Pering the Homes of the Mohawk Valley Volume 5 Number 38 Number 38 April 4, 2015

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205: **NEW LISTING!!! CANAJOHARIE**: Very well kept Cape Cod home w/large living room, dining area, eat in kitchen and 3 bedrooms. Master bedroom on 1st floor.

Asking \$119,000







538: **SHARON SPRINGS:** Beautiful views come with this Colonial home. Only 8 years old. Open kitchen and family room. 4 bedrooms & 2 1/2 baths.

Asking \$169,900



571: **ST.JOHNSVILLE:** A ranch home with total of 3 lots. Family room w/ fireplace. Large living room w/ ample light. 3 bedrooms & 2 baths. Sliding glass doors leading to a back deck. Det. garage. .Asking \$109,900







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





966: **ROOT:** Well maintained 4 bedroom ranch style home on 1.3 acres. 2 stall attached garage. Full basement. Canajoharie School District. . . . Asking \$99,500



967: **DANUBE:** Farm w/ 117 acres. Approximately 100 acres of tillable land. 25 stanchion barn, 16x70 silo, 46x43 pole barn and 4 bedroom home. Private location.

Asking \$399,000



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

A2 • April 4, 2015 ORIGINAL VALLEY PENNYSAVER





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For Further information please call or write Chris Smith: 44 Center St., St. Johnsville, NY 13452 (518) 568-2011

Household budget building how-to

The majority of families must live on budgets. Heads of households where money is no object. may be able to spend at will, but many men and women must develop budgets so their families' everyday needs are fulfilled and so there is a safety net should an unforeseen situation arise and threaten family stability.

Building a budget can be a significant undertaking, but there is a method men and women can employ when developing a family budget to make that process go as smoothly as possible.

- Gather pertinent documents. The first step toward building a household budget is to gather pertinent documents, such as earnings statements, utility bills, mortgage documents, and any other documents that can help vou figure out vour earnings and expenses.
- Determine what's coming in and what's going out. When building a budget, you must determine how much income your household is generating and how much of that income is already earmarked for necessities

like mortgage payments, car payments, etc. Make a list that includes an incoming and outgoing category for expenses, and make a separate category for outgoing expenses that are not necessities, such as the amount of money you spend each month on dining out. Peruse past bank statements to determine those discretionary expenses. • Determine which dis-

cretionary expenses can

be trimmed. Certain ex-

penses, such as mortgage and car payments, are likely fixed. Unless you can refinance your mortgage to earn a lower monthly payment or pay off your car loan so you no longer have to make monthly payments, you probably need to examine your discretionary spending to find opportunities to save money. It's best that men and women working together to build a household budget come to a consensus on where to make cutbacks, as you don't want any resentment to build because one person was forced to sacrifice something important while the other was not. Be respectful of each other's concerns and plan on each of you making a sacrifice so resentment does not develop. Agree to make initial cutbacks a trial run that you will revisit in the near future to determine how the sacrifices are affecting your quality of life.

• Prioritize paying down debt. One of the best ways to clear up money long-term is to eradicate debt, and consumer debt in particular. It is unrealistic to eradicate certain budgets to determine if their budgets are effective and how those budgets are impacting life at



Building a budget can be a significant undertaking, but there is a method men and women can employ when developing a family budget to make that process go as smoothly as possible.

debts, like a mortgage, in the short-term. But consumer debt which includes credit cards, tends to come with high interest rates, and carrying substantial consumer debt can negatively affect your credit rating. When attempting to pay off consumer debt, resolve to avoid using credit cards unless it's a genuine emergency and you don't have the cash to cover the associated expenses.

• Periodically revisit your budget. Men and women should periodically revisit their household home. Expect to make some minor tweaks whenever revisiting your budget, and don't be averse to making more significant changes if the budget is proving especially difficult on certain members of your house-

Building a household budget is no small task. Men and women willing to work together and revisit their budgets every so often may find that such an approach eventually creates a more financially stable and enjoyable situation at home.

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Tackle home maintenance projects to save money

(MS) — Much like the upkeep on your car, tackling home maintenance on a regular basis will prevent problems from developing and save you from larger repair costs down the road. Some projects should be left to the professionals, but there are plenty of weekend jobs that any homeowner can easily handle, like these:

- Inspect your roof and make minor repairs. Winter can be especially hard on a roof. Look for ice, hail or water damage. Replace any cracked or missing shingles and clear any debris.
- Clean your gutters. It's not glamorous work, but your home's gutters play an essential role in moving water away from your home and preventing damage. Consider installing gutter guards to ensure your gutters remain functional and free from debris.
- Inspect windows and doors and re-caulk where necessary. Because a proper seal is essential in both heating and cooling seasons, this job should be performed twice a year to protect against drafts and moisture, and to keep insects out. Worn weather stripping should also be replaced.
- Check your insulation. Attics should be insulated to R50, which can usually be achieved with an insulation depth of at least 16 inches. Top up with an insulation product that is water repellant and fire resistant, like Roxul Comfortbatt. Don't forget to ensure that your basement headers are insulated properly to prevent overworking your furnace and air conditioner.
- Other simple jobs include fixing leaky faucets, repairing and resealing decks, inspecting the foundation and scheduling a check-up for your HVAC system. The key is being honest about what you can handle and, when in doubt, call in the pros.

The Family of Virgil C. Weaver Sr. wishes to thank everyone for their kindness and help during this very difficult time. Special thanks to Dr. Ika Meburst Team at Mary Imogene Bassett Hospital of Cooperstown; Dr. Riley; Houghtaling & Smith Funeral Home; Organist Norma Bowley and Rev. Labagh at Trinity Lutheran Church and also to the Ladies Auxiliary for serving food after the funeral services. Thanks to all the family and friends who took the time to stop by and share a special story or memory, sent flowers, mailed cards, and even made food. It truly was appreciated.

~ The Weaver Family

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LOOKING FOR TAXI-**DERMY CONSIGN-MENTS** for our Tuesday April 7th Auction at 1R'S Auction 56 Willett Street Fort Plain NY 518-993-4668 Taxidermy, Antiques, Collectibles, and some more top quality items!! If you have them now is the time to bring them down to sell. If you need transportation to bring them here give us a call!!

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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

TREES, SHRUBS, FLOW-ERS, 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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ORIGINAL VALLEY PENNYSAVER April 4, 2015 • A7

Fort Plain-Canajoharie Drama Club presents "musical spectacular" Guys and Dolls

by Elizabeth A. Tomlin

A "music spectacular" certainly describes the recent presentation of the Broadway hit 'Guys and Dolls' by the Fort Plain-Canajoharie Drama Club.

