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March 28, 2015



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Five Tips about Free Tax Help for the Military

IRS Tax Tip 2015-40, March 17, 2015

The IRS offers free tax help to members of the military and their families. The Volunteer Income Tax Assistance program has help sites both on and off base. This includes VITA sites to help our military overseas. Here are five tips to know about free tax help for the military:

Armed Forces Tax Council. The Armed Forces Tax Council oversees the military tax programs offered worldwide. AFTC partners with the IRS to do outreach to the military. This includes the Air Force, Army, Coast Guard, Marine Corps and Navy.

Trained volunteers. IRS-trained volunteers staff the military VITA sites. They receive training on military tax issues, like tax benefits for service in a combat zone. The staff can help you with special extensions of time to file your tax return and to pay your taxes or with special rules that apply to the Earned Income Tax Credit. You can also get help with the new health care law tax provisions.

What to bring. Take the following records with you to your military VITA site when you go to file your tax return:

- Valid photo identification.
- Social Security numbers for you, your spouse and dependents.
- Birth dates for you, your spouse and dependents.
- Your wage and earning forms, such as Forms W-2, W-2G, and 1099-R.
- Interest and dividend statements (Forms 1099).
- Health Insurance Marketplace Statement (Forms 1095-A).
- Exemption Certificate Number for exemptions that you obtained through the Marketplace.
- A copy of your last year's federal and state tax returns, if available.
- Routing and account numbers for

direct deposit of your tax refund.

- Total amount you paid for day care and the day care provider's identifying number. This is usually an Employer Identification Number or Social Security number.
- Other relevant information about your income and expenses.

Although nothing in the IRS rules or regulations require you to provide proof of health coverage at the time you file, if you have documents that verify your coverage, you should show them to your tax preparer. The IRS will follow its normal compliance approach to filed tax returns, and may ask you to substantiate the information on your tax return. You should keep these documents with your tax records. Learn more about the types of records you should keep at our Gathering Your Health Coverage Documentation page.

Joint returns. If you are married filing a joint return, generally both you and your spouse need to sign. If you both can't be present to sign the return, you should bring a valid power of attorney form. Use Form 2848, Power of Attorney and Declaration of Representative. There is a special exception to this rule if your spouse is in a combat zone. The exception allows you to file a joint return with a signed statement explaining that your spouse is in a combat zone and unable to sign.

IRS Free File. Do your own taxes with IRS Free File. You can use free, brand-name software or online fillable forms. If your income was \$60,000 or less, you qualify for Free File software. If you made more than \$60,000, you can use Free File Fillable Forms. Learn more at IRS.gov/freefile.

See IRS Publication 3, Armed Forces' Tax Guide, for more on this topic. You can view, download or print the booklet and tax forms on IRS.gov/forms anytime.

LARGE SELECTION EARLY VICTORIAN peach blow to include fancy bride's basket with silver birds, R.S. Germany, Fenton lamp, large collection Fenton in blue opalescent, cranberry opalescent, and vaseline opalescent pieces, fine china and crystal sets. Silver plate flatware sets in original storage box. Great selection of gifts for every occasion. **THE GALLERY**, 2 West Main Street, St. Johnsville, NY 13452. Telephone 518-568-5121.

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TREES, SHRUBS, FLOWERS, Plants, Hanging Baskets to be sold over Auction on Saturday May 3rd at 10:00am at JR'S Auction 56 Willett Street Fort Plain NY also will be selling 100's of other items including Lawn and Garden Tractors, Diesels, Equipment, Lawn and Garden Furniture, and much more!! Will be taking consignments!! 518-993-4668

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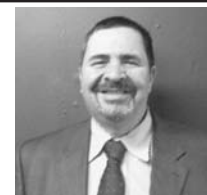
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Great apps drivers can use

Smartphones are a convenient tool that few people can now imagine living without. Smartphone-toting moms and dads know they always have a camera on hand to take quick snaps of their youngsters, while foodies rely on their smartphones to find nearby restaurants or read reviews of eateries while out on the town. But drivers also can benefit from smartphones thanks to the following apps.

• **Waze:** Commuters who download Waze to their smartphones may wonder how they ever navigated

drivers can then peruse to find the most affordable filling stations along their driving routes. Drivers can even enter their city, zip code or postal code to find the cheapest gas in their vicinity.

• **AAA Mobile:** AAA members can use the AAA Mobile app to access AAA services on their smartphones. Such services include trip planning, member discounts and roadside assistance. The app also includes a mobile version of the motor club's popular TripTik® Travel Planner, which



Drivers can benefit from smartphones thanks to certain apps.

their daily treks to the office without this useful app, which allows drivers to share real-time traffic and road information with their fellow motorists. Drivers can use Waze to save time and gas money and make their commutes less stressful. Drivers who use Waze can actively report accidents and find the least expensive gas prices posted by fellow drivers in their community.

• **GasBuddy:** While fuel prices dipped in late 2014 and stayed low into 2015, today's drivers are still conditioned to find the most affordable gas prices around. The GasBuddy app makes it easy to do just that, as users can share gas prices in their community, which fellow

makes it easy for smartphone users to find club-approved hotels, restaurants and attractions. Drivers can even create and share trip itineraries between their desktop and mobile devices.

• **Insurance:** Nearly every auto insurance provider now offers its own mobile app to policy holders. Such apps may allow drivers to pay their bills, view their insurance identification cards, peruse their policies, arrange for roadside assistance and report claims among other things. These apps put your auto insurance provider at your fingertips and can make it much easier to manage your policy.

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Publisher, President

Frederick W. Lee

V.P., General Manager

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V.P., Treasurer

Janet Lee Stanley

Circulation Manager.....Tony Keba
Classified Ad Manager.....Peggy Patrei
Controller.....Lyndsay Bock
Managing Editor.....Joan Kark-Wren
Production Coordinator.....Jessica Mackay
Shop Foreman.....Harry DeLong

Ad Sales

John Snyder, Sales Manager
518-673-0129, jsnyder@leepub.com
Kristen Lee, Sales Associate
518-673-0100, klee@leepub.com
Mary Skinner, Sales Associate
518-673-0130, mskinner@leepub.com
Jed Suits, Sales Associate
518-673-0131, jsuits@leepub.com

Reader ads 518-673-0111 or 800-218-5586

Bruce Button - Corporate Sales Manager
518-673-3011, bbutton@leepub.com
Accounting/Billing - Pauline Tripp
518-673-0150, ptripp@leepub.com
Commercial Printing - Beth Snyder
518-673-0101, bsnyder@leepub.com
Delivery concerns - Tony Keba
518-673-3011, pennysaver@leepub.com

Send all correspondence to:
PO Box 121, Palatine Bridge, NY 13428
Advertising e-mail: jsnyder@leepub.com
Editorial e-mail: jkarkwren@leepub.com
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Antique, Furniture and Consignment Auction

Tuesday, March 31st • 5:00pm Antiques, Furniture, Tools, Household and more!!

Already consigned is 1-Coca Cola Sign, 1-Large Tin Advertising Sign, 1-Dresser with mirror, 1-Chest of Drawers, Furniture, Tools, Antiques, Household 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!!

Food Auction

Wednesday, April 1st • 6:00pm

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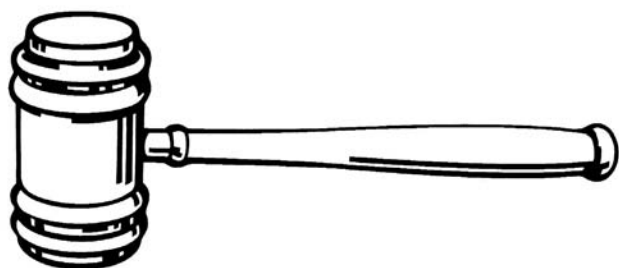
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Thurs., April 2nd Food Auction ~ 6:33pm

Sat., April 4th Consignment Auction ~ 6:33pm

Sat., April 11th Consignment Auction ~ 6:33pm

Sun., April 12th Breeder Sale ~ 11:33am

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Small engines may have big futures

The move is on to produce more fuel-efficient automobiles. Although alternative fuels have garnered significant publicity in recent years, some automakers are simply shrinking the standard car engine.

Automakers have been producing three-cylinder engines for some time, but are just now starting to reveal such engines to the public. While these types of engines have traditionally been associated with lawn mowers, mopeds and snowmobiles, a handful of cars are now being equipped with

three-cylinder engines to increase fuel efficiency.

While three-cylinder engines have had the unfortunate stereotype of being puny next to vehicles touting more under the hood, experts say that advances in engine technology have made it possible for three-cylinder engines to produce more power with less. Ford, Nissan and BMW are just some of the automakers experimenting with three-cylinder engines while also promoting other innovations to boost efficiency. Streamlined aerodynamics, carbon fiber and improved horsepower can change public perceptions of cars with engines that have fewer cylinders.

In addition to requiring less fuel, three-cylinder engines take up less space in engine compartments, freeing up more room for interior passenger space. This can create more space in traditionally compact vehicles. Smaller engines can improve safety because there is less risk that the engine will penetrate the interior in a front-end collision.

While some three-cylinder vehicles have lackluster responses with acceleration and road performance, others offer comparable horsepower to some larger engines. According to the automotive website Jalopnik, many modern three-cylinder engines offer power comparable to that offered by V8 engines in the 1970's.

The three-cylinder offerings may be concentrated to a few brands right now, but the advantages of these smaller engines may make them more prevalent in the years to come.

WEEKLY SALES EVERY MONDAY HOSKING SALES

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

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Monday, March 23rd sale - Total head sold 278. Organic Cull dairy \$1.18. Cull ave. \$.90, top cow \$1.10, Bulls/Steers \$1.25, bull calves top \$4.50, heifer calves top \$2.10, Dairy feeders \$.21 - \$1.57, Feeder Heifers \$.53 - \$1.37, Feeder bull \$1.35 - \$1.77, Hogs 343# - 606# \$.08 - \$.76. Piglets top \$72.50, Goats top \$215, Lambs 20# - 28# \$1.75 - \$2.75, 48# - 67# \$1.20 - \$2.70, Cull sheep \$.30 - \$.62, Dairy milking age top \$1700, bred heifers top \$1220, open heifers top \$1125, heifer calf top \$420.

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

Special: Gregory Farm - Walton, NY. Complete Holstein Dairy Dispersal. All AI sire & bred. 40 milking age in all stages of lactation, 10 bred & open heifers, 5 started calves. DHI RHA 18194 3.9 711 2.9 543 SCC 150,000 ave. 62#/cow. Calving interval 12.5 mo. Herd is being fed balage, hay & grain. Outstanding herd of cows in all stages of lactation milking up to 100#. Health issues have forced Bruce to make the decision to disperse his herd.

Saturday, April 4th - 11:30AM Spring All-Breed Premier Sale. 100 Head of Registered All Breed Dairy Cattle accepted for this sale. Farms represented: Oakfield Corners, Arethusa Farm, Echo Farm, Locust-Vale, Wisbee Farm, Jo-Ray Farm, Osborne Farm, Fantasy-Found, Roseland Farm, Merrill Farm, Tiger-Lily, Ju-Vindale, Sco-Li, Lawton Jerseys, Ayshires: Evans, James. Plus more! Also selling semen tank XR16 and semen: mostly Semex - Discovery, Parker, Atlee, Rylee, Casino plus more. Please bring your tanks. Also come support the local Chenango County 4-H Club - we will be selling pies before the auction to support their Scholarship fund.

Monday, April 6th - Normal Monday Sale & Monthly Fat Cow & Feeder Sale.

Saturday, April 11th - 11AM Spring Beef Spectacular Turnout Sale. Accepting consignments for this sale. A group of Hereford Feeders from one farm. Group of Herefords with 5-6 feeders along with 7-8 bred cows. 3 Hereford/Simmental Crosses bred heifers, 3 Hereford/Simmental Steers, 2 - 5yr. Hereford Cows due in Spring to Hereford, 1 Red & 1 Black Simmental Heifers due in fall. Calls are coming in daily with consignments expecting a nice group. Feeder market is increasing daily if you want mid-western prices this is the place to sell them. Accepting consignments.

Monday, April 13th - Normal Monday Sale & Monthly Heifer Sale

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

Thursday, April 23rd - Sale held on the farm. Marathon, NY. GPS address: 474 Killawog Hill Road, Marathon, NY. 11:00AM. Walco Registered Holstein Complete Dispersal. 115 head Freestall herd - 60 Milking age, 25 bred heifers balance youngstock. RHA 21,361 4.0 850 3.0 643. Year around herd in full flow of milk presently ave. 70# in the tank. SCC 200,000. Owners: Walter & Vicki Coleman.

