

# THE Original Valley Pennysaver

Volume 6  
Number 17

Serving the Homes of the Mohawk Valley  
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November 7, 2015



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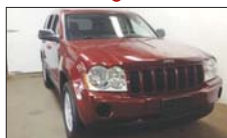
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2005 Jeep Wrangler Sport 4x4  
Auto, V6, Soft Top  
**\$12,999**



2008 Jeep Wrangler  
Unlimited Sahara 4x4  
V6, Auto, 97,079 Miles  
**\$20,999**



2007 Jeep Grand Cherokee  
4x4 Laredo  
6 Cyl, Auto, 70,707 Miles  
**\$14,444**

**MAIN MOTORCAR**  
JOHNSTOWN, NEW YORK

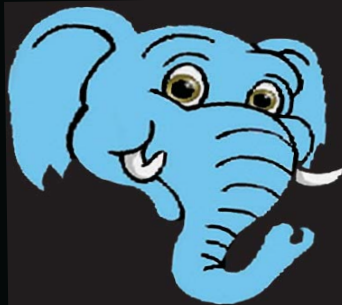
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DODGE  
Jeep  
RAM

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224 W. Main St., Johnstown, NY 12095  
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 GREAT SUV 2009 Jeep Patriot Sport 64k Miles \$9,995 NADA \$10,275	 GREAT BUY! 2008 Honda Civic EXL 89k Miles \$8,995	 GREAT RIDE 2008 Dodge Caliber 92k Miles \$7,995	 AWD 4 Door 2007 Subaru Legacy GT Limited 89k Miles \$9,995 NADA \$11,250	 ALL POWER 2008 Chevy Impala LS 81k Miles \$7,970 NADA \$8,450

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and no's!



HERE you get the OPPORTUNITY to work with  
the friendliest staff in the area.

HERE you get the OPPORTUNITY to purchase a quality  
vehicle with less than perfect credit or no credit history.



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If You've Had A Repossession  
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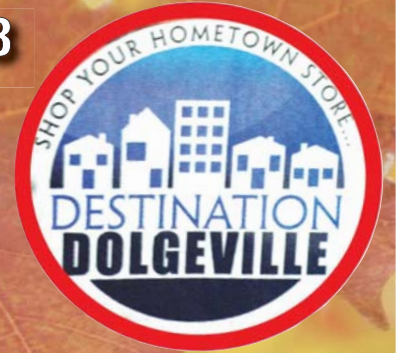
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Ground Fresh Daily

**Ground  
Chuck**

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1893 Premium Angus  
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**Top Round  
Roast or  
London Broil**

**\$2.99**  
Lb.



1893 Premium - Sold in 5Lb. Bag

**Chicken  
Drumsticks**

**69¢**  
Lb.

6-12 Oz.  
Select Varieties

**Dole  
Premium  
Salad  
Blends**

**2/\$5**



From Our Deli  
1893 Premium  
Provolone or  
Swiss Cheese  
**\$4.99**  
Lb.

