda for Appt. & details.



110.6 Acres, Currytown Rd.

1/3 Woods, tillable soils, some pasture, good drainage, borders Creek. Over 1000 ft. road frontage with electric at the road. 2 surveyed parcels being sold together. Privacy to build. Asking \$180,000. open to offers.



Only \$47,000

Owners have just painted the Kitchen, & made some

repairs & updates in this 3+ Bedroom, 1 1/2 Bath Family Home, with large eat-in Kitchen, (lots of cabinets) spacious Living room, & fenced yard, Canajoharie School Dist. Reasonable Taxes.



Just Reduced - \$125,500

Wonderful 6 room Ranch on a Country Acre in the Oppenheim area. 2-3 bedrooms, 2 1/2 Baths, Large Country Kitchen w/lots of cupboards, hardwood floors; C/A, full deck overlooking an inground Pool, PLUS 2 garages & 2 outbldgs.

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FONDA MLS 201412141 **\$59,900**
YOUR SEARCH IS OVER, this comfortable and cozy 3 bedroom has natural woodwork, private yard and attached 2 car garage.



FONDA MLS 201324928 **\$65,000**
SOUND, STATELY OLDER HOME in very good condition. Nice sized family home offers fireplaced living room, all natural woodwork, enclosed porch off rear and a deck. Newer roof and some new replacement windows.



FORT PLAIN MLS 201410058 **\$109,900**
NEED ROOM FOR YOUR GROWING FAMILY? Take a look at this 4 bedroom, 2.5 bath home featuring en suite master bedroom, hardwood floors, open concept kitchen/family room, and open porch to relax on. Needs a little TLC to bring this home back to elegance.



AMSTERDAM MLS 201413227 **\$125,000**
EXPERIENCE THE VALUE OF HOME OWNERSHIP at this Cape Cod 1126 sq ft home in a quiet neighborhood in Amsterdam. Offers 2 bedrooms, 1 bathroom, dining room, casual living room with wood floors, wood-burning fireplace, basement laundry, classic kitchen, home office in the attic, fenced backyard.



FORT PLAIN MLS 201407378 **\$129,900**
IF YOU LOVE VICTORIAN ARCHITECTURE, this house is for you! There's plenty of space in this 4-bed/2 bath home close to Fort Plain Schools. This traditional floor plan delivers a tasteful dining room, formal living room with wood floors, fireplace, huge gathering room, sunny kitchen with walk-in pantry, breakfast area. Large 1st floor bonus room could be used for family room, art studio, or even a day care center.



FORT PLAIN MLS 201413953 **\$145,000**
YOU MUST CHECK OUT THIS 4-bedroom, 1 1/2 bath, 1824-SF home. This home offers a casual living room, sunny kitchen with appliances included, above-ground pool, enclosed porch, pellet stove insert in fireplace in the basement and a detached 4 car garage on 1.90 acres of land.



FULTONVILLE MLS 201225628 **\$199,000**
GRAND AND GRACIOUS! The "Printup Home" was named for the family who built it in 1829. It's been lovingly restored to most of its original glory. The perfect home for a large family or use as a Bed & Breakfast with 4,300 sq. ft. of history.



FORT JOHNSON MLS 201330079 **\$199,900**
OWN YOUR OWN PIECE OF PARADISE! Gleaming well appointed ranch home with new kitchen, new baths, huge family room, formal living room, 3 bedrooms and 2 full baths. 5 acres, stocked pond, small barn and new apple orchard need I say more.



PALATINE MLS 201416935 **\$375,000**
WHAT A FABULOUS OPPORTUNITY to have your business & a gorgeous home on the river all in one! Situated on 5.4 acres along the Mohawk, sits a 3 bedroom home on a full foundation. The home offers open concept living, finished basement with hot tub room, step outside to a stunning in-ground pool, decks, patios, landscaping, a beautiful pergola customized breezeway, attached over-sized garage & to finish it off, you get a 8000 sq. ft. commercial building to start your own business. Come take a look!



AMSTERDAM MLS 201408773 **\$85,000**
WOULD MAKE A GREAT OWNER OCCUPIED. New roof, new bath, most windows replaced, refinished hardwood floors down.



NELLISTON MLS 201500641 **\$42,000**
LOCATED IN FORT PLAIN SCHOOL DISTRICT. Mobile home with older house on the property.



AMSTERDAM MLS 201423159 **\$52,900**
THIS DUPLEX HOME IS A GREAT INVESTMENT or live in one side and rent the other to help with the expenses. Either way this 2 family is ready for new owners.