With fantastic backdrop scenery, excellent singing and acting; the Club pulled off another memorable performance.



Chicago mobster Big Julie (Cecilia Hill), left, waits impatiently for Harry the Horse (Mr. Brad Niles), center, to convince gambling ring organizer Nathan Detroit (Michael Daniels) to get a crap game organ-



Gamblers perform "The Oldest Established" (Permanent Floating Crap Game In New York).

Photos by Elizabeth A. Tomlin

Set in the 1940's, the plot is based on professional gamblers in New York City, centering around two major romances. One romance is between the organizer of the floating crap game, Nathan Detroit and nightclub entertainer Miss Adelaide.

Nathan Detroit is played with flair — and surprisingly adept professionalism — by Michael Daniels, a Canajoharie 9th grader. Miss Adelaide is played by Julia Rodriquez, a Fort Plain 12th grader, who surprised the audience with her amazing vocals and the ability to keep her accent throughout the entire performance - even while singing.

Unfortunately for the Drama Club, Rodriquez is a late comer on the scene and the very talented young lady will be attending college in Georgia this fall.

In the play, Miss Adelaide, who only wants to end her 14-year engagement to Nathan Detroit with a real wedding, tries to end his career of gambling.

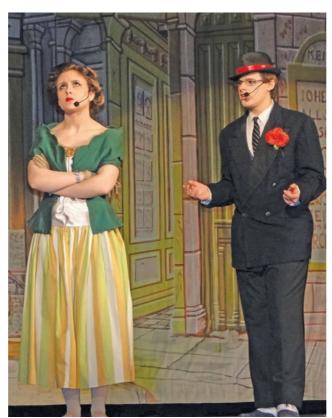
In the meantime, big time gambler Sky Masterson who is in town to gamble, pursues Save-a-Soul Mission director Miss Sarah Brown on a bet from Nathan

11th grade home schooler, Jordan Hurd plays the part of Masterson with Fort Plain 10th grader Zoe D'Arcangelis as Sarah Brown.

A noteable performance was also played by A.J. Sullivan as gangster "Nicely Nicely Johnson".

In the midst of many scene changes, including shooting craps in the sewer of New York with new performers Cecilia Hill (Science teacher at Cherry Valley/Springfield CSD) as "Big Julie" and Brad Niles (Social Studies teacher at Fort Plain) as "Harry the Horse," the romance all comes together with a wedding of the couples at the conclusion of the play.

Director Will Ryan says Guys and Dolls was the first play he had ever directed over 20 years ago and things



Julia Rodriquez (entertainer Miss Adelaide) argues with Michael Daniels (gambling ring organizer Nathan Detroit) about setting their wedding date.



Save-A-Soul Mission band, led by Sarah Brown (Zoe D'Arcangelis) sing and preach on the street.

have come full circle with his directing the play again. Producer Lauri Broady commented that the students worked extremely hard on the play. "We have all been tired and frustrated at times, but they have stuck with it and I hope that they know how special they are and how proud they should be of their accomplishment in putting on this challenging and big pro-





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A8 • April 4, 2015



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How families can cut vacation costs

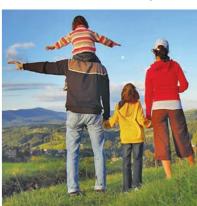
Family vacations are the one time each year when all members of the family get to leave the daily grind behind to enjoy a little R&R together. Such excursions often strengthen family bonds and help to create lasting memories that parents and kids will cherish for years to come.

Families planning this summer's annual getaway may already know that the cost of travel is on the rise. While there are always deals to be had, budget-conscious parents may still find themselves looking for ways to cut their travel costs so more of their money can be spent on having fun instead of financing trips. The following are a handful of ways parents can trim their families' travel costs without sacrificing the quality of their vacations.

- Stay closer to home. It may sound simple, but vacationing closer to home is perhaps the best way for families to save a substantial amount of money on their vacations. Airline tickets can take up a sizable portion of a family vacation budget, and once the plane touches down families may need to add the additional expense of rental cars so they can get around their destination and enjoy all its sights and sounds. But families who choose to vacation closer to home can take their own vehicles, paying only for gas instead of airline tickets, car rentals (including rental insurance) and gas. Find a location close to home that still offers everyone an escape, but one that's not far enough away that car travel will prove burdensome and exhausting.
- Plan to make some of your own meals. Dining out is another considerable expense for families on vacation. Depending on the size of their families, parents may find that their dining budgets will approach or even exceed the cost of air travel by the end of a single week. But parents can drastically reduce those costs by planning to make some their own meals while away on vacation. Bring along a couple of cereal boxes so breakfast is simple and inexpensive, and try to book accommodations equipped with kitchens or outdoor areas where the family can fire up a grill a few times during the week to save on costly dinner tabs.
- Travel light. Families who must travel by air can trim some of the cost of flying by traveling light. Many airlines now charge fees for bags that exceed preestablished weight limits and may charge for additional baggage as well. Leave hefty jackets and extra footwear behind when traveling during the warmer months, as everyone can likely get by with just some lighter summer attire and less formal footwear. If traveling to a ski resort in the winter, consider renting bulky skiing attire, including boots, so baggage limits are not exceeded.
- Work with a travel agency that specializes in your locale. Many families may feel they can now plan their own vacations and save money, but planning through a travel agency may still be a family's best bet. When booking trips via a travel agency, families can often negotiate with a representative, who can work to tailor a vacation that fits families' budgets. Such negotiation is much more difficult when going it alone or working through a travel website. In addition, many travel

agencies include tours and other attractions in the price of their packages, and that can be a great way to earn discounts to local sights and activities.

Travel is expensive, especially for parents traveling with kids in tow. But cost-conscious moms and dads can still plan relaxing and enjoyable vacations without breaking the bank.



Find a location close to home that still offers everyone an escape, but one that's not far enough away that car travel will prove burdensome and exhausting.