From  
Our Deli  
**Russer  
Old World  
Ham**

**\$3.99**  
Lb.



4-6 Oz. Select Varieties

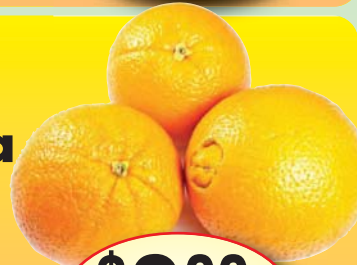
**Yoplait  
Yogurt**

**10/\$6**

First of the Season  
4 Lb. Bag

**California  
Seedless  
Naval  
Oranges**

**\$2.99**  
Ea.



8 Pack

**Bounty  
Basic  
Paper  
Towels**

**\$4.99**

6 Pk. 12-13 Oz.  
Select Varieties

**Thomas'  
English  
Muffins**

**BUY 1 GET 1  
FREE**

18.6-19 Oz.  
Select Varieties

**Campbell's  
Chunky  
Soup**

**2/\$3**

24.2-30.5 Oz.  
Large Can  
Select Varieties

**Folgers  
Ground  
Coffee**

**\$7.99**

6 Pk.  
16 Oz. Btls.  
or 6 Pk.  
16.9 Oz. Btls.  
Select Varieties Plus Dep.

**Pepsi, Diet Pepsi  
or Mtn Dew**

**4/\$9**

9-9.5 Oz.  
Select Varieties

**Utz  
Potato  
Chips**

**BUY 1 GET 1  
FREE**

20 Pk.  
AA or AAA

**Sony  
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**\$3.99**



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Prices Effective:  
Saturday, November 7<sup>th</sup>  
through Friday,  
November 13<sup>th</sup>, 2015

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Store has right to reserve quantities.

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**2003 CAVALIER LS** Automatic, sunroof, alloy wheels. 185,000 miles. Runs Excellent. Body Fair. \$1,200 OBO. 518-332-0395

**2000 CHRYSLER SEBRING.** 106,000. 6 Cyl, Auto, Tan. \$2300. 518-673-4465

**2000 PONTIAC GR** Am. 130,000. V6, Auto, Red. \$2000. 518-495-5907

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**LAND BARGAINS:** Little Falls area, 17.7 acres, mostly fields, stream in rear, \$29,000. Helderberg Realty 518-861-6541, 518-256-6344

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# Attention:

*Saint Johnsville Taxpayers*

The Town Board wants to increase your taxes by

# \* 34% \*

If you are concerned:

- **Please Attend The Public Budget Hearing On Thursday, Nov. 12th at 6:30 PM at The Town Barn**
- **If anyone does not have transportation to the meeting, please call:**

**\* 518-568-5121 \***

*Someone will be assigned to pick you up*

**ST. JOHNSTVILLE**



**MARKET**  
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25 W. Main St.  
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Prices Good  
Sat. 11/7 -  
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**BIGGEST AND BEST**  
**SUBS IN THE VALLEY**

## Chicken Drumsticks



**69¢** lb.

## Boneless Chicken Breast



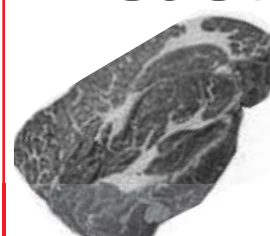
**\$1.99** lb.

## Roma's of Utica Italian Sausage



**\$3.99** lb.

## Chuck Roast



**\$3.99** lb.

## Best Yet BACON



**\$3.99**

## 4 Lb. Naval Oranges



**\$2.99**

## Hot House Tomatoes



**\$1.99** lb.

## 6 Oz. Blueberries



**\$2.99**

Everyday  
Low Price!!!

Dari-Del "Local"

**MILK \$3.49** Gal.



## Campbell's Chicken Noodle or Tomato Soup



**5/\$5** 10.75 Oz.

## Yoplait Yogurts 10/\$6



4-6 Oz.

## Boar's Head

**Deluxe Ham**

**Ovengold Turkey**

**Deli Sliced**

**\$7.99** lb.

**\$7.99** lb.



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**Original Valley Pennysaver**  
 The Little Paper with BIG Results

Serving the Homes of the Mohawk Valley

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 6113 St. Hwy. 5, Palatine Bridge, NY 13428

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### Ad Sales

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**Oppenheim-Ephratah-St. Johnsville Association of Professionals Present**

**"The Scholarship Games"**

**Friday, November 13, 2015**  
**5:00 - 9:00PM**

**at the OESJ High School Gym**

**Food ★ Themed Baskets ★ Raffles**

**Admission Includes: Dish of Ice Cream**  
 Adults (9th grade-Adult) \$2.00  
 Children (PreK-8th Grade) \$1.00  
 Under 4 Free • Family Maximum of \$10.00