NELLISTON MLS 201425116 **\$69,000**
THIS 4 BEDROOM HOME has hardwood flooring throughout with the roof, furnace and wiring having been replaced in the last 5 years.



LAKE PLEASANT MLS 201419879 **\$79,900**
A CHARMING ADIRONDACK HOME waiting to be brought back to life and offers just under 6 acres of land with 2 on the north side of the road. Snuggle up to your rustic fireplace after a day of skiing or hiking. It is worth a look.



AMSTERDAM MLS 201408773 **\$85,000**
WOULD MAKE A GREAT OWNER OCCUPIED. New roof, new bath, most windows replaced, refinished hardwood floors down.



OPPENHEIM MLS 201502189 **\$99,300**
NICELY MAINTAINED 1997 Champion 28X80 double-wide situated on a quiet road on approx. 4.6 acres. Very spacious home with a large fireplaced family room with pellet stove, large master suite with full bath, nursery or den and large walk in closet.



LITTLE FALLS MLS 201406365 **\$155,900**
THIS HOME offers 4 bedrooms, 2 1/2 baths, formal dining room with fireplace, formal living room with fireplace, new kitchen with stainless steel appliances & granite counter tops, beautiful and bright sun room, gleaming hardwood floors and so much more.



STRATFORD MLS 201423949 **\$189,900**
PURE ADIRONDACK CHARM! Tucked back off the road with privacy & mountain views, this cozy home features hardwood floors, knotty pine ceilings, third floor bonus room, & tasteful decor. Store all the toys in the large 3 bay garage. Snowmobile trails, wildlife & tranquility all within reach.



GLOVERSVILLE MLS 201408902 **\$85,000**
VERY NICE CLEAN HOME featuring 3 bedrooms, 1 1/2 baths, formal dining room, living room, kitchen and one car garage.



JOHNSTOWN MLS 201223456 **\$69,900**
A WELL MAINTAINED HOME with a nice lot, garage, above ground pool on a dead end street. Much to offer so take a look.

Whether Buying Or Selling Let Any Of Our Representatives Guide You Along The Way

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172: **CHERRY VALLEY:** This historic 183 year old home is located 15 minutes from Cooperstown, in the historic village of Cherry Valley. This home has hardwood floors throughout and the living room and side porch entry are adorned with art work painted by the artistic skills of the owner. Located within walking distance of many good restaurants, the local art gallery and library. Must be seen to be appreciated. **Asking \$90,000**



188: **FORT PLAIN: PRICE REDUCED!!!** 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 \$73,000**



191: **PALATINE BRIDGE: NEW LISTING!!!** This 83 acre farm has a 135 year old, two story brick home that is waiting to be restored or remodeled. There are several buildings on the property that range from fair to normal. Machine shed 4x4, pole barn 45x32, shed 16x16, barn 71x40, shed 30x30, barn 46x12. There is approx. 1275 ft of road frontage on Groff Rd. and 580 ft road frontage on Gerhartz Rd. There is a small orchard with fruit trees. The house has retained most of the original woodwork, it has a new furnace and hot water tank, roof in good condition **Asking \$250,000**



526: **CANAJOHARIE:** Gourmet kitchen with top-of-the-line appliances and ceramic tile floor. Pella windows and doors. Beautiful hardwood floors throughout. Finished basement. Front and back decks. 12x12 shed with electric. Total 2 lots. Located on a private dead end street **Asking \$129,000**



531: **CANAJOHARIE:** An amazing kitchen with granite counter tops and tile flooring. Large living room and formal dining room. Remodeled full bath with radiate heat. Hardwood floors throughout. Professional landscaping and a relaxing back deck; perfect for entertaining **Asking \$119,900**



571: **ST. JOHNSTVILLE: NEW LISTING!!!** Ranch home located on a lovely residential street. Family room with a fireplace. Kitchen with tile flooring. Large living room w/great light. Master bedroom with a full bath. Sliding glass door leading to a back deck. Total of 3 parcels **Asking \$109,900**



820: **CANAJOHARIE:** Beautiful, charming 2 bedroom Cape Cod home offering walk-in closets, full basement, large deck, 2 car garage w/an extra heated workshop. Beautiful hardwood floors and remodeled bath. Recently replaced furnace, roof, kitchen appliances, thermo windows and hot water heater. A double living room with an open stairway and bay window. The pantry could be made into a 1/2 bath if wanted. Relax on the open front porch or entertain on the large back deck. **COME SEE WHAT THIS HOME HAS TO OFFER!!!** . **Asking \$87,500**