ORIGINAL VALLEY PENNYSAVER

April 4, 2015 • A9

Dining, entertainment and celebrations





Dine In Or Take Out 993-5306

Monday, April 6th

- ◆ ALL YOU CAN EAT PANCAKES 3-7 PM
- Meat Loaf w/Mashed Potato & Veg→ Ham & Cheese Wrap w/Chips

Tuesday, April 7th

♦ BBQ Chicken w/Potato & Ve ♦ Seafood Salad Cold Plate

Wednesday, April 8th

- ♦ ALL YOU CAN EAT SPAGHETTI 3-7 PM ♦ Grilled Chicken Sandwich w/Roasted Red Peppers & Fries
- ♦ Spaghetti w/Meatballs, Hot Sausage and/or Toss Salad

Thursday, April 9th

♦ Taco Salad

Friday, April 10th

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

Saturday, April 11th

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

Sunday, April 12th

◆ Stuffed French Toast Breakfast Only - Closed at 12:30pm

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For Additional Information Call 518.568.7822



A10 • April 4, 2015



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

2010 Ford Taurus limited white pearl, 68k, v6, auto, leather, power everything!! Sale: \$15,495. John C. Miller Inc. (518)762-7124.

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Calendar of events

ORIGINAL VALLEY PENNYSAVER

NOTE: Calendar entries must arrive at the Original Valley Pennysaver 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

APR 1-30

Arkell Center Events for April

Arkell Center, Canajoharie, NY. Arkell Center Programs for all area seniors during April 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: 10:15 am. Join the Diet Club in the Gallery. The goal is to be accountable while losing or maintaining your weight. Call Grace 673-2112.

SPECIAL EVENTS

Defensive Driving/Point Reduction 6 hour course from 9-3 held on May 5 - August 11 & Sept. 12. Call for reservations 518-673-4408.

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.

April 8, 15, 22 & 29: 12:30-4 pm. Senior Citizens Pinochle Card Party, donation \$2, prizes & refreshments. If you would like to sub call Terry at 673-5635. April 7: 10:30 am. Meeting to discuss possible Silver Sneakers Program & Tai Chi Programs. Join us for details.

April 10: 1:30 pm. Jerry Bushey shares on Performance Therapy & Fitness directly following our senior meeting. All are welcome.

April 13: 6 pm. Palatine Literary Society is having itsannual dinner. Bring a dish to share.

April 21: 9:30 am. Spring Breakfast with our Seniors. We will be closing our Walking Program for the spring. Please join us for a meal. Bring a dish to share.

April 28: 11:15 am -12:15

pm. Blood Pressure Clinic. Home Health Care Partner's Corp. (Co-Sponsored by St. Mary's & Nathan Littauer Hospital). Home Health Care Partners Corp. also provides health and wellness infor-

MEETINGS

April 14: 6 pm. Canaj/Pal Br. Chamber of Commerce Meeting

April 10 & 24: 1 pm. Canajoharie Senior Citizens Club Meeting April 28: 10-11 am.

April 28: 10-11 am. Alzheimer's/Dementia Caregiver Support Group meeting meets in the Gallery.

APR 6

8th Annual Dyngus Day Celebration

Rotterdam NY Elk's Lodge 2157, 1152 Curry Rd., Rotterdam, NY. Doors open at noon. A portion of the proceeds will be going to the Matthew W. Phillips Memorial Scholarship Fund. Matthew was a captain with the Providence Volunteer Fire Dept. and employed by Saratoga County Highway Dept. Matthew lost his life in a tragic motorcycle accident July 2014.

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 Nelliston, 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

Benefit for David Hazzard

Dolgeville Rod & Gun Club. For medical expenses. 1 pm until ??? \$10 donation, \$15/couple. Food, live music, raffles. Call 315-429-3780 for more information.

"Donny" Elvis Coming to the Century Club

130 Guy Park Ave., Amsterdam, NY. 7 pm. \$10. For more info call 518-526-8012.

ORIGINAL VALLEY PENNYSAVER April 4, 2015 • A11

Whatchamacallits

This early American dairy tool goes by several names. Known as a curd cutter, a curd knife or a dairy knife, this item was used during the cheese making process.

A cutter like this was used to slice the curd into small pieces, releasing the whey so that curd can further condense.

ter were made from wood, wire and tin, the invention of Fairfield, NY resident Truman Cole.

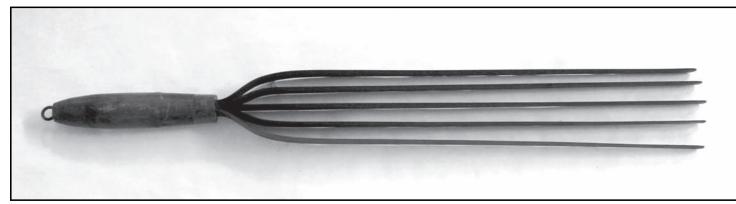
In 1850, David Golden Young (D.G. Young Cutlery) improved on Cole's idea, inventing a steel bladed version of the curd knife. The 4-blade model sold for \$2, the 5-blade model cost

Early versions of the curd cut- \$2.25 and the 6-blade version of the cutting knife was priced at \$2.50.

Born on Oct. 4, 1814 in Cederville, NY (Southern Herkimer County), Young operated a 126-acre dairy farm. During that period, Herkimer County was a leading exporting area for cheese and Young's curd cutter was a popular tool, a standard for years.

Young continued to manufacture a few styles of his multi-bladed curd cutting knife for more than 30 years.

In 1883 he improved the design, adding a stabilizing crossbar to it, however, mechanical machinery and automation were on the horizon, a sign that hand processing was coming to an end.





Do you have your own Whatchamacallit? Send a photo and short description to bjaquays@leepub.com or call Branden at 518-673-0145.

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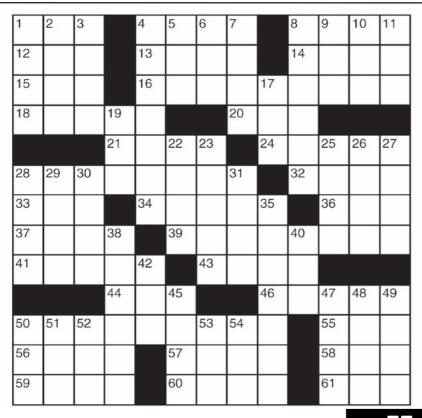
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A12 • April 4, 2015 ORIGINAL VALLEY PENNYSAVER

King Crossword



BY HENRY BOLTINOFF **HOCUS-FOCUS** Differences: 1. Songbook is missing. 2. Cushion is missing. 3. Picture is different. 4. Arm is moved. 5. Leg is shorter. 6. Beads are missing. Find at least six differences in details between panels.