Saturday, April 25th - 11:00AM sale held on farm. Norwich, NY. GPS address: 149 Holmesville Road, Norwich, NY. Mint Creek Farm Complete Machinery & Equipment farm sale. Small tools, shop equip., Snap-On Tool boxes, haying equipment, JD 2150 & JD 2955 Tractors, Skid steer, 30' Gooseneck Trailer plus much more. Full listing on website.

Wednesday, April 29th - 11:00AM sale held at Windy Acres Farm. Norwich, NY. GPS address: 829 County Rt. 29, New Berlin, NY (some GPS will take Norwich, NY). Evans Registered Jerseys Complete Herd Dispersal. 87 Head, 48 milking age in all stages of lactation, 20 short bred to springing, 16 newborn to yearlings, 3 bulls.

Saturday, May 2nd - sale held at Rick & Paula Evans. GPS address: 4997 St. Hwy. 23 Norwich, NY. 10:00AM Tornado Valley Complete Machinery & Equipment Dispersal.

Saturday, May 9th - sale held on the farm - Greene, NY. Goodrich Farm Complete Machinery & Equip. Auction. Watch for more details.

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B-Subik Farms Inventory Reduction & Consignment Sale Sat., April 4, 2015 at 10:00 AM

692 Old Trail Rd., Fonda, NY 12068
Route 5 East of Fonda. Follow Auction Signs

TRACTORS

Ford 9700, 2WD; JD 4020, cab; Case 1370, cab, 2WD, 55 hrs.; JD 1020; Minn Moline 5 Star, Project; Ford 7700 (bad motor).

HEAVY EQUIPMENT, TRUCKS & TRAILERS

JD 410C Backhoe, 4x4 extendahoe; JD 250 skid steer, low hrs., very nice; Bobcat S100 skid steer; JD 1020 dozer; 1995 F800 box truck w/liftgate; Int. 6 wheel dump truck; Eager Beaver detach equip. trailer; 24' tri-axle equip. trailer; 2 wheel 14' wagon; F350 Ford diesel flatbed; 3pt. hitch Ford backhoe.

HAY EQUIPMENT

8860 Case IH SP mower, low hrs., exc. shape; NH 575 baler w/thrower, sharp; JD 336 baler w/kicker; NH 273 baler; Hesston round baler; NH 163 4-Star tedder; 5 hay wagons, 3 metal, 2 wood; 2 NH 258 rollbar rakes; NH 489 haybine; New Idea 7' cutditioner; NH 630 round baler.

HARVESTING EQUIPMENT

JD 5200 SP chopper, 4x4, only 600 hrs, one owner, super nice!; Int. 82 pull type combine; NH 790 chopper; Gehl 1075 chopper, 3 row w/hay heads, processor.

PLANTING & TILLAGE EQUIPMENT

15' Hinkler no-till air drill; Int. 900 6 row corn planter; Amco 14' disc, rock flex, nice; 12' cultimulchers; 3 sets single roll cultimulchers; 2 sets JD plows; set 24' fold up drags.

MISCELLANEOUS

2 forage blowers (1 Gehl, 1 CIH 600); 2 Century field crop sprayers, hyd. fold booms; 3pt. fert. spreader; running gears; 3632 NI manure spreader; Meyers 7400 spreader; Int. grinder mixer; 3 Badger SU wagons (boxes only); Honda 3 wheeler; 25kw generator; enclosed snowmobile trailer; large amount of hardware; snowblowers; rototillers; finish mowers, etc. Large amount of hardware store items: nuts, bolts, nails, screws, plumbing supplies; Also contents from IBA store: steel fence posts, steel gates (2-6', 2-10', 2-12'); new metal poly tub feeders, new shovels, forks, barn scrapers, large assortment show related items. **More arriving daily!**

TERMS: 10% Buyers premium on all items, \$1,000 & down. All sales as is, where is. Cash or good check. Positive ID required.

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Tuesday, March 31st
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♦ BLT Salad

Wednesday, April 1st
♦ ALL YOU CAN EAT SPAGHETTI 3-7 PM
♦ Pizza Burger w/Fries
♦ Spaghetti w/Meatballs, Hot Sausage and/or Toss Salad

Thursday, April 2nd
♦ Chicken-N-Biscuits w/Veg
♦ Tuna Melt w/Fries

Friday, April 3rd
♦ Fresh Haddock Dinner Baked or Fried, w/Potato & Veg
♦ Mac-N-Cheese w/Veg
♦ Manhattan Clam Chowder

Saturday, April 4th
♦ Fried Scallops w/Potato & Veg
♦ Prime Rib w/Potato & Veg 3-7 PM

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Collecting

by Larry Cox

Blue Willow China

Q: Without realizing it, I have become a collector of Blue Willow china. It began with a couple of purchases I made at garage sales and then

became more serious. I currently have about 75 pieces with various pottery marks. Is there a guide you recommend? — Cecilia, Billings, MT

A: The Blue Willow pattern is one of the

most popular ever manufactured. It has been available for more than 200 years, and its popularity has never lessened. It is fun to collect because pieces can be found in shops and at antique malls throughout the country. A reference I have found useful is "Blue Willow: An Identification and Value Guide" by Mary Frank Gaston, now in its third edition. It can be ordered at amazon.com for about \$20.

Q: I am sending you a picture of a canister set that I have which I think

is an antique. It was purchased at an estate sale and has containers for flour, coffee, sugar, tea and cookies. How much do you think my set is worth? — Dina, Springfield, MO.

A: I have examined your picture and must tell you that your canister set is not as old as you think. An antique is an item that is at least 100 years old. What you have is a collectible from the 1970s. Your set was marketed as "Olde Tyme Kitchen," and its "earthy" design was especially popular with consumers. I have seen these sets at antique malls, and they are generally priced in the \$25 to \$45 range.

An excellent reference for items from this decade is "The Collectible '70s: A Price Guide to the Polyester Decade" by Michael Jay Goldberg and published

by Krause Books.

Q: I have a collection of Jim Beam bottles that my father compiled. He is in a nursing home, and I am liquidating his collection. Can you help me? — Shirley, Cheyenne Wells, CO.

A: One of the better groups for Jim Beam enthusiasts is the International Association of Jim Beam Bottle and Specialties Clubs. Yearly dues are \$20, which would put you in contact with collectors throughout the country. Contact information is 2965 Waubesa Ave., Madison, WI 53711; www.jim-beamclubs.com; and 602-663-9661.

Write to Larry Cox in care of KFWS, P.O. Box 536475, Orlando, FL 32853-6475, or send e-mail to questionsfor-cox@aol.com.

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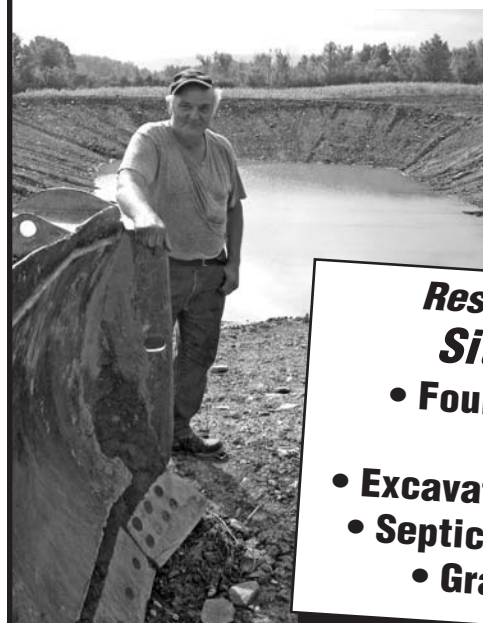
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Successfully plan your holiday escape

Millions of travelers take to the roads, rails and sky in the days surrounding major holidays. While a large percentage of people travel miles and miles to visit with friends and family members these times of year, others use days off from school and work as prime times for vacations.

Holiday excursions can be exciting, but they may require some extra planning and patience. Larger crowds at airports and more cars on the roads can make holiday-timed travel challenging. Make these trips memorable by reducing travel-related stressors.

Research thoroughly

- Study your travel options to determine the best way to get from point A to point B. Weigh the cost of your trip as well as the time involved in traveling. Driving may seem like a good idea if you don't want to stretch your budget, but it may eat up too much of your vacation time if you're traveling long distances.

- If you will be flying, learn the airline baggage restrictions and the security measures in place at your departing airports. This makes navigating the airport that much easier.

- Planning well in advance also enables you to get the best prices possible. A study by CheapAir.com found that those who booked tickets for domestic travel 49 days prior to departure saved the most money.

Develop a contingency plan

- Even the best laid plans can go awry. Know what to do in the event a particular rest stop or scenic spot along the way is closed or if travel plans get delayed or rerouted. Certain travel apps provide real-time updates on delays or provide gate numbers prior to arriving at the airport. Other apps indicate which gas stations have the lowest prices or which rest stops offer the cleanest bathrooms.

Take your car in for a tune-up

- Drivers should make sure their vehicles are in good working condition prior to departure. More cars are on the roads during holidays, and that means a greater potential for stop-and-go traffic, which can put added stress on the vehicle. Make sure your tires are properly inflated and in good condition to avoid flats or blowouts, which can delay your trip.

Pack light

- Ship gifts or keepsakes ahead of time so you do not have much to lug through airport terminals or rail stations. If you must take gifts with you, wait until you arrive at your destination before wrapping them, as this makes items easier to inspect.

- If you're going on vacation instead of just a week-end getaway, you will probably return home with more items than you brought because of gifts or souvenirs. Pack an extra tote bag or an empty carry-on suitcase where you can store extra items accumulated on the trip. Otherwise, see if these things can be shipped home. It may be cheaper to ship items than to pay airline baggage fees.

Travel off-peak

- It's often quicker and less stressful to travel during off-peak hours when roads and airports are less crowded. Off-peak hours include overnight, early morning or late evening. Red-eye flights or off-peak travel times also may be less expensive.

- Travelers looking to avoid crowded roadways or airports may also want to avoid especially popular travel days, such as the Wednesday before Thanksgiving. Leave a few days before a major holiday or arrive a few days after to avoid the crowds.

Travel with your own snacks

- Failure to eat or drink can do more than lead to hunger pangs and dehydration. It can make the body sluggish and may affect your ability to deal with minor (or major) irritations. Pack nutritious snacks and take breaks to refuel your body.

Remember your destination

- If you find holiday travel stressful, focus on the comforting thought that once you get to your destination you can kick back and relax. Do not overbook your trip and leave yourself time to unwind and decompress.



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Make Easter eggs last

Families gather on Easter to participate in many different traditions that have been passed down through time. One such tradition is coloring Easter eggs. Millions of eggs are harvested and sold this time of year to be included in Easter festivities. However, soon after egg hunts have been completed and family dinners are brought to the table, those colored eggs may be relegated to the trash. When colored

with food-grade dyes, such as those manufactured and readily available around Easter, the eggs remain safe to eat. Colored eggs that are stored in a refrigerator can last up to a week if their shells remain intact. Peeled eggs may last up to five days, says the USDA Food Safety and Inspection Service. Once eggs are boiled and dyed, they should be promptly put into the refrigerator to keep them fresh and

edible. It's advisable to use plastic, wood or paper-mâché eggs for Easter egg hunts, as eggs made of such materials will not spoil. Otherwise, hide and refrigerate hard-boiled eggs if this task can be completed within two hours. After that time frame, the eggs have the potential to spoil. By eating colored eggs, you can reduce waste and add a tasty appetizer to Easter meals.



Additional Medicare Tax – What You Need to Know

IRS Tax Tip 2015-41, March 18, 2015

Some taxpayers may be liable for an Additional Medicare Tax if your income exceeds certain limits. Here are six things that you should know about this tax:

- Tax Rate. The Additional Medicare Tax rate is 0.9 percent.
- Income Subject to Tax. The tax applies to the amount of certain income that is more than a threshold amount. The types of income include your Medicare wages, self-employment income and railroad retirement (RRTA) compensation. You must combine your wages and self-employment income to figure the tax. You do not consider a

loss from self-employment purposes of this tax. You compare RRTA compensation separately to the threshold. See the instructions for Form 8959, Additional Medicare Tax, for more on these rules.

- Threshold Amount. You base your threshold amount on your filing status. If you are married and file a joint return, you must combine your spouse's wages, compensation, or self-employment income with yours. Use the combined total to determine if your income exceeds your threshold. The threshold amounts are:

Filing Status / Threshold Amount
— Married filing jointly: \$250,000

- Married filing separately: \$125,000
- Single: \$200,000
- Head of household: \$200,000

- Qualifying widow(er) with dependent child: \$200,000

- Withholding / Estimated Tax. Employers must withhold this tax from your wages or compensation when they pay you more than \$200,000 in a calendar year. If you are self-employed you should include this tax when you figure your estimated tax liability.