976: **SHARON SPRINGS:** Come take a look at this ranch home. Spacious open floor plan with a 100 ft wrap around deck and 22 acres make this a wonderful country property. Lots of room for the kids to play or entertain on this huge yard. Plenty of land to have animals and enjoy your own spot to hunt **Asking \$110,000**



982: **CHERRY VALLEY:** A rare find nestled against the foothills of the Cherry Valley Mountains. Complete privacy is offered with this quaint country property. Set back 550' from the road with a gated driveway on 8 acres. Sit back on you 8 x 32 wrap-around porch and listen to the Class A trout stream that flows along the property. Three bedrooms, loft, 2 car garage, drilled artesian well, 200 amp service, 1,000 gallon concrete septic, wood shed, mud room, utility room knotty pine, etc. **COME TAKE A LOOK!!!** **Asking \$175,000**



April 2015 Issue

Deadline Wednesday, March 18, 2015

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\$565,000
SOUTH SHORE PECK LAKE
 Stunning 3BR/2.5BA waterfront home. Hardwood floors, lakefront living room with soaring ceiling, gas fireplace. Finished basement plus loft! Enjoy 3 floors of luxury living! Detached 2 car garage all on a private Town of Johnstown lot w/dock.



\$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
 Log Home 4+ Acres, 3 BR/2BA, Huge Barn, Mayfield Schools.



\$245,000
603 CTY HWY 112 BLEECKER FARM
 97 Acres w/barn, fields, woods and borders both sides of the W. Stony Creek! Big Colonial 4BR/2BA w/hardwood floors, fireplace, pellet stove and FHA furnace.



\$159,900
BLEECKER MT.
 46 Acres! 4BR/2BA Move in Ready. Big house w/2 living rooms. Hickory kitchen. Big Heated garage for the toys. Trails thru the acreage. On a Dead end road.



\$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.



COMMERCIAL
CAROGA LAKE! GET IN ON THE ACTION!
 Big Store Across from Sherman's Amusement Park! 3BR apartment above store plus a back house to live or rent! Bring all offers.
LISTED AT \$55,000



\$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.



COMMERCIAL
GLOVERSVILLE WAREHOUSE!
\$99,000
 Broad Street. Pennies per sq. ft. for this 3 story brick building! Fully sprinkled, freight elevator, high ceilings.
MAKE OFFER



COMMERCIAL
ARIETTA HOTEL RESTAURANT AND BAR
\$325,000
 Turnkey established successful restaurant/bar with rooms for rent too!! 40 years you can take over and make money instantly. Everything ready to go!



NEW:
BLEECKER MT.
\$159,900
 3 BR 2 BA beauty! Chef's kitchen, double living rooms, decks, park like yard! Move in ready.



LAND FOR SALE
 Peck Lake Waterfront Lot\$129,900
 38 Acres Wooded. Hilley Rd., Caroga . \$54,000
 48 Acres W Stoner Lake Waterfront . \$119,900
 1 Acre W Stoner Lake\$19,900

NEW LISTINGS: www.ADKSRealty.com

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316 Mohawk Drive, Tribes Hill, New York

518-829-7250

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



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.**

Joann Way, Town of Florida



NEW LISTING

2,370 square foot Colonial style home built in 2012. Home has an open concept kitchen w/center island, formal DR, LR with french doors and a fireplace and FR also with a fireplace. 4 beds, 2 1/2 baths. H/W floors in the foyer and DR, central air, full poured foundation and an attached 2 car garage. **\$262,500.**

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! **\$55,000.**

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



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.**

Northampton Rd., Amsterdam



NEW LISTING

NOT a drive by! You NEED to see the inside of this one! Brand new kitchen with granite counter tops, gorgeous white cabinets and stainless appliances, 3 beds, 3 new baths, DR, LR and den. Hardwood floors throughout, huge deck off the back and a 1 car garage. Don't decide from the outside of this one, come in and see for yourself!!!! **\$159,900.**

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.**

Colyer Rd., Town of Charleston



NEW LISTING

2,320 sq. ft. farm house adjacent to The Schoharie Creek! Home has original moldings, wainscoted walls, doors and numerous built-ins! Large kitchen, formal DR and large LR with area for pellet stove. 4 beds, 2 baths, oak H/W floors along with knotty pine floors. Home has full stone basement, new electrical service and 2 story barn with new metal roof. All set on 2 acres of land **\$79,500.**

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



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.**

County Highway 126, Town of Perth



NEW LISTING

Turn key ready townhouse near the Fulton County line. Home has an eat in open kitchen with center island. DR with fireplace, large LR, 3 beds and 2 1/2 baths. 3 season room off the back of the home overlooking the backyard. 2 car garage, a shed and all in a very convenient location. **\$72,500.**