Amber Waves







ACROSS

- Binge
- Sulk
- 8 Protein-rich bean
- 12 The whole shebana
- 13 Always
- "Once a time, ...
- 15 Menagerie
- 16 Rabelais' giant
- 18 Football ref, jocularly
- 20 Peculiar
- 21 Swedish pop quartet 24 Congo,
- formerly
- 28 Odie's tormentor
- 32 Level
- 33 Carnival city 34 Takes a
- whack at 36 Moreover
- "American
- 39 Clothing
- 41 Gold, silver
- or bronze 43 Wield
- scissors 44 Cattle call?
- 46 Chortle 50 19th-century
- Italian patrio 55 Aye canceler
- 56 Verve
- 57 Adolescent 58 Gratuity
- 59 Dalai -

60 Croon 61 Inseparable

DOWN

- Satchmo's specialty
- 2 Lotion additive 3 Amorphous
- mass
- 4 Data storage measure
- Eggs
- Apiece Therefore
- Soda shop treat
- Choose (for) 10 Thee
- 11 Literary
- collection 17 Woodshaping tool
- 19 U.K. mil. group
- 22 Titanic thwarter
- 23 Pseudonym
- 25 Terrible guy? 26 Landlord's
- due 27 Odds and -
- 28 Gloomy 29 Staffer
- 30 Cheer (for)
- Bruce or Laura of films 35 Preparing

to be photo-

graphed 38 Thin layer

40 Eco-minded

- grp. 42 High-arc shot
- 45 Feedbag fill "Do -
- others ...
- 48 Profit
- 49 Advertise, and then some
- 50 Solidify
- 51 Chicken king
- 52 Aries
- 53 Island souvenir
- 54 Lair

Mega Maze

"You're never too old, too wacky, too wild, to pick up a book and read to a child."

-Dr. Seuss

Weekly **SUDOKU**

by Linda Thistle



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

DIFFICULTY THIS WEEK: ★

★ Moderate ★★ Challenging *** HOO BOY!

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MAGIC MAZE ● — PERMIT

YVSPNYKIFCAXGVS QOLKJERHECAXNVT RTRAVELTLGPSINL HO(O C C U P A N C Y)R H E J WUHFDBIISEYESZG XVNTRCDPODENIIN MKITELGEDBRRFSI ZXWPIXGNIKRAPRT UTSUGNIVIRDEYET RQBONLGTJIGLFVU

D C A N O I T C U R T S N O C Find the listed words in the diagram. They run in all directions forward, backward, up, down and diagonally

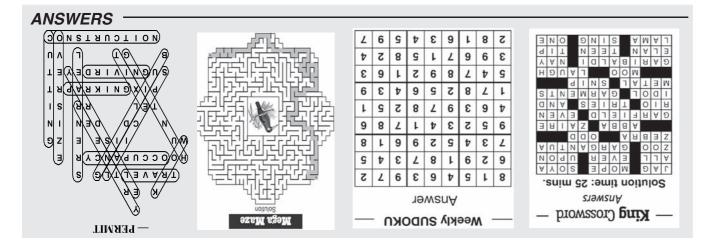
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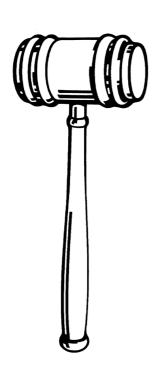
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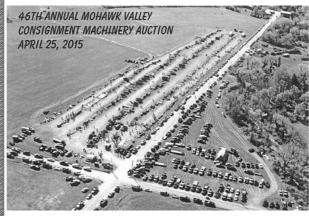
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Will also be out a few Special Estates and selling some great Collectables!

Special Customer Appreciation Day Auction Saturday, May 3rd • 10:00am

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For a full list, pictures & details go to auctionzip.com ID # 29324

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

Sat., April 18th Consignment Auction ~ 6:33pm

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Monday, March 30th - Sold 380 Head. Cull ave. \$.90, Top cow \$1.12, bull calves top \$4.30, heifer calf top \$2.50, Dairy Feeders \$.92 - \$1.70, Lambs 13# - 40# \$1.60 - \$2.00, 41# - 95# - \$1.20 - \$2.60, cull sheep \$.25 -\$.70. Goats - Kid Goats \$30 - \$120, Mature goats \$112 - \$252. Cull Sheep \$.25 - \$.70. Dairy Milking age top \$2650, bred heifers top \$1950, Open heifers top \$1180, heifer calves top \$425.

Monday, April 6th - Normal Monday Sale & Monthly Fat Cow & Feeder Sale. Saturday, April 11th - 11AM Spring Beef Spectacular Turnout 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 for this sale.

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

Saturday, April 18th - 9AM - Annual Spring Machinery & Equipment Auction. Tractors, Trucks & Tillage equipment. 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.

Monday, April 20th - Normal Monday Sale & Monthly Sheep, Lamb, Goat & Pig Sale

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 milking presently ave. 70# in the tank. SCC 200,000. Owners: Walter & Vicki Coleman. Some GPS units you have to put Lisle in for the town instead of Marathon to get the right address.

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

Monday, April 27th - Normal Monday Sale & Organic Day.

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

Saturday, May 2nd - sale held at Rick & Paula Evans. GPS: 4997 St. Hwy. 23, Norwich, NY. 10:00AM. Tornado Valley Complete Machinery & Equipment Dispersal. Watch for full listing and pictures on website.

Saturday, May 9th - sale held on the farm Greene, NY. 10:00AM Goodrich Farm Complete Machinery & Equipment Auction. Watch for complete listing and pictures on website

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ORIGINAL VALLEY PENNYSAVER

NYS Department extends Call Center hours for income taxpayers through April 15 deadline

To assist taxpayers during peak income tax season, the New York State Department of Taxation and Finance is extending the hours of its Income Tax Call Center through April 15.

For the remainder of the filing season, the Call Center (518-457-5181) will be open from 8:30 a.m. to 7:30 p.m. Monday through Friday, and from 8:30 a.m. to 3 p.m. on Saturdays.

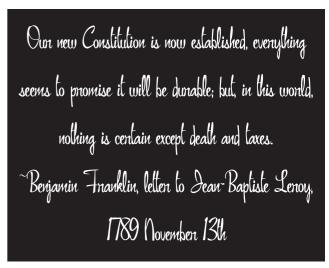
The Call Center is normally open Monday through Friday from 8:30 a.m. to 4:30 p.m. Representatives handled more than 1 million calls dur-

ing last year's tax season.

"Now you can call us before work, after work, or at your convenience," said Acting Commissioner Kenneth Adams. "Don't wait until the last minute, and bear in mind that the first day of the week is typically the busiest day for call centers.

One of the most common questions Call Center representatives answer is: "When will I receive my refund?" Taxpayers can save time by checking their refund status on the Tax Department website.