- Underpayment of Estimated Tax. If you had too little tax withheld, or did not pay enough estimated tax, you may owe an estimated tax penalty. For more on this topic, see Publication 505, Tax Withholding and Estimated Tax.

If you owe this tax, file Form 8959, with your tax return. You also report any Additional Medicare Tax withheld by your employer on Form 8959. Visit IRS.gov for more on this topic. You can also get forms and publications on IRS.gov/forms anytime.

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BAKERY IS LOOKING FOR A responsible individual to work mainly in kitchen. Need experience in baking and good preparation on grill. Would be early hours to mid morning. Need experience in cake decorating. Part time to start, but could become full time. Stop in for more information or questions. 10 Bridge Street, St. Johnsville, 518-568-8023.

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Easter
Sunday, April 5
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the rare beauty of new life. ~ S.D. Gordon

Join Us For
Easter Dinner

Serving 12-5pm • Sunday, April 5
Make Your Reservations Early!

Garlic Rubbed Rack of New Zealand Lamb
Lobster Campanelle & Cheese
Baked Pit Ham
Crab Stuffed Tilapia
Eggplant Florentine

Includes
Bread, Salad, Sides,
Strawberry Shortcake,
& Coffee or Tea

Due to Easter Dinner, we will not be serving
our regular Monthly Sunday Brunch.

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This joke's on you

Despite its popularity, April Fool's Day is not a national holiday. Popular since the 19th century, April Fool's Day is celebrated by pranksters in Canada, Australia, Brazil, the United States, and parts of Europe.

References to April Fool's Day can be traced back to as early as the 1500s, but information on its origins is vague and infrequent. The beginnings of April Fool's day remain something of a mystery, but many throughout history have offered their takes on the holiday for hoaxers. One

of the more popular theories suggests that April Fool's Day sprung up after the French calendar reform in 1564. France moved the start of the year from the end of March to January 1, and those who continued to celebrate the new year in March were the victims of pranks. Pranksters stuck paper fish to the backs of unwitting victims. To this day, Poisson d'Avril, or April Fish, is the term used for April Fool's Day in France.

Other cultures celebrated the new year on or around April 1, including

many Romans and Hindus. The timing coincided with the vernal equinox. Spring often heralded the start of the new year. Some have linked April Fool's Day to the notion of "spring fever." There may be something about changing from winter to spring to serve as the catalyst of festive, light-hearted celebrations.

Today, people all

around the world celebrate April Fool's Day with silly pranks and attempts to convince people to believe in things that are truly ridiculous. Unless one wants to be the victim of a prank, he or she should take things said and done on April 1 with a grain of salt. Nothing is what it seems on April Fool's Day, and that's part of the fun of it.



Many people have theories as to the origins of April Fool's Day. No matter how it started, it's a silly day full of practical jokes.

Licenses, fishing tackle, bow work, buy a new or used bow, all your hunting needs, **LIVE BAIT**, etc. **LIKE** us on Facebook **o o k !** www.facebook.com/theSportsmansDen

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

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DON'T MISS OUT ON OUR Tuesday night Auction on March 31st th 5:00pm we usually have Furniture, Bedrooms Suits, Tools, and lots more!! We also do house clean-outs!! JR'S Auction 56 Willett Street Fort Plain NY if you have items you want to turn into money bring it on down or call for details 518-993-4668

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

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HUGE 2 DAY ESTATE AUCTION Sat May 16th and Sat May 30th 10:00am in St Johnsville NY Large collection of vintage Snowmobiles, Vintage Snowmobiles Motors, Parts, Like New Tractors, Like New Enclosed Trailers, 12 Guns, Like New Contractor Tools, Like New Tool Chests, Woodworking Tools, Wrenches, 5 Like New Fuel Tanks, Lawn Tractors, 4 Wheeler, Harley Davison Motorcycle Leggero single cylinder, Concrete Mixers, Concrete Screeter like new and much more!! Auction by JR'S Auction 518-993-44668

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Calendar of events

ORIGINAL VALLEY PENNSAVER

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

MAR 1-31

Arkell Center Events for March

Arkell Center, Canajoharie, NY. Arkell Center Programs for all area seniors during March are as follows:

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

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

Mon, Wed & Fri: 10-10:30 am. Senior Exercise Program is in the basement. Open to all area seniors. Coffee served after.

Wednesdays: 2:30-3:30 pm. Gentle Yoga with instructor Patty Pietrowicz in the basement. Open to all area seniors.

Thursdays: 9:45-11 am. The Diet Club will be meeting in the Gallery. Open to all senior citizens.

SPECIAL EVENTS

Defensive Driving/Point Reduction 6 hour course from 9-3 held on March 31 - May 5 -August 11 & Sept. 12. Call for reservations 673-4408.

Tax Aid Services: Every Wednesday through April 8: From 8:15 am - 12:30 pm.

AARP Tax Aid, Lucius Gotti Jr. is available, To schedule an appt. call 673-2943 after 3 pm.

MAR 28

40th Annual Easter Egg Hunt

Haslett Park in Fort Plain. 10 am. Rain date April 4. For more information contact Sue Leavitt at 673-5482.

MAR 29

Palm Sunday Service

Crum Creek Lutheran Church, 110 Co. Hwy. 108, St. Johnsville, NY. 1 pm. All are welcome. Refreshments and fellowship following the service.

APR 2

Holy Week Services at Van Hornesville United Methodist Church

Van Hornesville United Methodist Church, Rt. 80 Van Hornesville. Thursday, April 2-service 7 pm.

Good Friday, April 3 Noon to 3 pm. Van Hornesville church is open for anyone who would like to come for meditation or prayer.

• Good Friday, April 3 Noon-Ecumenical Service at St. John's Episcopal Church in Richfield Springs

• April 5-Easter Sunday Service at 10 am.Continental Breakfast provided before service. Come early 9:15 am

APR 11

Battle of the Bands

Glove Theater in Gloversville, NY. Doors open at 5 pm starts at 6 pm admission \$8 available at door day of show. All ages welcome. To compete call 315-723-9656.

Free Clothing Giveaway

Valley Alliance Church, State Highway 5 east of Nellyliston, NY. 9-11 am. Doors open at 8:45 am. Refreshments will be provided.

Mother and Daughter

Princess Tea

Dolgeville Masonic Temple. 11 am. Price updated to \$7.50 per person. Princess costumes welcome! Call Marilyn for advance tickets 315-429-9884.

Yankees/Red Sox Bus Trip 125/person. Buses will pick up at Kinney Drugs in Dolgeville and at the Thruway entrances in Little Falls and Canajoharie. For further information call Marilyn 315-429-9884 or Sam at 315-867-3931. Co-sponsored by the Dolgeville Rotary Club and the Violet Festival.

APR 18

Psychic Fair

Auskerada Place 78 S. Main St Dolgeville. 10 am-6 pm. Admission is \$5. Interested vendors call Marilyn at 315-429-9884.

MAY 1-3

First Annual Conference on the American Revolution

Fort Plain Museum. Times are as follows:

• Friday evening Meet & Greet starts at 6 pm, Saturday Conference starts at 9 am,

• Sunday Bus Tour starts at 9 am. Detailed schedules will be available when attendance confirmation e-mail/phone call is placed about a month before the event. FYI: there may be \$15 in admission donations to historic sites on the bus tour in addition to the \$20; we are working on sponsorships to cover this \$15 cost. Space is limited, early registration is suggested. For further information e-mail fortplain-

museum@yahoo.com or call 518-774-5669.

MAY 2, JUN 6, JUL 4, AUG 1

Acoustic Coffee House

Fultonville, NY. 6:30-10 pm. And don't forget the Acoustic Coffee Houses' 7th Annual Party in the Perk Summer Special Open Mic on June 20 outside in Fultonville Park from 3-8 pm.

MAY 25

Fort Klock Opening Day

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

JUN 6

Stop Hunger Now! Meal Packaging Event

Harry Hoag School, 25 High St., Fort Plain, NY. 9 am. For more information call 518-993-4302.

Stop Hunger Now! Meal Packaging Event

Harry Hoag School, 25 High St., Fort Plain, NY. 9 am. For more information or to participate, call Fort Plain Reformed Church at 518-993-4302.

JUN 6-7

Hammer In

Fort Klock Historic Restoration, 1820 Fort Clock Blacksmith Shop, St. Johnsville, NY. 10 am - 4 pm. All blacksmiths are invited to attend and demonstrate how iron items were created in early times. Call 518-568-7779. On Internet at www.fortklockrestoration.org

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Page 15 - Section A • Let Them Know You Read COUNTRY FOLKS • Month xx, 2009

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APRIL 1 & 2

2015

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MAISIE - 5 year old female Black Lab. Good with other dogs and kids. Came to the shelter March 20th with sister Molly.



MOLLY - 5 year old female Black Lab. Good with other dogs and kids. Came to the shelter March 20th with sister Maisie.



WINSLOW - Black and white Pit Bull mix, 8 to 10 years old. Found running on Hilltop Road on August 27, 2014. Good with some dogs and fine with kids. Beautifully behaved.



DOZER - 1 - 2 year old male brown and white Pit Bull. Found on Cty. Hwy. 107, Johnstown near Harry's Auto on February 28th. Sweet and sociable, a real charmer!



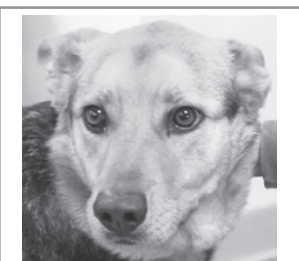
BAXTER - 2 - 3 year old brindle and white male Pit Bull/Beagle mix. Found on Route 10 between Hickory Hill and Stone Arabia Roads, Palatine on March 1st. Sweet-natured and affectionate.



WILSON - 6 year old male black brindle Mastiff mix, 70 lbs. Found on Route 163, Canajoharie on May 13th. Handsome dog, knows commands, loves belly rubs. Adult home only.



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



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



SHAY - 2 year old female Pit Bull/Lab mix. Knows 'sit' and 'shake'. Hyper-active. Needs obedience training. Came to the shelter on March 13th because her owner was moving.



OTIS - Male mixed breed, 10 to 12 years old. Found on Moyer St., Canajoharie on February 13th. Gentle old soul, very lovable. Fine with some dogs.



PRINCESS - 4 year old longhaired Calico. Lovely cat with big saucer eyes and tufts in her ears.



STEWIE - 5 - 7 year old dark tiger male. Very friendly. Came to the shelter March 10, 2015.



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



PARIS - Darling shy 2 year old black female. Came to the shelter March 10th with sister Frenchie.



FRENCHIE - Lovely 2 year old black and white female. Playful and responsive. Came to the shelter March 10th with sister Paris.



LIZZIE - 2 year old black female. Very shy. Came to the shelter in May 2014.



WAYNE - 5 year old black and white male. Friendly and inquisitive. Likes to give little 'love bites'. Came to the shelter March 15th.



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

Annual Bowling Tournament to benefit Ayres Memorial Animal Shelter
Sunday, March 29th Iroquois Lanes, 192 Erie Blvd., Canajoharie
4 person team - \$80 per team • 9 pin no tap format
1 Shift ONLY 1PM • Door Prizes & Raffles
For information or to register please call Iroquois Lanes at 518-673-5498

Thank you for helping our shelter pets till they find a forever home.