**Donations For Scholarship Games**

Item Donated	Company Name
Dell Laptop	Midway Body Shop
iPad Mini 2	The Shults Agency
1 Ton Wood Pellets	JP Trucking
\$100 Gift Card	Junell Gray Realtor
Gift Card	Spoo's Artistic Creations
Childs Bike	P.A.W.S.
\$50 Restaurant Gift Card	Mr. Halloran
\$50 Restaurant Gift Card	Mrs. Marzeski
\$50 Restaurant Gift Card	Mr. Kawryga
\$50 Restaurant Gift Card	Mr. Slater
4 Movie Passes (\$32 value)	Valley Cinema, Little Falls
2 Show Tickets	Proctors
OESJ School Colors Quilt	Sara Thibodeau
OESJ School Colors Lg. Blanket	Johanna Sweet
Boat Shape Wine Display	Plaid Giraffe (Alma Getman)

~ Additional Prizes May Be Added As They Are Received ~

**WANTED!** Gently used hunting/fishing apparel/gear. All sizes/styles. Call or stop by. **FISHING! HUNTING! BAIT! PET FOOD! AMMO!** Shop local! Reasonable rates. Also offer lessons, loaner bows, group rates, parties. The Sportsman's Den, 36 Canal St, Ft Plain, 518-993-1010. **www.facebook.com/thesportsmansden**

**MOTORCYCLE STORAGE** available. At SNO-PRO Performance Rt5, Nelliston, NY., 518-993-3269.

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**PLASMO GUTTERS** are durable and easy to install for the DIY and stand up to ICE! Available in white or brown. C. H. BURKDORF & SON, 35 Hough St., St. Johnsville. 518-568-7016

**WE WOULD LIKE TO THANK ALL OF THE VETERANS!** With the utmost respect we wish you all a Happy Veteran's Day! Behind every project is a True Value! 12 Willett St Fort Plain 993-3834

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**FOR SALE** Wel McLain Gold Oil Hot Water Boiler oil furnace in good condition, with a Weil Hot Water Heater \$550.00 518-993-4668.

All American Hot Dog Push Cart for sale \$2200. Contact Shawn at 993-3834 for more information.

**HELP! RAGTIME** still has too much to move. Come in and help move something or some things out. Will give you an extra 10% Off the already up to 60% Off. 39 Main Street, Fort Plain. Thursday through Saturday, 11ish to 5pm.

**WE HAVE HUNDREDS AND HUNDREDS OF ITEMS THAT WILL BE SOLD OVER AUCTION ON TUESDAY NIGHT AT JR'S AUCTION 56 WILLETT STREET FORT PLAIN NY STARTING AT 5:00PM THIS WILL BE ONE GREAT AUCTION WITH A LARGE VARIETY OF FURNITURE, TOOLS, HARDWARE, PLUMBING, ANTIQUES, PRIMITIVES AND MUCH MORE!!! DON'T MISS THIS ONE!!!** 518-993-4668

**LOOKING FOR RURAL HOME TO RENT** in the Mohawk Valley area that allows pets and some livestock. 518-210-2066

2000 Dodge Stratus. High mileage. 4 Cyl, Auto, \$18,000. 518-673-4465

2013 BUICK VERANO, Red, 335, 4cyl, Auto, AC, CD. Sale: \$15,495. **John C. Miller Inc. 518-762-7124.** **www.johncmiller.com**

**2 bed Apt**, downtown Canjo, first floor, new throughout. Great location. \$850 heat and electric included. 315-794-0453 for showing. Available 12/1."

**CUSTOM COMBINING** available for corn & also dump trucks available for hauling. 315-717-6040



**ANIMAL AND TOOL** Consignment Auction Saturday October 31st 10:00am JR'S Auction at our new location!!!! 7403 State Hwy Rt 5 St Johnsville NY (former Springer Tractor Building) Will be accepting consignments for; Animals, Small Animals, Sheep, Goats, Ducks, Chickens, Rabbits, Calves, also outside will be selling Lawn and Garden, Equipment, Mowers, Snowblowers, Hand Tools, Shop Tools, Equipment, and other consignments!! Bring it on!! We will sell it for you!! Call 518-993-4668

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**CHRISTMAS AUCTION** - Sun. Nov. 15th at Kings, Burrows Rd., West Winfield, NY (315) 822-5221