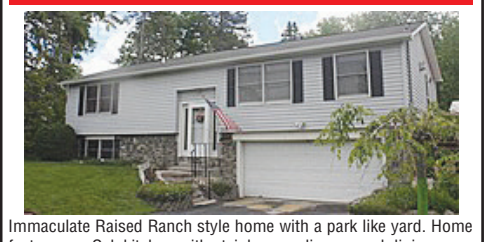
Prospect Street, Tribes Hill



NEW LISTING

Cottage style home features open kitchen, dining area and living room. Great finished enclosed front porch, 2 beds and 1 bath. Home has a full basement with washer and dryer included, updated circuit breakers, gas hot air furnace and central air. All new windows, vinyl siding and an updated metal roof. 1 car garage, great backyard and LOW taxes!!!! **\$69,900.**

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.**

Judith - Ann Realty Inc.



316 Mohawk Drive, Tribes Hill, New York

518-829-7250

See all our listings at: judithannrealty.com



Cemetery St., Fonda



Double wide home is 864 square feet and features eat in kitchen with appliances, living room with new Pergo flooring and wood burning fireplace. 3 beds with new carpeting, 2 baths, washer dryer hook ups, shed in the backyard, swing set and a 2 car driveway. **\$59,000.**

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 hall-way 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 high 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



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 **\$229,000.**

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. **\$229,000.**

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



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.**

Queen Anne Rd., Town of Florida



1,768 square foot Farmhouse set on a 18.60 acre lot with 976' of road frontage. Home is in perfect condition with an eat in kitchen w/Corian countertops. DR & LR with H/W and pine ceiling. 1st floor office with vaulted ceiling, 3 beds & 1 bath. Generator hookup and 7 +/- acres for horses or cows. 8 stall horse barn with water and power. 2nd barn holds 4,000 bales of hay, vinyl fencing on the property. Bonus rental unit is 800 sq. ft. each flat and features 1 bedroom, 1 bath and an open concept kitchen and living room in each. **\$279,000.**

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**

What to look for in a new garage door ~ and why you should replace yours now

(BPT) — At first thought, the dead of winter may not seem to be the optimum time to replace your garage door. In fact, quite the opposite is true: frigid temperatures and brisk winds readily prove the need to upgrade your garage door from an older non-insulated version to a modern, energy efficient garage door.

The garage door is generally the largest moving object in your home and offers the greatest exposure to the elements. An insulated garage door will maintain the temperature in your garage in the winter and summer and likely decrease heating and cooling costs. Insulated garage doors not only make the garage more comfortable inside but also affect the rooms adjacent to or above the garage. In addition, a well-insulated garage helps keep moisture out, and its sturdy construction offers a far greater noise-reducing sound barrier than non-insulated models.

What should consumers look for in an energy efficient garage door? For starters, check out the R-value. R-value is a measure of thermal resistance to heat flow and is how most garage door manufacturers show the energy efficiency of their product. The higher the R-value of a door, the more insulation

you'll get. Second, look at the door's construction. Well-insulated doors will have a "triple-layer" construction, consisting of environmentally safe polystyrene or polyurethane thermal insulation between two layers of heavy-duty steel.

Homeowner Rob Slaughter in North Carolina recognizes the energy savings and noise reduction values of his new garage door. "The original garage doors that were installed when our house was built in 1999 were non-insulated single-layer of steel. Insulated

doors are far superior to just plain steel doors in performance — not to mention the improved appearance," Slaughter says. "The new doors are much quieter when we open and close them and don't have the hollow rattle of the steel doors.

"I could almost instantly feel our garage warming up after the installation of our new door, which happened to be on an unusually cold day in November. With the old steel doors, the outside temperature would come into the garage," he adds. "I fully expect to see a

significant drop in my heating and cooling costs over the next year."

Of all the budget-friendly improvement projects you can complete before spring, a new garage door will not only save on energy costs, it will give you one of the best returns on your investment and provide a great value for your home. Over the last few years, surveys conducted by the Remodeling Cost vs. Value Report indicate that installing new garage doors has been a project in the top rankings for return on investment.

If you're not sure where to begin, check out the "How to Buy a Garage Door" guide on amarr.com or at YouTube.com/amarrgarage-doors. The guide is a helpful tool to get you started, offering great tips on the benefits of different materials and how to match a door with your home's architecture and character.