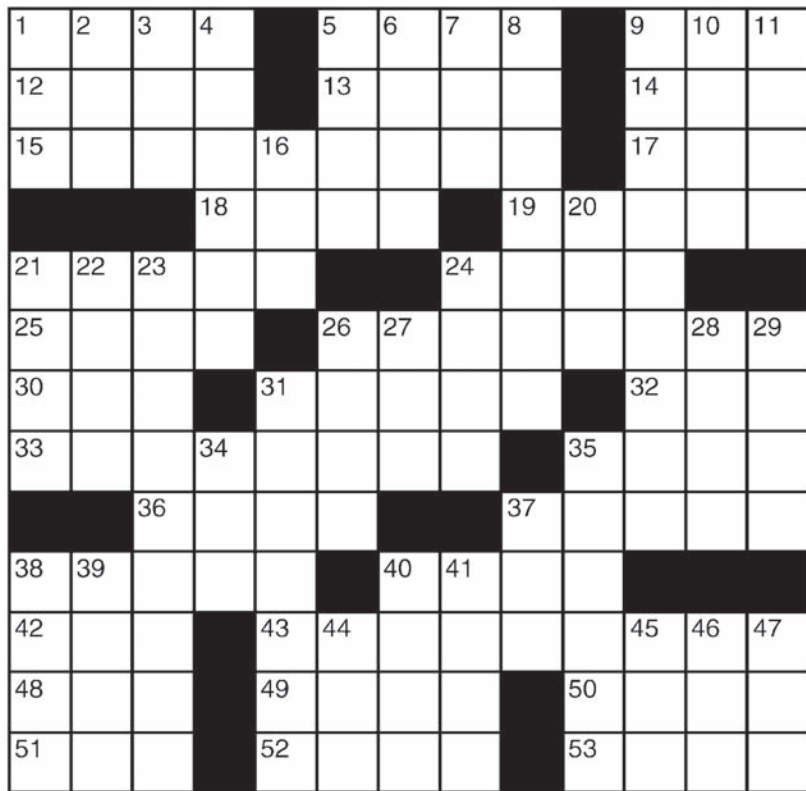
Easter Pie Sale
to benefit Ayres Memorial Animal Shelter
Friday, April 3rd • 9:30AM till sold out
Big Lots - Dutchtown Plaza, Palatine Bridge
BAKERS NEEDED. Call Dale at 518-673-5144

NEEDED:
CAT
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King Crossword



HOCUS-FOCUS

BY
HENRY BOLTINOFF



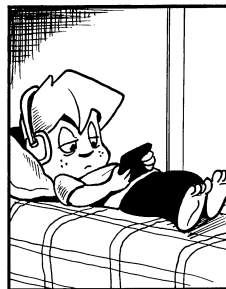
Find at least six differences in details between panels.



Interferences: 1. Blanket roll is missing. 2. Cap is different. 3. Sun is missing. 4. Arm is moved. 5. Sign is missing. 6. Log is smaller.

Amber Waves

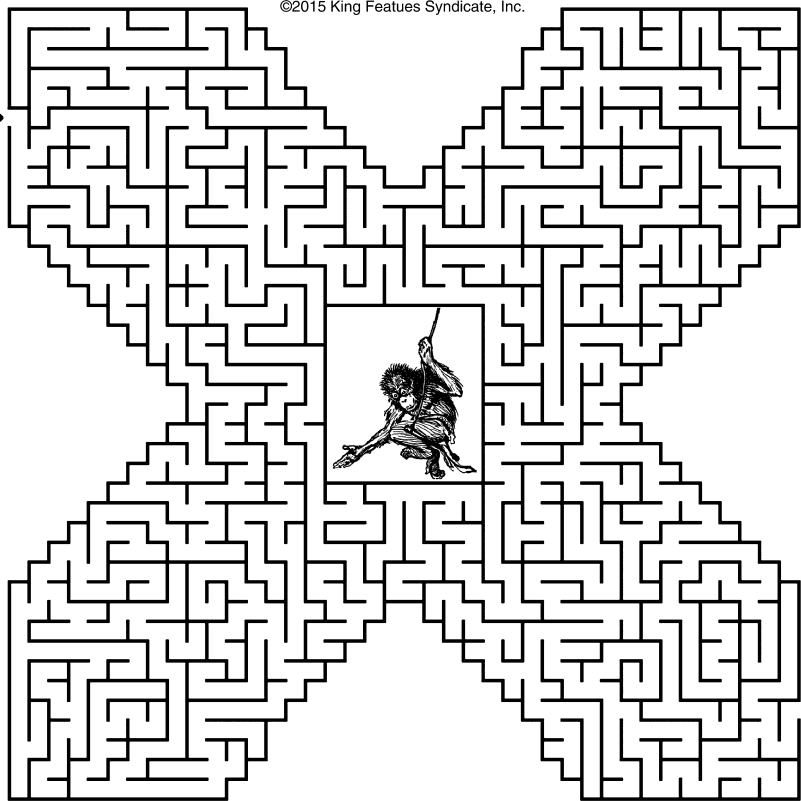
by Dave T. Phipps



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Mega Maze

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“When you reach the end of your rope, tie a knot in it and hang on.”

— Franklin D. Roosevelt

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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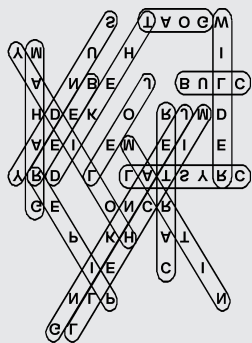
MAGIC MAZE ● BILLYS AND BILLIES

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

Find the listed words in the diagram. They run in all directions forward, backward, up, down and diagonally

Beer	Goat	Joel	Sunday
Carter	Graham	Martin	The Kid
Club	Holiday	Mitchell	Wilder
Crystal	Jean King	Piper	

ANSWERS



BIGGS AND BIGGIES



Solution

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

Answer

Weekly SUDOKU

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

Solution time: 21 mins.

— King Crossword

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Each and every year, the Casimir Pulaski Society takes advantage of the opportunity of mass exposure that Dyngus Day (April 6, 2015) Rotterdam, NY provides us with. We use this opportunity to help those in need in our community.

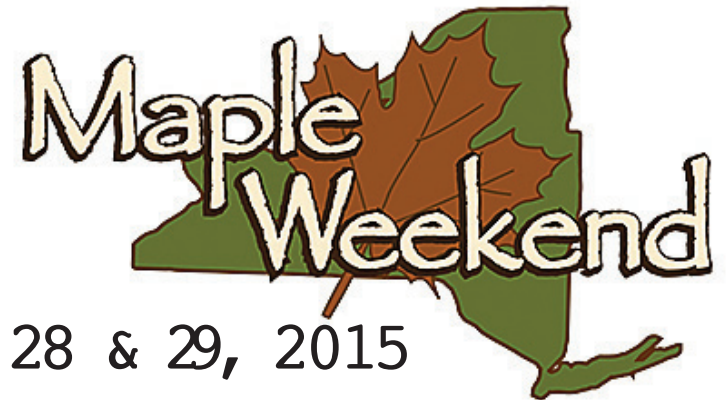
This year we will be donating ALL proceeds from our basket raffle in honor **Matthew W. Phillips**, who was a Captain with the Providence Volunteer Fire Dept. and was employed by Saratoga County Highway Dept. Matthew lost his life in a tragic motorcycle accident in July of 2014.

**The Casimir Pulaski Society would like to do our part
to help someone who has helped so many.**

**All proceeds to benefit the
Matthew W. Phillips Memorial Scholarship Fund**

You, your business, group or organization can sponsor for a basket (\$50 or \$75), or make a donation to this GREAT cause!! Please make checks payable to CM Lesniewski and please write "Matthew Phillips Memorial Fun" in the memo.

**For more information please contact
Christine Lesniewski at 518-8948-0620**



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Learning car dealership terminology can make buying a car less intimidating

Many industries have their own lexicon, and the automotive industry is no exception. Prospective car buyers may visit a dealership and hear an array of unfamiliar terminology.

Familiarizing yourself with such lingo can make it easier to leave a dealership feeling like you got the best deal possible. Such familiarity also makes it easier to understand your surroundings and what's going on as you work to get the car you want for the price you want.

The following are a handful of terms you might hear at the dealership when you decide to upgrade to a new vehicle.

Babysitter: Co-signer or co-buyer on a contract, or term used when the primary buyer needs help to make a decision or buy.

Be back: Prospective buyer who promises to return after researching other vehicles or deals.

Bumping: Raising the customer's offer for a car.

Buy rate: The interest rate that banks or financing institutions will charge on all contracts being financed. It is a "secret" number between the lender and the dealer that is the real amount of the interest rate that the loan starts out at before the dealer increases it for its own extra profit.

Candy store: A dealership with a lot of inventory to check out.

Chisler: A buyer who works the

salesman down to the best possible deal on the vehicle.

Closer: Salesperson whose job it is to "close" the deal with customers who are hesitating.

Demo: A test-drive of the car.

F and I: Refers to the sales department that arranges for financing with a lender. It stands for finance and insurance.

First pencil: An opening offer from the sales manager.

Flake: Refers to a customer with bad credit. This customer may be referred to as a "roach" as well.

Four-square: A worksheet divided into four squares to represent the four elements of a car deal: selling price, trade-in value, monthly payment and down payment.

Gold balls: A customer who has excellent credit and usually an impressive down payment.

Green pea: A novice salesperson.

High penny: To increase a customer's monthly payment without exceeding the next dollar amount.

Lay down: A customer who says yes to everything.

Sled: A trade-in that is worth little or nothing.

Tower: The floor manager's office or central location.

Up: A customer who walks onto the car lot or into the dealership.



(267) 31 Otsego St., Canajoharie needs work but for the price, it is a good deal. Some work has already been done. Some new windows. It has an asphalt shingle roof. It's set up as a 2 family and certainly could make a grand 1 family home. **NOW \$24,500**



(301) 224 Main St., Fort Plain could be a show place. The first floor has been gutted (the bull work is done). All the original woodwork, french pocket doors and hardwood floors are all in tact. Replacement windows. 2 new furnaces. **ONLY \$39,900**



(401) 441 Mapletown Rd., Canajoharie is just 4 miles to town and situated on 7.4 acres. The home features plank floors and original woodwork. It also features a grand spiral staircase in the foyer. 2 Open face barns with automatic waterer. Artesian spring. **\$149,900**



(403) 975 Dygert Rd., Canajoharie was built approximately 1830. It is situated on approximately an acre. It is gutted and awaits the handyman to remodel and make new. Nice country location with some woods. Motivated owner is asking **\$16,500**

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647 State Route 8, Morehouse



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35 N 4th Ave, Ilion



You will love this warm & inviting home to create years of memories. 3 BRs, 1 bath with entrance hall, LR, DR, kitchen, den with fireplace. 2 car heated garage. Great backyard with 8 foot privacy fence. Many upgrades plus appliances. SELLER HAS MOVED, COME TAKE A LOOK AND MAKE AN OFFER!

37 Woodside Ave, Little Falls



Super cute 3 BR, 1.5 bath home. Features bright and sunny kitchen with center island and breakfast bar, den/sitting area with pellet stove, LR, formal DR, entry hall, nice open floor plan, hardwood floors, detached garage, and yard! A great place to call home!

645 Shells Bush Rd, Herkimer



Country ranch with almost 2.5 acres. 3 BRs, 2.5 baths, entry hall, LR with fireplace, formal DR, kitchen with woodstove, den, nice hardwoods, attached garage. Super convenient location close to the village of Herkimer.

REDUCED AGAIN! 37 Cold Brook St, Poland



Great big 1800's village home with tons of potential! Would make a great 2 family or nice large one family home. Has beautiful woodwork, spacious rooms, built-ins, gorgeous staircase. Needs some work but will be well worth the investment. Being sold AS IS.

JUST LISTED 9 Elm St, Ilion



Beautiful 2 family home with plenty of parking. Smaller upstairs apartment has 2 BRs, 1 bath, kitchen and LR. Large back apartment has big eat in kitchen, LR, 2 BRs, 1 bath. Lots of updates including new flooring, replacement windows, 4 year old roof. Make an appointment, not a drive by.

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Ten questions to ask before hiring your wedding photographer

(BPT) — Some moments are simply too important to trust to a camera phone.

Your wedding will be one of the most memorable times of your life and no one can capture it better than a professional photographer. So how do you find the right one? As you begin the interview process, here are 10 questions to help you determine if you've found the best photographer for your wedding.

1. Does the photographer have a gallery of wedding images you can review?

Reviewing sample work allows you to see the photographer's strengths and weaknesses — don't fool yourself, every photographer has them. You'll also be able to get an idea of their style. Are they formal with an eye for the perfect picture or do they love to capture the hidden moments when no one is looking? Look for images that

you can see yourself in. Think of three words that describe you and share those with your photographer. Every photographer has a style and reviewing their gallery can help you determine if theirs is right for you.

2. What is the photographer's working style?

Some photographers are orderly and operate like wedding planners. Others prefer to sit back and let the events of the wedding unfold. It's important that you find someone who can understand and meet your expectations. Discuss this ahead of time and ask away, so that you understand how well the photographer's working style matches your own.

3. Is the photographer available for an engagement session?

An engagement session does more than provide you with priceless images together before you get married.

It's also your first opportunity to work with your photographer and develop a relationship that will allow you to be completely at ease on your big day. Use this session to confirm if the photographer is indeed the right person to capture your wedding.

4. Will the photographer create a detailed shot list?

This list will ensure no important photo is missed during the commotion and excitement of the big day. You should be able to create that list together, add to the list leading up to the day and have a copy of that list the day of. Take an honest look at what images really matter and fill your photographer in on situations he or she might need to be aware of in order to prevent awkward moments, and to ensure that he or she can get the shots that matter most.