**THANKSGIVING WILL BE HERE BEFORE YOU KNOW IT!** We are ready - we have turkey fryers and peanut oil in stock and on sale! **BEHIND EVERY PROJECT IS A TRUE VALUE 12 WILLETT ST FORT PLAIN 993-3834**

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

**ATTENTION IF YOU HAVE ANTIQUES, FARM MACHINERY, TRACTORS, OR ANY OTHER HIGH VALE ITEMS LET US SELL THEM FOR YOU! OVER AUCTION OR ON CONSIGNMENT!! CALL JR 518-993-4668**

**LET US DESIGN THAT SPECIAL JEWELRY FOR YOU.** We work in 14k, 18k, Platinum, and Sterling Silver. All precious and semi-precious stones available. We also do repairs. Very reasonable rates. **THE GALLERY**, 2 West Main Street, Saint Johnsville, NY 13452. 518-568-5121.

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**Fri., Nov. 6th**

Smoked Turkey Roll \$2.99 lb.  
Hard Salami \$3.99 lb.  
Farmers Cheese \$3.25 lb.

While Supply Lasts

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Pure & Natural Honey  
1 lb. • 2 lb. • 3 lb. • 5 lb.  
Raw Honey: 1 lb. & 2 lb.

Baking Items • Bulk Items  
Popcorn • Sugar • Flour  
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R-13 3 5/8"x15" (78.33 sq. ft.)  
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R-19 6 1/4"x23" (75.07 sq. ft.)  
R-21 5 1/2"x15" (59.09 sq. ft.)  
R-25 8 1/2"x15" (31.25 sq. ft.)  
R-38 12"x16" (42.67 sq. ft.)

**Unfaced**

R-13 3 5/8"x15" (78.33 sq. ft.)  
R-19 6 1/4"x15" (48.96 sq. ft.)  
R-30 9 1/4"x24" (80.00 sq. ft.)  
R-38 12"x24" (64.00 sq. ft.)

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## TOWN OF SAINT JOHNSTOWN BUDGET CONCERNS TO BE DISCUSSED AT TOWN BOARD PUBLIC HEARING ON NOV. 12TH AT 6:30PM

THE LARGEST PORTION OF THE PROPOSED 34% PROPERTY TAX INCREASE INCLUDES:

- \$130,000 for proposed property re-evaluation.
- 85% increase in the highway department's budget.

PROPOSED PROPERTY RE-EVALUATION:

Town Board stated that \$130,000 is going to be borrowed.

- Who is the lender going to be?
- What is the interest rate going to be?

TOWN BOARD STATED THAT THIS \$130,000 WILL BE REPAYED IN 5-EQUAL INSTALLMENTS PLUS INTEREST.

- This will be expensed at a rate of \$30,000 per year plus interest.

WHY IS THIS TOTAL OF \$130,000 INCLUDED IN THIS BUDGET, INCREASING THE TAX RATE SO MUCH WHEN ONLY \$30,000 PLUS INTEREST WILL BE EXPENSED EACH YEAR?

- There is a \$100,000 difference in this budget the way the budget is written right now. This is WRONG.
- The tax rate would NOT be 34% if this matter was handled properly.
- This \$130,000 which is included in this tentative budget can only be expensed ONE TIME.. NOT FIVE TIMES.
- What is going to be done with the additional \$100,000 per year mistake or tax windfall if the town board adopts this tentative budget the way it is written right now?

HIGHWAY DEPARTMENT'S BUDGET INCREASE:

The Town Board included an 85% increase in the highway department's budget.

- Why?

WHERE CAN THE PUBLIC GET A COPY OF THE TOWN OF SAINT JOHNSTOWN FINANCIAL STATEMENT?

- According to state law, a financial statement must be provided by the Town Supervisor to the Town Board each and every month. This financial statement must then be turned over to the Town Clerk for public view.
- Why is this not being done according to state law?

WHO IS THE FINANCIAL OFFICER THAT PREPARED THE TENTATIVE BUDGET? HOW MUCH WAS THIS FINANCIAL OFFICER PAID?