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ORIGINAL VALLEY PENNYSAVER April 4, 2015 • B3

Real estate... **New beginnings**

Public Presentations help 4-H youth build lifelong skills



Cloverbud Georgiana Angus displays her poster depicting roosters and hens at the Fulton/Montgomery 4-H Public Presentation Night.

Photos by Elizabeth A. Tomlin

by Elizabeth A. Tomlin

Over 30 youngsters from Fulton and Montgomery counties participated in a 4-H Public Presentation Night, displaying their skills and knowledge in a variety of subjects.

"Youth in Fulton and Montgomery Counties between ages 5-19 can enroll in 4-H," said Mackenzie Moore, 4-H Community Educator for Cornell Cooperative Extension of

Fulton & Montgomery Counties. "Each presenter is scored by a judge on the quality and effectiveness of their presentation."

Moore said that 4-H Public Presentation Night is more of a learning experience than a competition and that the scores are for "personal worth only" and are not used to compare to the scores of other presenters.

> Alison 18-year-old

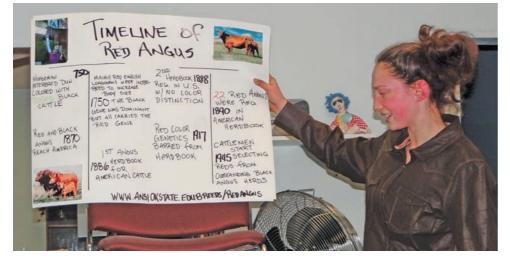
Busch of Fulton County is a senior at Johnstown High School. Busch intends to pursue a career in teaching and expects to use her public speaking skills — perfected through 4-H participation in college at SUNY Cobleskill this autumn.

"This is my twelfth presentation," Busch stated. Her presentation detailed the life history of the thoroughbred racehorse Ruffian. "I have already done presentations on Secretariat's female owner Penny Chenery and then last year my presentation was on female jockey's, so I thought I would follow them up with a strong female racehorse."

Moore says that according to the report "Why $\bar{4}$ -H is important: The Positive Development of Youth: Comprehensive Findings from the 4-H Study of Positive Youth Development," youngsters involved in the 4-H "excel beyond their peers."

Studies show that 4-H youth are four times more likely to make contributions to their communities (Grades 7-12); twice as likely to be civically active (Grades 8-12); twice as likely to make healthier choices (Grade 7); twice as likely to participate in Science, Engineering and Computer programs Technology during out-of-school time

Public B4



14-year-old Katie Joyce, who raises and shows Red Angus cattle, prepared a timeline poster showing how the breed gained popularity in the U.S.





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B4 • April 4, 2015 ORIGINAL VALLEY PENNYSAVER

Public from B3

(Grades 10 - 12); and 4-H girls are twice as likely (Grade 10) — and nearly three times more likely (Grade 12) — to take part in science programs compared to girls in other out-of-school time activi-

"We hold this event to help 4-H youth build lifelong skills such as speaking, writing, and communication. It's essential that youth have these skills in order to be successful as adults," Moore explained.

Judges are usually folks who've been involved in 4-H program for years. They volunteer and serve on committees, help at county fairs, chaperon 4-H events, etc. "They also have tons of experience in their specific areas," said Moore. "For example, Mike Settle was the judge for all presentations on most animal related topics because of his background as a former agriculture teacher and dairy farmer."

Moore said that there are 16 active 4-H clubs in Fulton and Montgomery



Claes, exhibited a variety of bits and headstalls to accompany her presentation on how different bits provide different levels of control for horses and ponies.

12-year-old Michelle Joyce, assisted by Schuyler

Counties.

"Different clubs also focus on different project areas, so if you're interested in horses you would choose a club which does horse projects; but if you're interests are more broad you could choose to join a club that does a wide variety of different projects from woodworking and sewing, to environmental stewardship and gardening."

Several of the clubs in Moore's district are full to capacity and unable to accept new members.

"What usually happens, is someone who's interested contacts the office. Then I will contact clubs based on their interest areas and see who's taking new members. I'll then give that club leader the person's contact info and they will contact them directly.'

Contact your local Cornell Cooperative Extension for more information on 4-H clubs in your





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518-568-7606 Pastor Joe Miller Sunday School 10am, Morning Service 11am, Eve. Service 6pm, Wed. Service 6:45pm, Thurs. Visitation 6pm www.fordsbushbiblechurch.com Home of Victory Christian Academy

Fort Plain United **Methodist Church**

39 Center St., Fort Plain Rev. Alan Griffith

Church Office 518-993-3863 Parsonage 518-993-3645 Office Hrs Tues & Thurs. 10am-4pm ALL WELCOME, Worship Service 11am

Freysbush United Methodist Church

Freysbush Rd., Fort Plain 518-993-3645 Rev. Alan Griffith, Officiating

Worship 9am, unday School 10am ALL ARE WELCOME coffee hour to follow service

Fultonville Reformed Church

Corner of 5S & 30 Pastor Jane Hubschmitt

Sunday School 10AM Family Worship 10:30AM

Glen Reformed Church

State Hwy 161 in the Hamlet of Glen 4 miles South of Fultonville glenreformed@nvcap.rr.com Sunday Worship at 9. Sunday School mediately following Children's Message

Grace Christian Church 20 Center St.,

St. Johnsville, NY 13452 Rev. Harry J. Teuchert 315-866-8626

> Sunday School 9:30am Worship 11:00am

Grace Episcopal Church

32 Montgomery St., Cherry Valley 315-858-4016

Fr. Kyle Grennen, Rector

Sunday School 11:00am Holy Communion/sermon 11:00am

Grandview Baptist Church 15 Washington St., Fort Plain 518-993-9929

Pastor Dan West Sunday School 10am Morning Service 11am

Guiding Light Fellowship Rose of Sharon Church of God

122 Moyer St. Canajoharie, NY 518-284-3307 Pastor Fred Jones Tuesday 7pm

Holy Family Parish

Little Falls, NY 315-823-3410 Saturday 4pm Sunday 10:30am

Joy Fellowship

296 Co. Hwy. 119 St. Johnsville, NY 13452 518-568-3217 William Hayes Pastor

Joyce Loughran Assistant Pastor day School 9am, Morning Worship 9:30ar Wednesday Evening Worship 6:30pm

Lassellseville United **Methodist Church**

State Hwy. 29 Pastor Robert A. Lindsay

Worship: Sunday 9:30am Sunday School to start soon

Lighthouse Baptist Church 524 St. Rt. 29A, PO Box 114 Stratford, NY 13470-0114

315-429-8854 Pastor Martin Smith
Sunday Morning Worship 10:30am; Wed
Eve. Prayer Meeting 6:00pm; 2nd & 4th
Sunday Dinner following Morning Service
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Marshville **Evangelical Church**