5. What kind of lighting will be used?

Whether you have an indoor or outdoor wedding, you'll want to make sure your photographer has professional grade lighting equipment to deliver the images your wedding deserves.

6. Does the photographer have backup equipment?

You've prepared contingency plans for every other aspect of your wedding; your photographer should as well. A true professional photographer won't miss your perfect shot because of a technology issue. He or she will always bring one or two backup cameras, lenses, flashes, additional lighting equipment, extra memory cards, and batteries.



7. Does the photographer have liability insurance?

Accidents happen at weddings and if one of your guests trips over your photographer's light stand, it's good to know you both are protected. Your reception venue may even ask the photographer to submit a certificate of liability ahead of time.

8. Will there be one photographer or two?

A second shooter increases the probability that no shot will be missed, especially if you are having a large wedding. If there will be two photographers, ask to meet them both to get a feel for their personalities and how well they might blend in on your big day.

9. What will happen to the images after your wedding?

Will your images be backed up to a hard drive or the cloud once processed? How long will your photographer keep the images afterward? Will they be kept for a couple of years or dumped immediately? If you have any concerns about losing your photos, knowing what the photographer plans to do with your images after your wedding is important.

10. When will you get your photos?

No, you won't get your pictures the day after; no photographer can deliver that quickly. It's a good idea, though, to get a general idea of the timeline ahead of time. You might even be able to agree on getting a couple of images ready for social media use very quickly. But obtaining your photos will likely take several weeks. To help with the wait, some photographers will send you a sneak peak with a few images. Just ask ahead of time!

You won't be able to see everything that happens during your wedding day. The right photographer will capture moments you never knew existed. To learn how you can find the perfect photographer for your wedding, visit www.ppa.com/weddingphotographer.

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The many benefits of hiring a professional landscaper

The flowers are blooming, and the grass has begun to grow anew, making spring a great time for homeowners to once again turn their attention to landscaping. Those who aren't looking forward to dusting off their lawnmowers and rethreading their string trimmers may want to hire professional landscapers to tend to their lawns and gardens.

A recent joint study by the National Gardening Association, Residential Lawn and Landscape Services and the Value of Landscaping found that homeowners spend roughly \$45 billion per year on professional lawn and landscape services, as nearly 30 percent of all households across the United States use at least one type of lawn or landscape service. The rising use of lawn care services is indicative of homeowners' appreciation of the convenience and craftsmanship professional services can provide. While the impact professional landscapers can have on a property's aesthetic appeal is considerable, homeowners also benefit from working with professional landscapers in various other ways.

- **Time savings:** One of the biggest benefits of leaving lawn care to the professionals is the amount of time it will save for the average homeowner. Lawns generally need to be mowed once per week during the spring and summer seasons and, depending on the size of the property, that can take an hour or more. Add the time it takes to clean up clippings, mulch landscaping beds and edge the property, and homeowners can expect to devote a significant chunk of their weekends to caring for their lawns. Lawn services employ a few workers who make fast work of the job, leaving homeowners time to enjoy their weekends however they see fit.

- **Reduced risk for injury:** Maintaining a landscape is hard work, and those unaccustomed to this type of activity may find themselves winded or at risk of injury. Improper use of lawn equipment also is a safety hazard. Leaving the work to professionals can help

homeowners avoid strained backs, lacerations, pulled muscles, sunburns, and any other dangers that can result when tackling landscaping projects.

- **Financial savings:** On the surface, hiring a landscaping service may seem like a costly venture. However, after crunching some numbers, many homeowners realize that doing the work themselves may cost more in the long run than hiring a professional landscaping service. Homeowners who decide to go it alone must purchase expensive equipment, and those lawn tools will require routine maintenance, which costs additional money. Inexperienced homeowners may incur extra fees to "fix" mistakes that occur during the learning process. Each year, new seed, fertilizer, mulch, pesticides, and other supplies also must be purchased. But professional lawn care services typically charge a set fee per month, and that fee covers the maintenance of both your property and the equipment needed to keep that property looking great.


- **Know-how:** Many professional landscapers know how to address lawn care issues that may arise throughout the year. They will know how to deal with dry patches of lawn or poorly draining areas, and they also can make recommendations on plants that will thrive under certain conditions.

- **One-stop shopping:** Certain landscaping services provide many different options for prospective customers. Basic lawn cuts may be one package, but there also may be services for seasonal seeding, weeding, leaf clean-up, and winterizing.

- **Consistent maintenance:** Homeowners who frequently travel or spend much of their summers away from home often find that lawn care companies are a wise investment. Established weekly schedules ensure the landscape always will look its best whether homeowners are home or out of town.

Spring is a great time for homeowners to decide if hiring professional landscaping services is in their

best interests. The time and money saved, as well as impact professional landscapers can have on a property, makes landscaping services a great investment for many homeowners.



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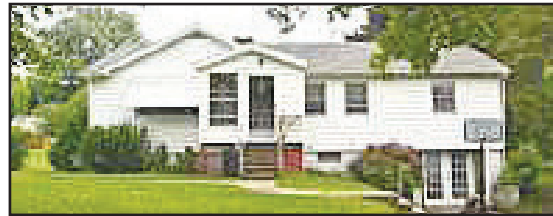
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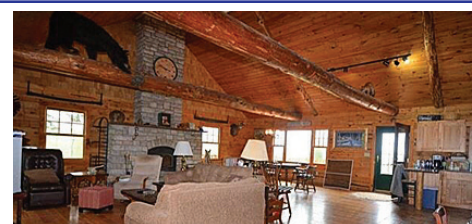
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Firefly Meadow Rd. Beautiful Log Home features open concept design, lofted bedroom, all natural woodwork and on 2 acres. Additional acreage available. Off the grid but stove, refrigerator and lights all use propane. Stationary generator, drilled well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



Gates Hill Rd., Schoharie County

This log hunting lodge is an ideal get-away 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**

Busting first-time homebuyer myths

(BPT) — When buying a first home, most people are making one of the biggest purchases of their lives. Without home buying experience, it's hard to separate fact from fiction.

"Buying a first home can be exciting and stressful for most young buyers, especially the financing process," says Clete Thompson, vice president at imortgage, a division of loanDepot LLC. "There's a lot of paperwork, many choices, and sometimes budgets don't stretch very far. Our licensed loan officers specialize in helping first-time buyers navigate the home finance process, which can be stressful if you're not working with a seasoned professional."

To help first-time buyers, the experts at imortgage are uncovering prevalent myths about financing a home purchase:

Myth: It takes a 20 percent down payment to buy a home.

Reality: Required down payment amounts vary by type of loan and they are on average much smaller than people think. Last year, the median down payment for all first-time buyers was 6 percent, according to the National Association of Realtors. One reason is that many first-time buyers use FHA loans, which require down payments as low as 3 to 3.5 percent. VA loans require nothing down for qualified veterans or active military personnel. If you want to take out a conventional loan, many lenders do require 20 percent down, but you can lower that percentage with private mortgage insurance. There are also hundreds of down payment assistance programs that eliminate or reduce down payment requirements for qualified borrowers.

Myth: If you owe a lot of student loan debt, there is no way you can get a mortgage.

Reality: Don't assume that having a lot of student loan debt automatically disqualifies you from getting a mortgage. The key factor is not necessarily the size of your loan obligation, but the amount of your total monthly debt payments compared to your monthly income. This is called DTI.

Myth: If your credit score is low, you should not even try to get a mortgage.

Reality: Millions of potential buyers assume they will not be

approved for a mortgage even though many could qualify, according to a national survey commissioned by loanDepot LLC. Today, median FICO scores for mortgages to buy a home are 683 for FHA loans and 754 for conventional loans. But hundreds of thousands of buyers with scores lower than those are getting mortgages if they have good income and low levels of debt.

Myth: Buying a home isn't a good investment.

Reality: Real estate, like other assets, rises and falls based on supply and demand. Over the past two years, home values in most markets have been rising. While all real estate is local, if you bought a home in March 2012, by August 2014 the national median home price as measured by Case-Shiller had risen 29.6 percent.

Myth: The mortgage-interest tax deduction is going away.

Reality: Though the deduction has its critics, most observers believe it is unlikely that Congress will eliminate the mortgage interest deduction any time soon. Many states also allow homeowners to write off the interest they pay on their mortgages from their state income taxes. Check with your accountant or CPA on if you can qualify for this type of tax deduction.

Myth: I'm about to get married and the wedding is so expensive I won't be able to buy a home.

Reality: According to TheKnot, the average wedding has 138 guests who typically give a gift valued at \$100 each. That's \$13,800 in spatulas, baking pans and other things. If every guest contributed to a Down Payment Fund, you could have enough saved for a down payment on a \$276,000 home in San Diego.

"These are just a few of the myths about home buying that surface frequently in our conversations with first-time buyers," says Thompson. "I always advise potential buyers, especially first-time buyers, to get in touch with one of our local imortgage loan officers if they're interested in straight answers to specific questions about financing a home. We are here to help."



Without home buying experience,
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(640) A great buy on approximately a half acre near the Canajoharie School. 2BRs on the first floor with 2 more rooms on the 2nd floor. Also includes family room and an exercise room. Wood Mode kitchen, mature landscaping with fruit trees and berry bushes. **\$100,000**



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(168) Canajoharie 3+ BR home is comfy and cozy. Lots of big windows make it bright and airy. Many updates over the years: oak kitchen, bath, roof, boiler, hot water heater, gutters, electric service. The back yard goes back 210 feet and has a cute patio area. **\$98,500**

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25 Northern Terrace, Gloversville



New Offering...impeccable north end ranch with many updates. 3 beds, 2.5 baths, large eat in kitchen. Attached garage with handicap ramp, plenty of storage, central air, deck with Sunsetter awning, covered porch. **\$127,900**

2376 State Hwy. 10, Caroga Lake



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134 Prospect Ave., Gloversville



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101 Oakland Ave., Gloversville



Very nice center hall colonial has 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. **NEW PRICE \$139,900**

123 Fancher Rd., Town of Johnstown



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49 Woodward Ave., Gloversville



Too cute duplex might be perfect for singles, retirees or couples! Large open living space, kitchen, bath and 2nd level sleeping loft in each unit. Off street parking, separate utilities. Easy to heat! **NEW ON THE MARKET AT \$58,000**

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! **\$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**

3 Early Ave., Gloversville



Affordable 4 bedroom with 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 **\$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**

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Building Lot - Clovercrest Drive, Town of Johnstown



2.1 acres in newer cul-de-sac. Town approved with recent survey, electric at road. Beautiful setting just outside the city, with easy access to necessities. Owner's need to sell **\$29,900**

1 Acre Lot - 1932 State Hwy. 29a, Town of Johnstown



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New Land Listing, State Hwy 29, Johnstown



Nice country building lot, just outside city limits. Close to city amenities, NYS Thruway. Cleared and ready for a new home. Over 3 acres w/100 ft. of road frontage but much wider towards the back of property **\$19,900**

City Building Lot - 155 Second St., Gloversville



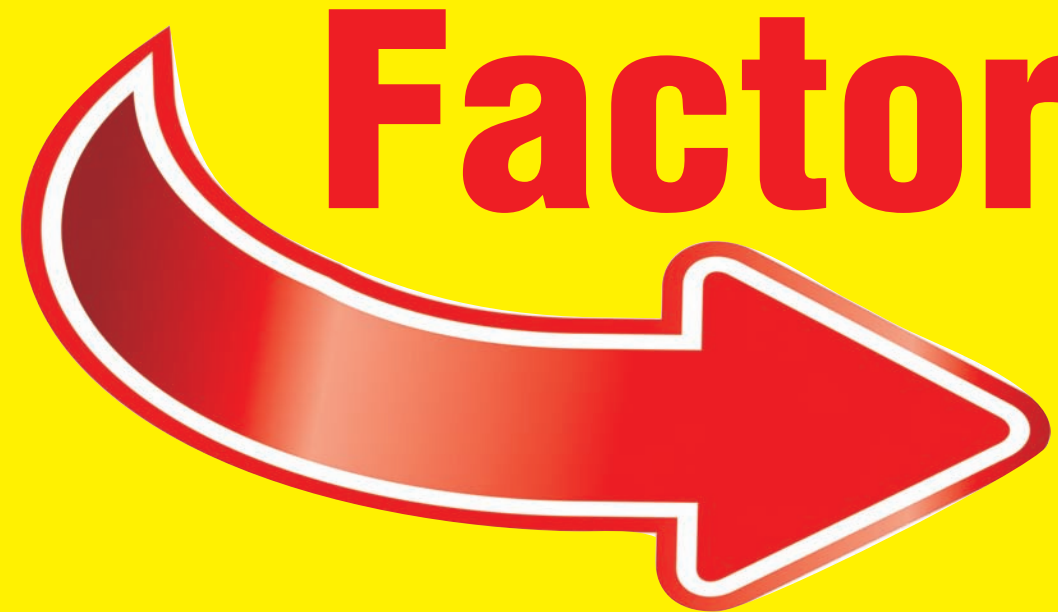
Hard to find 1.5 acres of vacant land with access to city water & sewer. Beautiful setting just before city limits **\$12,000**

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Five quick ways to upgrade your home for resale

(NAPSI) — Whether you're considering cashing in on your equity, downsizing, trading up, moving for a change of scenery or relocating for better prospects, a few smart investments and improvements can help your home stand out from the competition so you get top dollar. Even if you're not planning on moving anytime soon, these strategies can maximize your home's value and increase its marketability:

- **Sprucing up the exterior.** If you think you'll have a few years before you move, work on your landscaping now to give plants time to mature. Look for easy-care perennials such as hostas, which multiply on their own. If you have less time, you can still achieve a quick makeover by power washing paths and siding, painting or upgrading your front door and keeping the lawn watered and weeded.