PLEASE EXPLAIN THE STATEMENT MADE BY A CURRENT TOWN BOARD MEMBER AT THE LAST BOARD MEETING ABOUT THE SCHOOL TAX BEING REDUCED AFTER A RE-EVALUATION. HOW IS THIS RELATED TO THE SCHOOL TAX?

BY STATE LAW, ONCE A TOWN HAS ITS FIRST RE-EVALUATION, THEN THE TOWN IS PLACED IN A "CYCLICAL REASSESSMENT" (ANOTHER COMPLETE RE-EVALUATION) AT LEAST EVERY 4-YEARS. ALL PROPERTY OWNERS MUST BE AWARE OF THIS. REMEMBER TAXES NEVER GO DOWN. TAXES ALWAYS GO UP.

- Under the Cyclical Reassessment rules, a reassessment plan must be approved by the state in order to receive state aid for these future reassessments. Does the board have a state approved reassessment plan?
- Funds must be included in this budget for this reassessment plan to be produced and proper state approval to be obtained. This is usually done by a lawyer. Where are these funds in this budget?

LEGAL FEES MUST BE INCLUDED IN THIS BUDGET FOR:

- Legal fees to cover law suites brought about by property owners that disagree with the reassessment figures and also for possible class action suites must be included in this budget. This could run into hundreds of thousands of dollars. Where is this in the budget?

## A Sincere Thank You

To All our family and friends  
in this extremely difficult time in the loss  
of our son & grandson

## Baby Adam Junior Laquee

Who was taken to heaven as a special angel to  
be with the Lord on October 1, 2015.

We also express our gratitude for the  
outpouring of cards, flowers and contributions.

A special thank you goes to Larry Hinkle for  
the comforting message and the Vincent A.  
Enea Funeral Home for care & service they  
showed us. Also a special thank you goes to the  
St. Johnsville Village Board for the use of the  
Community House and Ripepi's Restaurant.

Also Bobby and Mary-Ann Vangorder,  
the kind gentleman and his family from  
The Hungry Bear.

Baby Adam, you will always be in our hearts  
and memory. We love you so much!

Mom & Dad

Brothers Josh & Jacob

Grandparents Timothy & Deborah Smith





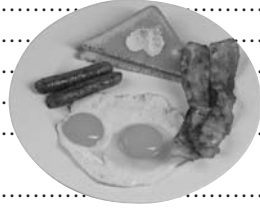
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Hungryman .....	\$5.49
<i>(Bacon, Sausage, Ham, Hash Brown, Eggs &amp; Cheese on a roll)</i>	
2 Eggs with Toast .....	\$2.25
1 Egg with Toast .....	\$1.75
Egg & Cheese Sandwich or Burrito .....	\$2.50
With meat (sausage, ham or bacon) .....	\$3.25
French Toast or Pancakes .....	\$3.75
Omelets (served with toast)	
Cheese .....	\$3.75
Cheese & Meat (sausage, ham or bacon) .....	\$4.50
Veggie (peppers, onions, mushrooms, tomatoes) .....	\$4.50
Home Fries .....	\$1.50
Corned Beef Hash .....	\$2.25
Sausage, Bacon or Ham .....	\$1.25
Toast .....	75¢
Bagel .....	\$1.00
With Cream Cheese .....	\$1.50
Hard Roll (toasted or grilled with butter) .....	75¢
Hash Browns .....	\$1.50



## Soups & Salads

Soup Cup (8 oz) .....	\$2.59	Bowl (12 oz) .....	\$2.99
Macaroni, Pasta or Potato Salad .....	\$1.50/side		\$3.49/lb.
Tossed Salad .....			\$4.50
With Cheese .....			\$4.95
Chef Salad .....			\$5.95
Chicken Tender Salad .....			\$5.95

## Appetizers & Sides

Mozzarella Sticks (6) .....	\$3.95
Onion Rings (12) .....	\$2.75
Breaded Mushrooms (20) .....	\$3.75
Jalapeno Cheddar Poppers (5) .....	\$3.95
French Fries .....	\$2.00
Cheese Fries .....	\$2.75
Chili Cheese Fries .....	\$3.75
Sweet Potato Fries .....	\$2.75
Seasoned Curly Fries .....	\$2.75
Nachos .....	\$1.75
Chicken Tenders (5) .....	\$4.75
Clam Strips .....	\$3.00
Crispy Shrimp Wraps (6) .....	\$2.79
Popcorn Chicken .....	\$4.75
Boneless Chicken Wings .....	\$4.75
Chicken Wings (12) .....	\$8.95
Mac & Cheese Wedges (5) .....	\$3.99