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y Masses: Sat. 4:30pm, Sun. 10:30a friars@katerishrine.com www.katerishrine.com

New Hope Christian Fellowship 32 Spencer St., Dolgeville, NY 13

Pastor Pat Andreoli 315-429-3630 ewHopeChristianFellowship.r Sunday School 9:30AM Worship Service 10:30AM

Oppenheim United Methodist Church

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R.C. Church
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Parish Office 518-993-3822
ourladyofhope@frontier.com Pastor: Father Dennis Murphy Mass Schedule: Saturday, 4pm; Su 8:30am & 11am; Mon.-Thurs. 8:30 Confessions: Sat. 3 & by appointm ase call parish office for Holy Day sch

Paines Hollow United **Methodist Church**

Intersection of 167 & 168, Paines Hollow Pastor Peg Donaghy 518-568-7604 Sunday Worship 9:30AM Fellowship Hour to Follow

Randall Christian Church

NY Rte. 5S Sunday Service 10am **Pastors** Winston Hallett & Carl Hawver

Reformed Church of Canajoharie

15-19 Front St., Canajoharie 518-673-2816 Rev. Roger A Krutz
Sunday 9am Christian Education
9:20 Choir Practice
10am Worship Nursery provided
Fellowship hour follows worship

Reformed Church of Fort Plain

165 Canal St., Fort Plain, NY 13339 518-993-4302 • fortplainrca@yahoo.com

Rev. Nancy E. Ryan Sunday Worship 10:30am, AA meetings on Tues. 7pm, Home of Manna House Meals, nmunity Meal Program-Sat. Noon-

Reformed Church of Sprakers

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Richfield Springs, NY 13439

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www.richfieldspringsbiblechurch.org

River of Jubilee Church 057 State Highway 5 Sprakers, NY 12166

Pastor: Gail Adamoschek **Pastor: Steve Adamoschek** 518-322-1427 / 518-224-4455 Sunday Service 10:00am Children's Church Available Other Learning Opportunities Avai Visit us on Facebook

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Salisbury Center United Methodist Church 2545 St Rt 29, PO Box 104

Salisbury Center, NY 13454 315-429-9085 Rev. Lynn R. Lockwood

Seeker's Fellowship 14 Park Place

St. Johnsville, NY 13452 518-568-7700 Pastor Mike Yezierski

sunday Worship 6pm, Tues. Prayer 7pm Bible Study 7pm (Wed., Thurs. & Fri.) We teach the fullness of God's Word, a life of holiness for the believer, and salvation for all who trust in Christ's sacrifice.

St. John's Lutheran Church

774 St. Hwy. 163, Freysbush, NY 518-421-1027

Sunday Worship 9:00am, Sunday School 10:00am You are invited... Ladies Aid W.E.L.C.A. Meets 1st Sat. of every month. For Fellowship in Christ's Service. Handicapped Accessible

St. John's **Reformed Church**

68 W. Main St., St. Johnsville 518-568-7396

aithfully Following Jesus Christ Sunday Worship 10:30am

St. John's & St. Mark's **Lutheran Church**

143 Church St., Canajoharie 518-673-2224

Pastor Zach Labagh Sunday Worship 11am Christian Ed. 9:45am stjstm@frontiernet.net

St. Johnsville **Methodist Church**

7 East Main St., St. Johnsville, NY 13452 Rev. Harry J. Teuchert 518-568-7983 • 315-866-8626 Worship Sunday 3pm

St. Joseph's Roman Catholic Church

31 North Helmer Ave., Dolgeville 315-429-8338 Sunday Mass is 8:30am

St. Mary's Episcopal Church 7690 Rt. 80, Springfield Center

315-858-4016 Fr. Kyle Grennen, Priest-in-Charge Sunday Eucharist, 9:30am Coffee - Fellowship follows service Holy Days - as announced

St. Paul's **Lutheran Church**

36 Lydius St., Fort Plain, NY 13339 518-993-2040 Sunday School 9:45-10:45am

Church Service 11am

St. Paul's Lutheran Church

32 W. Main St., St. Johnsville, NY (next to NBT Bank) 518-568-3007 Church 518-568-2405 Parsonage Rev. David Johnson Sunday Worship 10:30am. Sunday Worship 10:30am, Tues. Bible Bungee-Jumping 7pm, "Bible Study" that actually makes sense! Vibrant, Welcoming Community of Faith & Visior

St. Paul's **Universalist Church** 565 Albany St., Little Falls

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Stratford United Methodist Church

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Rev. Lynn R. Lockwood Worship 9am

The Christian Church

of Rural Grove
170 Rural Grove Rd., Sprakers, NY 12166
518-922-7831
Pastor Joshua Fetterhoff

pastorjosh@ruralgrovechurch.org Sunday School (ali ages) 9:45am, Morning Service 11am, Eve. Service 6pm Wed.-Family Night 7pm, "Where Bible Teaching is Fundamental"

The Holy Spirit Polish National Catholic Church

618 E. Gansvoort St. Little Falls, NY 315-823-0793

Father Rafal Dadello Mass at 11am on Sunday www.holyspiritpncc.org

The House of Zion, Inc. 580 Dillenbeck Road. Palatine Bridge 518-577-3069

Pastors Richard & Denise Allen Saturday Morning Worship Service 11:30am Listen to UMT on live radio 97.5FM the 1st Sunday of every month 3pm-4pm

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PO Box 351 Amsterdam, NY 12010 Phone 518-843-2121

Trinity Lutheran Church 5430 St. Hwy. 10,

Cell 518-774-8558

Palatine Bridge 518-673-2224 Rev. Zach Labagh

Sunday Worship 9am, Sunday School 10am (No services in July, meet at St. John's St. Mark's Lutheran Church in Canajoharie). Communion on the first & third Sundays **United Methodist**

Church of Canajoharie 50 E. Main St. 50 E. IVIAIII St. 518-673-2717 isus says - "Come Unto Me" Join us-Special Music Ministry, Beautiful Surroundings, Friendly People Sunday Service 10:30am - Email: umc673@frontiernet.net

Valley Alliance Church 85 E. Main St., Nelliston

518-993-3458 Pastor Dave Prahst Sunday School (all ages) 9:15am Sunday Worship 10:30am,

Wed. Praise & Prayer 7pm, Fri. Youth Group 7pm (7-12th grade)

Victorious Life Church **RMI Fellowship**

104 Main St. & 431 St. Hwy. 80 Fort Plain, NY 518-993-3102 Sunday School 9am, Morning Worship 10:30am, Youth Group 5pm, Evening Worship 7-8pm



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Collecting

Tin signs

Q: When I was a teenager in Tennessee, I began collecting older signs, especially ones that were on tin and pre-dated World War II. I currently have about 50 vintage signs, and I wonder if you can recommend a price guide. — Stan, Chesterfield, MO

A: Although there are several price guides available, a new one I especially like is the "Picker's Pocket-Guide: Signs" by Eric Bradley and published by Krause Books. This guide features helpful information about such collectible signs as beer, Coca-Cola, petroliana, farm and implement, food and drink, and even a special section covering neon signage.