- **Removing eyesores inside.** Some minor adjustments can help buyers recognize what's great about your home. Swap outdated fixtures, remove wallpaper and give everything a deep clean. Replacements don't have to be top of the line; they just need to eliminate hang-ups for potential buyers.

- **Improving the kitchen — to a point.** You probably won't recoup the cost of a full kitchen renovation but smaller projects such as upgrading appliances and painting or refinishing cabinets can modernize the space.

- **Refreshing rooms with neutral paint.** This is a time-honored tip for a reason. While seeing your favorite bold hues on the walls makes you happy, potential buyers may not agree. A fresh coat of neutral paint can help them envision their own belongings in the space.

- **Focusing on energy efficiency.** The right energy-smart upgrades can assure buyers they're seeing an efficient home where utility bills can be minimized. Adding insulation to the attic and walls can make a dramatic improvement in many homes. Consider the windows as well. Adding a heat-rejecting

window film can reduce cooling costs and typically does not change the windows' appearance. Since window film can reject up to 99 percent of UV rays, it can protect the investment you made in your hardwood floors, rugs, window treatments, furniture and artwork.



By rejecting up to 99 percent of UV rays, window film can help protect interior investments including hardwood floors, rugs, window treatments, furniture and artwork.



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New Listing \$259,000
843 Hickory Hill Rd., Ft. Plain



BEAUTIFUL & SPACIOUS 3 BDRM 2 1/2 BATH HOME FILLED WITH STUNNING CHARACTER ON 5.4 ACRES IN THE COUNTRY. Large 2 car garage with a bonus area above, full basement, deck, large family room, fireplace, low heating costs & Fort Plain School District.



Just Listed \$140,000
825 State Highway 163,
Ft. Plain, NY



Beautiful 3 BDRM 2 full bath ranch with 4 acres, 1 car attached garage & 2 car detached garage. Full basement and in a nice country setting. 19 years young. Call today.

Price Reduced \$50,000
21 River Street, Ft. Plain



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

\$84,000
32 Smith Ave, Amsterdam



GREAT INVESTMENT OR LET YOUR TENANTS PAY YOUR BILLS! This is a SPACIOUS 2 family home with over 2,200 sq. ft. Each unit as 3 BDRMS, a 2 car garage, large yard with privacy fence & located in a nice location.

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



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

\$89,000
576 Stone Arabia Rd, Ft. Plain



3 BDRM, 2 full bath Ranch, 2 car garage, partially finished basement, situated on 1 acre in the country and Ft. Plain School District.

\$39,000
115 Co. Hwy. 140, Ephratah



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

\$99,900
280 County Highway 140,
Town of Ephratah



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!

\$119,000
6 Ford St., Amsterdam, NY



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

Termites 101: What every homebuyer should know this spring

(BPT) — It's a cruel coincidence that the spring's real-estate buying season corresponds with another far less pleasant one — termite swarming season. When eager homebuyers emerge from winter hibernation to look for their dream homes, winged termites emerge, too, and swarms of them go in search of new places to establish their colonies.

"Termites cause about \$5 billion in property damage every year — damage that typically isn't covered by homeowners' insurance policies," says Missy Henriksen, vice president of public affairs for the National Pest Management Association (NPMA). "In spring, swarms emerge in every state except Alaska. Potential homebuyers need to be aware of the risks associated with termite damage, and of the importance of having any home they're considering inspected for termites and other wood-destroying organisms."

More than half of Americans (52 percent) have never had their homes inspected for termites, according to an NPMA survey. Yet 38 percent worry about discovering termites in their homes and 33 percent have had termite damage or know someone who has, the survey found.

If you'll be buying (or selling) a home this spring, the NPMA offers some valuable termite information:

- The average homebuyer and homeowner might have difficulty spotting the evidence of a termite infestation. Termites chew through wood, flooring and other materials behind-the-scenes, so it can take years before the signs of an infestation are visible to the untrained eye. An inspection by a licensed pest professional is the best way to detect an infestation of

wood-destroying organisms (WDOs) — especially if you live in a termite-prone area of the country.

- A WDO inspection is different from a simple structural inspection. Buyers may assume that the person who does the pre-purchase home inspection will look for termites while assessing the condition of the home's physical structure and systems. While some inspectors might spot signs of termite damage, others will not. Buyers should be sure to have their prospective home inspected by a licensed pest professional. The inspection will last about an hour, and the specialist will probe the home from top to bottom to look for telltale signs of termite damage. After the inspection is over, the specialist will



When eager homebuyers emerge from winter hibernation to look for their dream homes, winged termites emerge, too, and swarms of them go in search of new places to establish their colonies.

report to the buyers what he or she has found, and an estimate of how much it might cost to remediate any termite damage he or she has discovered.

- Different states have varying laws about termite inspections. Some may require one before a home can be sold, while others do not. Check with your realtor about the laws in your state, and keep in mind that many lenders will require a pest inspection be done in addition to a structural inspection — especially if the home you are buying is in a termite-prone area.

- Termite detection, remediation and control are not do-it-yourself tasks. If an inspector finds signs of a termite infestation and damage, you'll need professionals to remedy the problem. Buyers who discover problems before the sale is final will be better able to negotiate with the seller to take care of the problem. In some states, the law may not allow the sale to be finalized until the damage is addressed, and lenders may refuse to finalize a mortgage for a home with unresolved termite issues.

If the termite inspection shows your new home is pest-free, congratulations! After the sale is finalized, be sure to take steps to protect your home from termites going forward, including having the home inspected for termites at least once every three years, and every year if you live in an area prone to termite infestations. To learn more about termite prevention or to find a licensed pest professional in your area, visit www.pestworld.org, the education website of the NPMA.



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When you purchase this nice 3 bedroom Valley Brook home with a HUGE yard. Large eat-in kitchen, good size living room, dining; Brand new bath & laundry; Master bedroom is on first floor w/ huge closets. Large full dry basement, and a multi car **1172 sq. ft garage**. This property is in wonderful condition & did **NOT** flood. **\$137,500.**



Oppenheim Country Ranch

Wonderful 6 room stick-built 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 outbuildings. **Reduced to \$125,500**



Rte 30 No. Wells Cabin

5 rm. cabin to fix up & enjoy for recreation, hunting, etc. small lot, but good base camp. **\$32,500**, open to offers.



Gloversville 2 Family

Good income, fully rented remodeled, new boiler, kitchen, living rm, bedroom & bath each. **\$42,500**



3 Family Fixer-Upper

Great investment when re-habbed. 6 bedrooms, 3 baths, 2 yr. roof, 1 unit, new furnace, 2-new HWH, taxes are NOT "a Killer". **\$18,500**

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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 fireplace in 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. 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.



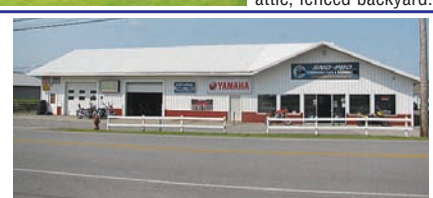
FORT PLAIN MLS 201407378 **\$129,900**
IF YOU LOVE VICTORIAN ARCHITECTURE, this house is for you! There's plenty of space in this 4-bedroom/2-bath home. This traditional floor plan delivers a tasteful dining room, formal living room with wood floors, fireplace, huge gathering room, sunny kitchen with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



WHAT A FABULOUS OPPORTUNITY to have your business and 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 and to finish it off, you get a 8000 sq ft commercial building to start your own business. Come take a look!



NELLISTON MLS 201416935 **\$375,000**



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.



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 BED-ROOM 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.



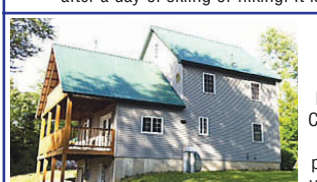
AMSTERDAM
MLS 201408773
\$85,000
WOULD MAKE A GREAT OWNER OCCUPIED WITH HAVING NEW ROOF, NEW BATH, MOST WINDOWS REPLACES, REFINISHED Hardwood floors down.



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 fireplace in family room with pellet stove, large master suite with full bath, nursery or den and large walk in closet.



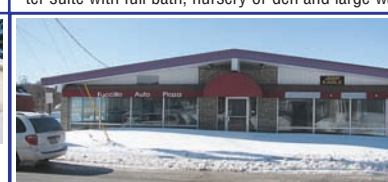
LITTLE FALLS
MLS 201406365
\$155,900
THIS HOME offers 4 bedrooms, 2 1/2 baths, formal dining room with fireplace, formal living room with fireplace, new kitchen with stainless steel appliances and granite counter tops, beautiful and bright sun room, gleaming hardwood floors and so much more.



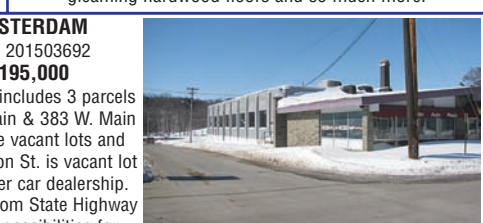
STRATFORD
MLS 201423949
\$189,900
PURE ADIRONDACK CHARM! Tucked back off the road with privacy and mountain views, this cozy home features hardwood floors, knotty pine ceilings, third floor bonus room, and tasteful decor. Store all the toys in the large 3 bay garage. Snowmobile trails, wildlife, and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



PERTH MLS 201500755 **\$185,000**
BEAUTIFUL RANCH HOME featuring 4 bedrooms, 2 full baths and ready for you to move right in, FEATURING patio, walk in closets, 1st floor laundry, large master bedroom with master bath. A must see, it won't last long in the Broadalbin-Perth school district.



AMSTERDAM
MLS 201503692
\$195,000
This MLS includes 3 parcels 379 W. Main & 383 W. Main which are vacant lots and 328 Division St. is vacant lot and former car dealership. These commercially zoned properties have great exposure from State Highway 5 and are in close proximity to the NYS Thruway. Endless possibilities for these properties...vehicle repair, car dealership, business opportunities. The building on the Division St. parcel was built in 1980 and is approximately 4536 sq ft. with city water and city sewer.



HAGAMAN
MLS 201503666
\$425,000
YOU WILL WANT A FEW ROCKING CHAIRS for the wraparound porch of this 4000-SF wood-siding home on 50 acres offering privacy and wildlife. Features include 4 bedrooms, 3 full bathrooms, master suite with his-and-her closets, linen closet, tasteful dining room, distinguished living room with fireplace for ambiance, wide plank floors.



CAROGA MLS 201500085 **\$105,500**
NICE COUNTRY SETTING! New windows, sliding glass doors, garage doors and side door into the garage. Interior freshly painted, living room floor refinished and trim on garage plus a deck off the back of home.



CAROGA
MLS 201424233 **\$164,900**
SPACIOUS HOME ON A LOVELY COUNTRY LANE close to lakes and 4-season recreation! This home is perfect for entertaining with a lower level family room with wet bar, recreation room and living room with fireplace!