Whether your garage door withstands heat, wind, snow, rain or all of the above, it's the largest line of defense for your home. Make sure that it's working hard for you by reducing your home's energy consumption, increasing your home's curb appeal and adding to the value of your home for years to come.



An insulated garage door will maintain the temperature in your garage in the winter and summer and likely decrease heating and cooling costs.

One Of The Most Beautiful Houses in the Mohawk Valley



Located 395 Canal St., Ft. Plain, NY 13339, next to Ft. Plain Museum.

Beautiful well-maintained home, 3 car garage, 4.6 Acres with stream.

Real Estate consists of main floor with large custom eat in kitchen, beautiful oak cabinets, dishwasher, gas stove, wall oven, refrigerator with ice maker, microwave, large dining room, living room, fireplace, master suite with full bath, laundry room and 1/2 bath on first floor. Upstairs has three bedrooms with full bath, finished basement with office - could be used as second master suite, full bath, fireplace, family room with poplar wood wainscoting. Mostly hardwood floors on first and second floor. Double pane insulated windows throughout, gas fired cast iron baseboard heat, central air conditioning with individual room controls, water softener, dehumidifier, curtains throughout, central vac and a total of 3 1/2 baths. Three bay attached oversized heated garage, RV full hook-up, professionally landscaped with multiple mature trees, village sewer and water and a backyard garden area. Zoning maps show it is in PH Planned Historical District. The uses permitted in PH District are: residences, farms, historical buildings & sites, restaurants, motels, bed & breakfast, church & historical attractions.



**For Appointment To Visit Phone 518-568-5115
Or Contact Your Broker With This Ad. Brokers will be protected.**

Add a signature style to your home

(BPT) — To satisfy homeowners seeking to add a signature style to their indoor living spaces, more and more design professionals and builders are going back to basics and rediscovering the versatility, durability and good looks of cypress.

“There’s really nothing quite like it,” says Hal Mitchell of the Southern Cypress Manufacturers Association, www.CypressInfo.org. “It’s an exceptional wood that offers variety and lasting performance to any home, anywhere. And for interior applications, as paneling, millwork, cabinetry, or flooring, cypress delivers a unique look that complements practically every architectural style. So whether in the woods or ocean front, rustic to contemporary, with cypress, the possibilities are endless.”

Bring warmth to modern design

When it comes to material selection for architect Jody Beck of Traction Architecture in Tampa, FL, Beck chooses cypress to “warm-up” her designs. Despite the influx of trendy building materials, cypress is her go-to material. So much so that she featured it in a beach house she recently designed for her family on Anna Maria Island, FL.

“Almost all of the wood in the home is cypress,” Beck says, “including cypress flooring in the bedrooms and awesome, built-in cabinetry. This consistency from room to room, coupled with cypress’ natural warmth and wonderfully subtle glow, sets off the rest of the home’s material palette, offering a nice juxtaposition to the clean, modern spaces.”

A horse of a different color

Craig Carver, owner of Greenville, SC luxury home builder, The Carver Group, favors cypress because it’s user-friendly and offers great variety. He recommends it to clients wanting to add pizzazz to otherwise lackluster ceilings and walls.

“Cypress is really easy to work with,” Carver explains. “It readily accepts paints and stains and can be used as exposed beams, cabinetry, and other decorative elements. Most importantly, because of its natural color, which ranges from honey to light chocolate, you can better engineer a desired finish. I haven’t found a comparable product that gives as nice of a finish.”

“We recently built a custom bathroom vanity out of cypress that was on the darker end of the cypress color spectrum. We applied a stain to accentuate the natural color and created a stunning look that couldn’t have been duplicated with another wood species. We also are getting ready to do an entire family room with cypress. Paneling, ceiling, moulding — it’s going to be absolutely beautiful.”

Spotlighting the grain

For Tampa, FL award-winning builder, Marc Rutenberg, Marc Rutenberg Homes, it’s cypress’ texture and rich grain that separate it from other species, and make it especially desirable for a home’s unique, architectural details.

“Appearance is number one,” Rutenberg says. “And while cypress is usually seen with a flat grain, showing intriguing figure, some homeowners are requesting vertical-grain cypress, which has a fine grain that has an almost delicate appearance. The tight pinstripes are bone straight and they bring a fantastic texture to the surface without being busy. It achieves a wonderful look.”

Show your signature style

For your new home or next remodeling project, be sure your design professional is specifying cypress. Because when it comes to versatility, durability, good looks and style, cypress is hard to beat.



The natural, honey-like color of cypress flooring and millwork adds warmth to modern spaces.

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.



Finding space to install an extra bathroom in a home can be a worthwhile investment.



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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