Bradley shares practical strategies from top buyers and sellers, what to look for and where to find it, how to ship the signs you pick, and how to spot fakes and reproductions. Whether collecting for

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pleasure or profit, this guide will help you buy and sell like a pro. It is \$14.99 and can be ordered directly from the publisher, www.krausebooks.com

Q: I recently purchased an old music box at a garage sale. It has an image on its top of a little boy and girl in a mountain scene. It plays "Twinkle, Twinkle Little Star" and "Who's Afraid of the Big Bad Wolf." It was made in Switzerland. Is it worth more than the \$3 I paid for it? -- Mary, Victor, NY

A: Your music box was made after 1933, the year

that "Who's Afraid of the

Big Bad Wolf" was introduced in the Walt Disney animated cartoon, "The Three Little Pigs." Incidentally, Barbra Streisand made her professional debut singing this song in a Greenwich Village nightspot in 1961. Obviously, your music box is worth more than \$3 but how much more only a professional appraiser or expert can tell you. I have seen Swiss music boxes in shops, most priced in the

Q: I have a 1974 rabbit jacket in almost perfect condition. Where can I sell it? — Stella, Albuquerque,

\$20 to \$45 range.

A: Almost any city or town of any size has at least a consignment shop or two. That might be a good place for you to find a buyer for your jacket.

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Knows "sit" and "shake". Hyper-active. Needs obedience training. Came to the shelter March 13 because her owner was moving.



TYSON - 4 year old brown and white male Pit Bull, 64 lbs. Knows commands, loves car rides, swimming and treats. Should be your only pet in an adult home. Housebroken



BAXTER - 2 - 3 year old brindle and white male Pit Bull/Beagle mix. Found on Route 10 between Hickory Hill and Stone Arabia and affectionate. Fine with dogs and kids.



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



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



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. Good with some dogs, not good with cats.



THUNDER - 6 year old male Pit Bull mix, 52 lbs. Found in Canajoharie in August 2012 Knows "rit" and loves cheet or bally ubs! Not good with dogs, cats or kids.



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



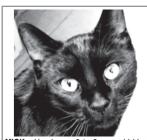
WINSLOW - Black and white male Pit Bull mix 8 to 10 years old. Found running on Hilltop Road on August 27, 2014. Good with some dogs and fine with kids. Very well behaved.



SIRI - 2 - 3 year old female Husky mix. Found on Stone Arabia Road, Mohawk. Good with some dogs and fine with kids. Crate trained. Loves belly rubs and Kong toys!



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



MICK - Handsome 6 to 8 year old black male. Found on Lynk St., Sprakers on January 7, 2015. Great personality. Not



WAYNE - 5 year old black and white male



KIDDO - 7 year old gray and white male. Handsome, friendly and a bit shy. Came to the shelter March 20th





lap cat who likes lots of loving! Fine with kids and dogs. Tolerates other cats



HOOVER - Magnificent 3 to 4 year old male. Found on State Highway 80, Fort Plain. Came to the shelter on January 4th. Very affectionate. Loves dogs! Hoover has FELV,



and white male. Came to the shelter on September 19th. Fiddler is good with dogs. He has FELV, the feline leukemia virus.



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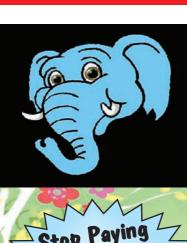


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Finding the right family car

Parents have a host of options at their disposal when the time comes to buy new cars for their families. While dad might have long dreamed of driving the fastest sports car on the market, such a vehicle does not make much practical sense when car trips figure to be made with kids in tow. a family depends on a

host of factors, as what makes a good vehicle for one family will not always make a great choice for another family right down the street. When choosing a car for their families, parents can consider the following factors to ensure they choose the vehicles that best suit the needs of their broods.



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Cost

While cost should not be the only consideration when choosing a family vehicle, parents must determine their budget bebeginning their fore search for a new ride. Aside from a home, cars are the most expensive purchase many people will ever make, which only highlights the importance parents must place on finding the right vehicles for their families. Luxury cars, SUVs and sports cars tend to be the most expensive vehicles on the market, and young parents just starting out or parents of school-aged kids with college educations to consider might find that less expensive vehicles make the most practical sense for their families. Parents also must determine if they are financing or leasing their vehicles or buying

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Finding the right car for a family depends on a host of factors, as what makes a good vehicle for one family will not always make a great choice for another family right down the street.

them outright. Financing and leasing often requires full insurance coverage, which can be pricey, while buying outright affords vehicle owners to choose the level of coverage they are most comfortable with. Determine insurance costs on a given model before driving off the lot with the pedal to the metal.

Family size

The size and potential

size of the family also must be considered before buying a new car. Kids grow up and get bigger, and parents who want to have more children down the road should consider just how big they want their family to be before buying a new car. Look for a car that not only suits your family now, but one that will cater to your family's needs down the road as well. Overlooking this important factor now may force you to replace the car you ultimately buy sooner than you had hoped.

Safety

Safety is the top priority for many parents as they purchase new cars for their families. Look for a car with a high safety rating and a proven track record of ensuring passengers survive accidents. The Insurance Institute for Highway Safety (www.iihs.org) as well as the National Highway Traffic Safety Administration (www.nhtsa.gov) test and rate new vehicles for safety, and parents should look up the results of these tests and ratings on any vehicle they are considering purchasing for their families.