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153: EPHRATAH - 2-story, 4 bedroom home sits on 1.4 acres. Home is charming and well maintained. Features country kit, sliding glass door, ceramic tile & wood floors. Johnstown Sch
..... **Asking \$94,900**



174: JOHNSTOWN: This 68.5 acre vacant land is located in a Planned Unit Development, with mixed usage, which consists of Residential, Retail, Professional and Entertainment business. There is 2,455 feet of road frontage and is located in a fast expanding developing area. There is a 10 acre pond on the property. Hales Mills Road Ext. runs between two heavily traveled roads. NY State Road 30 heading to Great Sacandaga Lake and the Adirondack Mountains and NY State Route 29 heading east to the Saratoga Region.
..... **Asking \$350,000**



178: ST. JOHNSVILLE: This 160 farm has rolling hills, woods and cleared fields, you have a 24 x 24 horse barn. Please call for more information.
..... **Asking \$425,000**



517: ST. JOHNSVILLE: REDUCED!!! Beautiful setting comes with this home. Enjoy your view of the creek from your sunken living room w/hardwood floors and cozy fireplace. Enclosed sun room w/hot tub viewing the beautiful creek. Open kitchen, living room and dining area. Laundry on 1st floor. Attached/det. Garage and barn. MUST SEE HOME!!! Excluded from sale--coal stove in living room
..... **Asking \$135,000**



576: PALATINE BRIDGE: REDUCED!!! This home is the original school house in Palatine Bridge. In fact, the school bell still can be rung. Stone construction with enclosed green house and an open front porch. Beautiful front foyer opens to a large living room w/fireplace. Large den. The basement is mostly finished with a family room, office and sauna and workout room. Circular paved driveway. Detached garage. This is a historic property. **Asking \$375,000**



602: GLOVERSVILLE: REDUCED!!! We are offering a turn-key restaurant opportunity located in a well trafficked area. 391 S. Main has a reputation for excellent food and atmosphere and is waiting for a restaurateur to realize their dream. Everything has been left in place and could be operating in a very short time
..... **Asking \$225,000**



653: CANAJOHARIE: Adorable Cape Cod style home in the Canajoharie School District. Located near the school with an adjacent fenced lot to give you a great deal of room for a village location. The owners have updated this beautiful home with a high efficiency furnace and a pellet stove insert in the living room fireplace. Both of these updates provide a great energy savings
..... **Asking \$109,000**



817: CANAJOHARIE: Lovely brick home. This two family home could become a large one-family home with an in-law apartment. Large yard, back deck leading to an above ground pool. Walk to schools, hardwood floors, picture windows, new roof, new windows. A MUST SEE HOME!!! Apartment 2 is rented as of 8/1/14
..... **Asking \$99,900**



953: FORT PLAIN: A wonderful 150 acre farm located in the Historic Mohawk Valley. 130 tillable acres and the balance of the land in mixed hardwoods and a 400 tree apple orchard. Large Dutch barn with milk house, work shop, 2 silos 20x60 and 20x40. Huge yard and in-ground pool give you plenty of room for the family or to entertain. Well maintained 4 bedroom home heated by oil or the outdoor wood boiler
..... **Asking \$398,000**



954: FORT PLAIN: Nice country setting (Minden) with 183 acres--105 tillable acres 56 acres in wetlands and 22 acre woodlot. House is in good shape with big rooms, work shop, covered porch, hardwood floors, etc. Plenty of water, 4 wells on the property and a spring. Dutch barn has 20 stanchions. Barn will need some work. See documents for soil maps and aerial view
..... **Asking \$340,000**



959: FORT PLAIN: A spacious country home ready for its New Owner!!! New Steel roof on the house and back porch. New appliances and a fresh coat of paint in many of the rooms. Some electrical upgrades where needed. House is hooked up to back-up generator. A great yard for the entire family to enjoy. COME TAKE A LOOK!!!
..... **Asking \$90,000**



SALE PENDING

964: CHERRY VALLEY: Custom built post and beam home with breathtaking views and 111 acres, 100 tillable. Soap stone counter tops, kitchen cabinets made of cherry, stone tile in bathrooms, stone fireplace, movie room, generator hook up, five zoned radiant heat. Nice 28 x 30 barn and second home on property is also post and beam w/radiant heat. Perfect for in-laws, summer rental, etc. A must see property located only 20 mins from Cooperstown. Qualified Buyers Only
..... **Asking \$750,000**



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



993: FORT PLAIN: A wonderful piece of country property located in the southwestern part of Montgomery County. Eighty acres comes with this property. Sixty tillable acres with the balance of the property in hardwood and meadows and two ponds. Would make a great spot for a hobby farm. Panoramic views and the quiet of the country make this a MUST SEE PROPERTY
..... **Asking \$230,000**

Eight ways first-time homebuyers can make themselves mortgage-ready

(BPT) — It's rare to get something right the very first time you try it, but when it comes to buying your first home, a lack of knowledge and experience can lead to costly mistakes. One in four first-time homebuyers say they are completely unfamiliar with the mortgage financing process, according to a report by the Consumer Financial Protection Bureau. Even among those with an understanding of the overall process, the report found that many

1. Adjust your budget. A mortgage payment can increase your monthly housing expenses, so prepare by calculating what that amount will be and begin saving that same amount every month so you can get used to the budget change in advance. Use a free on-line payment calculator to help you predict your payment and understand your current debt-to-income ratio.

4. Stay on top of your credit. Lenders will consider your credit score and report history when determining your mortgage eligibility and the interest rate they may offer you. Make sure to review your credit report in advance. You can download a free credit report once a year from all three major bureaus at www.annualcreditreport.com. If you're planning to apply for a mortgage, it's a good idea to review your report more frequently and to consider paying to obtain your credit score from at least one major bureau. If your report contains errors, work with the credit bureaus to have them corrected before you apply for a mortgage.

5. Keep current on monthly bills. While it's important to save toward a down payment, don't let monthly bills slide. Paying your bills on time every month can help increase your credit score, and a good payment history is something lenders look for when reviewing your credit report. Use online tools like email reminders and automatic payment options to help ensure you never miss or make a late payment.

6. Work on your debt. If you have delinquent balances, bring them up to date as quickly as possible. If you carry a lot of

revolving credit card debt, you may want to work to reduce it by paying more than the monthly minimum payment. While it helps to have a report that shows no late payments, the most important thing is to not have any delinquent balances before you apply for a mortgage.

7. Plan for escrow. In addition to the amount you will need each month toward repaying your mortgage, you'll need escrow — an amount added to and collected with each monthly mortgage payment that is applied toward annual homeowners' insurance premiums and/or taxes. Estimating taxes and total insurance costs can help you better understand how much your escrow will be each month, and you'll be able to budget more accurately as you prepare for home ownership. Don't forget that this amount may adjust every 12 months if your insurance premium or taxes change for the next year.

8. Take advantage of educational resources. From lenders' websites to government agencies, it's easy to find plenty of information online. Check out resources like the Consumer Financial Protection Bureau, the U.S. Department of Housing and Urban Development (HUD) and the Federal Housing Administration.



When it comes to buying your first home, a lack of knowledge and experience can lead to costly mistakes.

first time homebuyers still had significant knowledge gaps in important areas such as available mortgage rates, closing costs, down-payment requirements and income required to qualify for a loan.

"Not having all the information available could lead to consumers paying a higher interest rate or failing to secure an affordable mortgage for the home they want," says Eric Hamilton, President of Vanderbilt Mortgage and Finance. "While most first-time homebuyers understand the importance of their credit report score in securing a mortgage, it's important they arm themselves with comprehensive knowledge. Fortunately, there's plenty of useful information out there for borrowers who want to do their homework before diving into the loan process."

Vanderbilt Mortgage offers eight tips for first-time homebuyers:

2. Plan for a down payment. Nearly all home loans will require you to put some money down as a down payment. Some home loans may require as much as 20 percent of the purchase cost as a down payment, although some Federal Housing Administration loans may require less. Decide on the amount you think you'll need and create a savings plan to help you reach that goal.

3. Consider the location and type of home you want to buy. Many factors influence the cost of a home, including its location, size, style and more. A larger home in a high-income area will generally cost more, and property taxes will be higher on a bigger, newer, well-located home. Many first-time homebuyers find manufactured or mobile homes are a good option. Knowing the estimated cost of the type of home you want to purchase can help you better manage your budget.





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Two nice 5 acre building sites available. Lovely quiet rural location on the south side of NYS Thruway and State Rt. 5S in the town of Sprakers. Approx. 5-6 miles from thruway entrance at Canajoharie or Fonda. Ideal spot for someone working in the capital region but doesn't want to pay those high land prices in that area. Listed price is for each 5 acre lot or make an offer on the entire 10 acres. Nice views of the north side of the Mohawk Valley. Property covered with trees on upper end and low hanging brush on lower side. Great spot for your home. Only one direction land values are going. Don't miss out!! **Asking \$29,900**

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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



FANTASTIC VIEW (Johnstown): Spacious raised ranch on 1.7 acres just outside city. Split foyer entry, pellet/corn stove in LR, DR opens to rear deck, kitchen w/breakfast bar, master BR suite w/bath, 2 more BRs and another full bath. Attic and basement possibilities for additional space. Detached 2-car garage w/storage aboveAsking \$235,000



RENOVATED CAPE COD (Perth): Beautiful country lot, 3/4 acre. Large LR w/fireplace, DR, new kitchen, den, 3 BRs, 2 full baths. Detached garageAsking \$129,000

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



DARLING RANCH HOME (Gloversville): LR, DR opens to large rear deck, kitchen, 3 BRs. Freshly painted interior, new bathroom. Attached one-car garage, large backyardAsking \$95,000

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

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

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



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

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

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

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 porchREDUCED TO \$50,000

TWO-FAMILY HOMES



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

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 acresREDUCED TO \$17,000

Town of Mayfield:

2.14 acres \$15,000

2.7 acres \$27,000

3.7 acres \$35,000

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Downtown Gloversville, 1st floor office or retail space and 2nd floor office suite available for leaseCall for details

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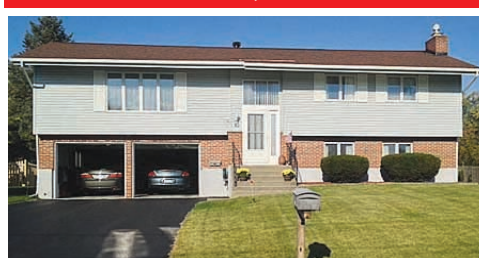


Northampton Rd., Amsterdam



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

Stanford Ave., Amsterdam



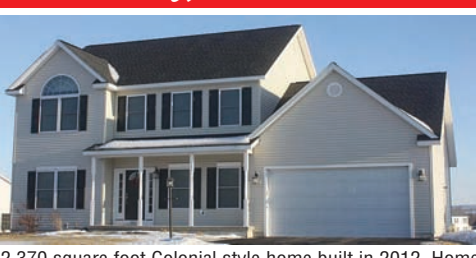
Raised Ranch style home in a excellent neighborhood. Home features eat in kitchen with appliances, DR, LR and lower level FR with new gas F/P. 4 beds, 2 1/2 baths, lower level laundry room with storage and door out to a nice big backyard. 2 car attached garage. **\$129,900.**

Millers Corners Rd, Town of Florida



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 over-looks 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



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.**

Ted Drive, Johnstown



Well cared for 1996 single-wide home in a very nice park. Home features 2 beds, 2 baths, kitchen with appliances, dining area, and very bright spacious living room! Washer dryer hookups, 2 yr. old furnace and water heater, covered entrance, shed, large driveway and situated in a nice location! Own your own place for less than you pay in rent! **\$20,000.**

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



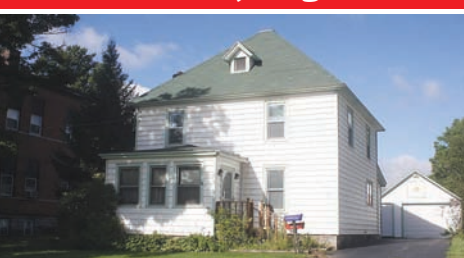
Turn-key ready executive home on a park like 1.30 acre lot near the Municipal golf course. Inside it has an oversized EIK with new white-on-white cabinets and a huge center island for prep work, formal DR and LR each with wood burning FP and vaulted ceilings. And it comes with 4 large BR, 3 updated BA,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

Christman Place, Amsterdam



Ranch style home in a quiet enclave of homes. Home features eat in kitchen with white cabinets and appliances, open concept dining room and living room with wood burning fireplace, 3 beds, and 1 full tile bath. Full basement with laundry area, flagstone patio in well manicured back yard. Lovely front entrance, new roof, security system and an over sized 1 car garage. **\$124,500.**

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 **\$179,000.**

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



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.**

Henrietta Blvd., Amsterdam



Good condition Cottage style home in a great neighborhood! Home features kitchen with appliances, large dining room / living room combo with fireplace and cozy den. Hardwood floors, 3 beds, and 1 1/2 baths. Enclosed back porch, nice backyard, many updates! **\$79,900.**