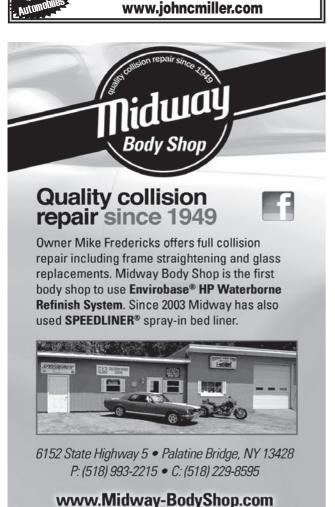
Use

Family cars are rarely limited to getting mom or dad to and from work and for trips to the grocery store. Today's kids are more active than ever before, and chances are their schedules are as packed as their parents'. Consider the many chauffeuring trips you will have to make in the years to come, and choose a car that is equipped to handle those trips. Parents who double as soccer coaches may benefit from buying minivans that can easily store all that sports equipment, while those whose children participate in activities that take them far and wide may want a car that's especially fuel efficient.

Comfort

Luxury vehicles may provide the most comfortable ride, but parents who are not yet ready to go that route need not sacrifice comfort in favor of practicality. Families spend lots of time in their vehicles, and summer vacations or winter holiday road trips are that much more enjoyable when everyone is riding in comfort. While comfort might not be the foremost priority for parents, it is something to consider when buying new family vehicles.







Factors to consider when looking for a new car

Spring is a season of rebirth, and this rejuvenating time of year can be a great time for motorists to reexamine their vehicles and start looking for new rides. With spring road trips and summer vacations on the not-too-distant horizon, drivers who have been eyeing a new vehicle may feel the time has never been more right to sell or trade-in their current vehicles for ones

slate of extracurricular activities may not only want a car with enough room to accommodate their brood, but also one that's fuel-efficient so all those trips to the soccer fields and dance recitals won't break the bank. Singles who don't often have passengers and don't have a driveway or assigned parking space may benefit from a small vehicle that's fuel-efficient and easy to park.

they try to decide what their next vehicle will be. If you live in a region where ice and snow is common, then fourwheel drive or all-wheel drive is a feature that will likely prove worth the investment if not a necessity, while drivers who live in warm areas where the temperatures remain mild year-round can likely skip the fourwheel drive option. When buying a new car, envision the weather that car will eventually encounter. A flashy sports car may be fun to drive and surely looks great in the garage, but if safety concerns force you to leave it in the garage for several months a year, then it might not be the best car for you.

What else is in the driveway?

Parents or couples buying a new car together should consider what

their significant other has sitting in the driveway. If one parent already has an SUV or minivan, then a second such vehicle may not be necessary, and buying a new car may be an opportunity to purchase a smaller vehicle that still fits the whole family but won't need to carry athletic equipment or chauffeur the middle school basketball team. The same principle can be applied to couples without children. Such couples may want to keep one sports car in the driveway and have a more practical vehicle that can better handle road trips or weekend getaways.

Buying a new car is a fun process that's made even more fun when drivers consider their needs and target vehicles that best meet those needs.



Buyers should consider a host of factors before purchasing their next vehicle.

more suited to their current needs.

Once drivers have made the decision to get a new car, they must then decide which car is right for them. Such a decision not only requires a careful consideration of budget, but also a thorough examination of what you want out of your next vehicle. The following are some factors prospective car buyers may want to consider as they begin to look for new cars.

Passengers

Parents who drive have different needs than drivers who don't have children. When shopping around for your next vehicle, consider how many passengers you typically have in the car. Parents who drive the kids to and from a full

Whatever your needs, try to avoid buying more or less car than you really need

Driving habits

Your personal driving habits are another factor to consider before buying your next car. When driving, are you traversing the nation's highways or sticking mainly to city streets? Stop-andgo city driving can be taxing on vehicles, and drivers may find manual transmissions are less enjoyable in city traffic. Drivers whose daily commutes are mainly done on highways may be able to live with a car deemed less fuel-efficient, as highway driving tends to consume less fuel than city driving.

Local climate

Drivers should consider their local climate as

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Things you may not know about leasing a car

Many people prefer leasing an automobile to buying one, and leasing can be more advantageous than buying in various ways. For example, leasing allows drivers who cannot afford to purchase a new and more reliable vehicle the opportunity to drive such a car or truck, at a cost that is considerably less over the long haul than buying the vehicle outright. Leasing also makes it possible for drivers who prefer newer cars to exchange their automobiles every few years, saving them the expense of maintaining a car as it ages.

When leasing an automobile for the first time, motorists may not be aware of certain things about leasing that could benefit them over the course of their leases. The following are a few such things that drivers may want to consider when negotiating an automobile lease at the dealership.

 Mile restrictions are not set in stone. Stan-

dard leases typically limit drivers to 12,000 miles per ye ar over the life of the lease. In such an agreement, a three-year lease would allow lessees to drive 36,000 miles in the vehicle. Any additional miles on the vehi-

would incur a penalty. But mileage limits are negotiable, and drivers who think they will exceed 12,000 miles per year can tailor their leases to allow for additional miles. Extra miles will cost more money, but

mileage charges, making it well worth the investment for drivers to negotiate extra miles into their lease at the time of signing.

• You may need to pay a substantial initial down payment. Month-



Leasing is a great way for drivers to drive new automobiles they otherwise might not be able to afford. But drivers should familiarize themselves with the ins and outs of leasing before signing on the dotted line.

at the end of the lease likely pale in comparison able to men and women

cle when it is turned in that extra expense will ly lease terms are favor-

who cannot afford to finance a car or those who want to avoid long-term financing with hefty monthly payments. But many leases require lessees to pay substantial down payments upon agreeing to the lease. If such a down payment proves a hurdle you cannot clear, then it's important to know that some leases do not require a down payment at all, while others require only a minimal payment upfront. However, such leases may be exclusive to drivers with exceptional credit.

• You can comparison shop with a lease. Much like vou would comparison shop when buying a car, you can do the same when leasing. After a dealer runs your credit and/or estimates your down payment, you may feel as though you cannot afford to lease a new car. But you have many options to choose from when looking for an auto lease, and each one is likely to make a different offer. If you persevere

and do your research, you ultimately may end up with a lease that puts you in a new car at an affordable price.

• Gap insurance protects you in case of a theft or wreck. Gap insurance (which stands for guaranteed asset protection) is available but not standard for an automobile lease. Gap insurance protects lessees and covers their remaining lease payments if a car is stolen or wrecked while the lease is ongoing. Some lessees choose to accept gap insurance, while others do not. The latter group is taking a risk that the car will not be stolen or wrecked during the life of the lease. If it is, the driver will then be responsible for the monthly payments even if he or she no longer has the vehicle. Drivers in the former group will not be on the hook for such payments. Some lessees never use their gap insurance, but the peace of mind it provides is worth the investment for many drivers.

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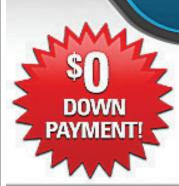
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