Colyer Rd., Town of Charleston



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.**

Wemple Ave., Fonda



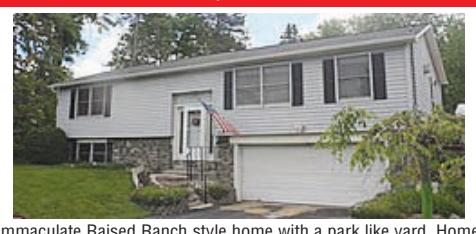
Great starter home with this 1,433 square foot single family. Home features Carriage House Kitchen with new flooring and a dining room / living room combo. 1 large bedroom down, and 3 more upstairs. Full bathroom on the 2nd floor. Detached 2 car garage, full stone foundation, pull down attic, some hardwood flooring and 2 enclosed porches. **\$49,500.**

Barbara Lane, Town of Florida



Almost new 1,826 sq.ft. Ranch style home features an open kitchen with breakfast bar and pantry, open to the family room with fireplace and a formal DR. 3 bedrooms, 2 baths, hardwood and tile flooring and a full basement could be finished for more living space. Attached 2 car garage, 12' x 14' deck off the back, paver patio with gazebo and wood burning fireside and a storage shed on the property. **\$259,500.**

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.**

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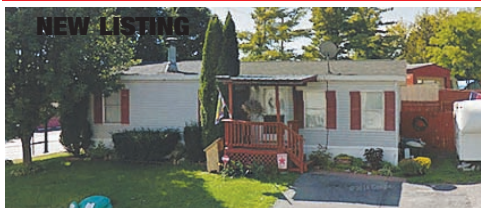
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Cemetery St., Fonda



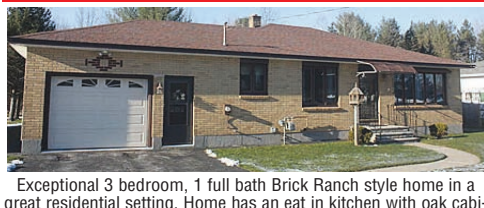
Double blue home is 864 square feet and features eat in kitchen with appliances, living room with new Pergo flooring and wood burning fireplace. 3 beds with new carpeting, 2 baths, washer dryer hook ups, shed in the backyard, swing set and a 2 car driveway. **\$59,000.**

Rt. 30S, Amsterdam



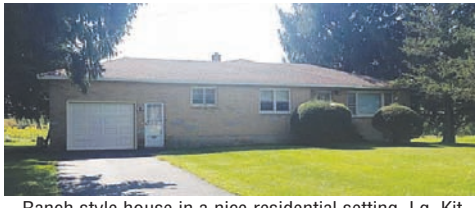
Great condition Ranch style home on a beautiful 1.30 acre lot! Home features updated kit. w/appliances and breakfast nook, and large DR/LR combo. 3 beds, 1 bath, full basement, 1 car garage plus a car port and a gazebo in the backyard. Gorgeous country setting! **\$129,900.**

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 hallway that leads to the bedrooms and bath. Finished basement with bar and new ceiling and a 3 season room. Updated electrical, new water heater, replacement windows, great yard and a 1 car garage. **\$145,000.**

Northern Blvd., Tn. of Amsterdam



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

E. Church St., Fort Hunter



Great starter home in a quiet residential neighborhood. Home has an old style eat in kitchen, spacious living room 3 beds, and 1 full bath. Attic, enclosed front porch, nice yard, large garage with workshop and 2nd floor storage. Separate 1.20 acre lot across the street also goes with this home. **\$72,500.**

Schuyler Rd., Town of Florida



Ranch style home is set on 4.90 acres with 814' of road frontage. House features 4 beds, 1 3/4 baths, open concept Carriage House kitchen and dining area with pellet stove. Large LR, finished basement family room, 1st floor laundry, generator hookup, covered front deck, 2 car attached garage with storage area and separate adjacent storage garage. **\$174,500.**

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



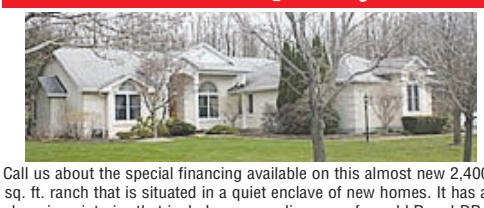
The Stanton is a new construction, Colonial Ranch-style home with 3 beds including rear master suite with two walk-in-closets, 2 baths total. Open concept kitchen, breakfast nook with covered veranda, DR and FR with gas fireplace. 9' ceilings, covered front porch, 2 car garage with seasonal storage area.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

Snyder Ave., Johnstown



Excellent condition double-wide home situated in a nice park in Johnstown. Home features updated white kitchen with appliances, dining area and large, bright living room with new bay window. 3 beds, 1 full bathroom, nice covered deck off the back and a shed on the property. Central air conditioning, new windows throughout, updated roof, furnace and water heater. **\$28,000.**

Oxford Terrace, Gloversville



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.**

Chapel Place, Amsterdam



Absolutely pristine condition Cape Cod style house set on a large lot. Home features freshly painted kitchen with newer appliances, formal DR with built-ins and H/W flooring and a large LR w/ F/P. 3 beds and 1 1/2 baths. H/W throughout, central air conditioning, all replacement windows. Fenced in yard, new roof, and a 1 car garage with 2nd floor storage. **\$149,900.**

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. **\$77,700**

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.**

LOTS FOR SALE

Memory Lane, Perth

Last lot in sub division! 1.05 acres w/180' frontage. **\$47,000**

Pryne Rd., Town of Glen

Hunter's dream! 2 story hunting camp on 33.20 acres w/1,270 frontage, duck pond. **\$89,000**

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.**

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.**

Creating an island paradise: Tips for adding an island in your kitchen renovation

(BPT) — Custom cabinetry, granite countertops, reclaimed wood flooring and accents, and top-of-the-line, high-tech appliances — what more do you need to make your kitchen renovation perfect? How about adding an island? Designers and builders across the country are pointing to the addition of an island as the must-have upgrade for kitchen renovations this year.

Homeowners are embracing the island, and what's not to love about it? Adding an island can dramatically alter a

kitchen's appearance, provide additional storage space and work area, and create a fresh focal point for family meals. What's more, common challenges that have historically held homeowners back from adding islands — such as the difficulty and high costs associated with adding plumbing drainage in the center of the room — are easier to solve than ever.

Plumbing problem solved

While you could add an island without plumbing, having a sink in an island can improve the workflow in a kitchen and open up counter space elsewhere. Plumbing an island can be problematic, however, if your home is built on a slab or a crawl space. The cost of cutting through concrete and adding piping can be prohibitive.

Above-floor plumbing can solve the problem. Manufacturers like Saniflo make a variety of pumping systems that can eliminate the need to cut concrete and reduce the cost of installing plumbing in a new island. For example, the SANISWIFT gray water pumping system is about the size of a small wastebasket (so it fits easily in an island cabinet space), and comes out of the box fully assembled, reducing installation time and costs.

"Cutting through concrete to install plumbing can easily account for 50 percent of a renovation budget," says Chris Peterson of Saniflo. "Homeowners may decide to abandon the idea of an island altogether when they face that kind of cost. Above-floor plumbing allows them to add an island, hide a single drain pipe in a decorative column, and achieve the

kitchen of their dreams at a fraction of the cost of traditional plumbing options."

Top island trends

Islands are increasingly becoming the focal point of kitchen renovations, serving both practical purposes and as design statements.

More homeowners are replacing traditional dining tables and breakfast nooks with spacious islands that feature seating. "Islands are replacing tables," said Audrey Macdonald of Creative Interiors By Audrey in Mississauga, Ontario, in the National Kitchen & Bath Association's 2015 Kitchen & Bath Style Report.

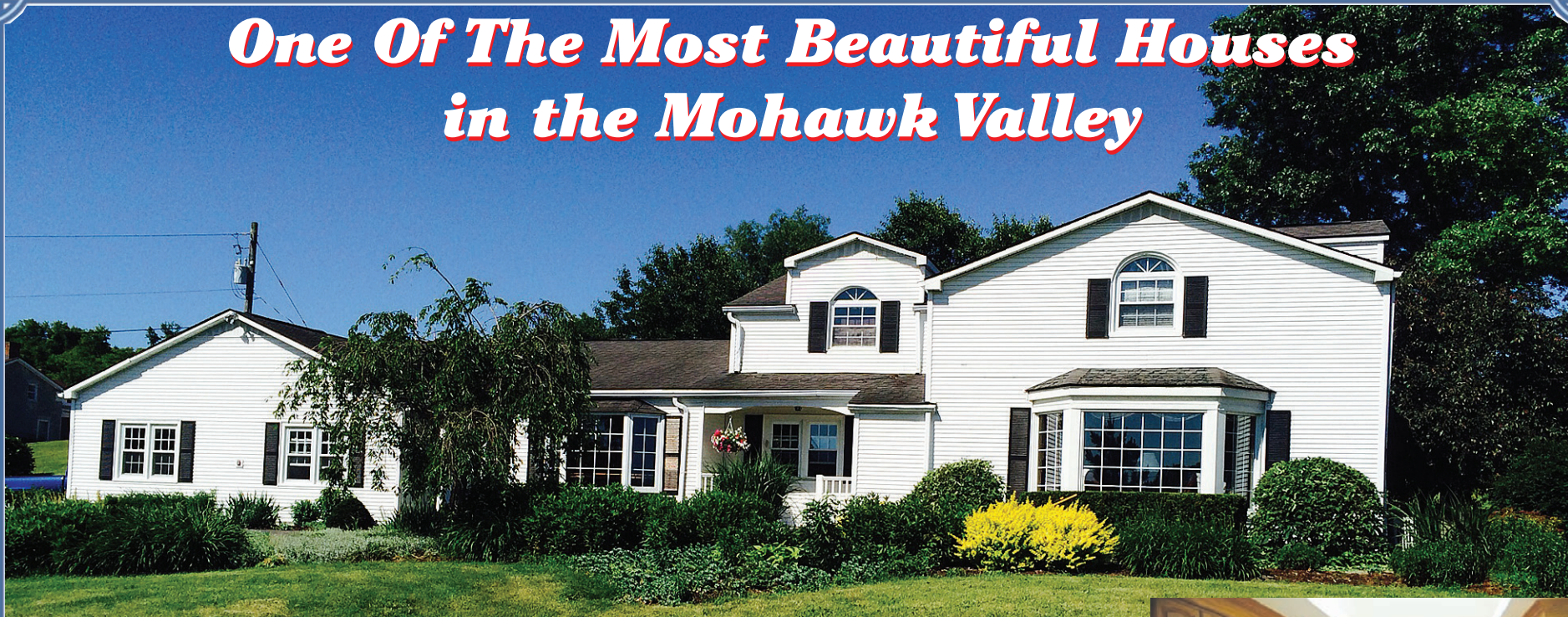
In addition to seating, homeowners are incorporating restaurant-quality fittings into islands, adding charging stations for the family's personal digital devices. They're also choosing architectural and design touches such as decorative legs, and countertops and cabinetry that contrast with those around the perimeter of the kitchen.

Kitchen renovations continue to be among the most popular home improvement projects and can offer homeowners a high return on their investments. A major kitchen remodel costing about \$56,000 can recoup nearly 68 percent of its cost when you sell your home, while a minor remodel in the range of \$19,000 can yield a 79 percent ROI upon resale, according to Remodeling Magazine's Cost vs. Value Report.



A minor remodel can yield a 79 percent ROI upon resale.

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REAL ESTATE GUIDE



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331 EAST STONER LAKE
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 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!



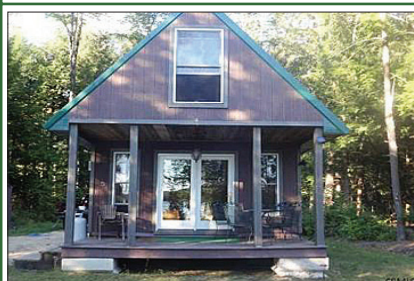
203 KASSON DR., CANADA LAKE
 Brand New! Private waterfront 2 BR/1BA, open floor plan!



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.



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



REDUCED \$294,000 510 PROGRESS RD
 Log Home 4+ Acres, 3 BR/2BA, Huge Barn, Mayfield Schools.



REDUCED \$100,000 184 MOYER ST, CANAJOHARIE
 3BR/1BA - Deep Lot, Plenty of parking.



\$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!



\$138,900 BLEECKER MT.
 3BR/2BA beauty! Chef's kitchen, double living rooms, decks, park like yard! Move in ready.



\$234,500 603 CTY HWY 112 BLEECKER FARM
 97 Acres w/barn, fields, woods and borders both sides of the W. Stoney Creek! Big Colonial 4BR/2BA w/hardwood floors, fireplace, pellet stove and FHA furnace.



\$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.



\$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

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!



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

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**

NEW LISTINGS: www.ADKSRealty.com