## Cold Sandwiches

White, Wheat, Rye, Hard Roll or Wrap .....	\$4.00
Submarines (12") .....	\$6.00
Regular Mix (salami, ham & bologna)	
Italian Mix (capicola ham, salami, pepperoni)	
Roast Beef	Ham (baked or cooked)
Pepperoni	Corned Beef
Cheese	Turkey
Salami	Capicola
Liverwurst	Bologna
Tuna Sub	Half .....
	Full .....
	\$4.50
	\$6.50

For all sandwiches: Choice of lettuce, onion, dressing, black olives, tomato, banana peppers, pickles & cheese  
Add 75¢ for bacon or extra meat • Add 50¢ for extra cheese

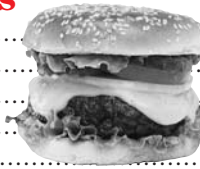


## Hot Sandwiches

Chicken Parmesan Sandwich .....	\$4.50	Sub .....	\$6.50
Chicken Cordon Bleu Sandwich .....	\$4.75	Sub .....	\$6.95
Philly Cheese Steak Sandwich .....	\$4.50	Sub .....	\$6.50
Buffalo Soldier Sandwich .....	\$4.50	Sub .....	\$6.99
<i>(Chicken Cutlet, Blue Cheese, Hot Sauce &amp; Mozz Cheese)</i>			
Crazy Lee Sandwich .....	\$4.50	Sub .....	\$6.99
<i>(Chicken Cutlet, Turkey, Ham, Bacon, Tomatoes, Onion &amp; Mozz Cheese)</i>			
Houston Surprise Sandwich .....	\$5.49	Sub .....	\$7.49
<i>(Grilled Pastrami, Corned Beef, Onion, Russian Dressing, Spicy Mustard &amp; Swiss Cheese)</i>			
Texas Melt Sandwich .....	\$4.50	Sub .....	\$6.99
<i>(Roast Beef, Bacon, BBQ Sauce, Melted Mozz Cheese)</i>			
The Don Sandwich .....	\$4.50	Sub .....	\$6.99
<i>(Chicken Cutlet, Bacon, Blue Cheese, Melted American Cheese)</i>			
Chicken Cutlet Sandwich .....	\$4.99	Sub .....	\$6.99
Tonny's Special Sandwich .....	\$6.99	Sub .....	\$8.99
<i>(Chicken Cutlet, Bacon, Onion Rings, Curly Fries, Ranch Dressing &amp; Melted Mozz Cheese)</i>			
Hudson Special Sandwich .....			\$6.49
<i>(Crispy Chicken Fingers, Honey Mustard, Lettuce, Tomatoes &amp; Onion)</i>			
Heart Attack Sandwich .....	\$5.99	Sub .....	\$7.99
<i>(Chicken Fingers, Mozz Sticks, French Fries, Marinara Sauce &amp; Melted Mozz Cheese)</i>			

## Other Sandwiches

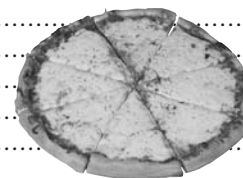
Hamburger .....	\$3.25
Cheeseburger .....	\$3.50
Bacon Cheeseburger .....	\$4.00
Swiss Mushroom Burger .....	\$4.00
Buns Banger Sandwich .....	\$5.99 • Sub/Wrap
Hot Dog .....	\$1.50
Chili Dog .....	\$2.00 • With Cheese
Grilled Cheese .....	\$1.95 • With Tomato
Reuben .....	\$4.95
Clam Roll .....	\$3.50
BLT (toast, bacon, lettuce, tomato) .....	\$3.50
Turkey Club .....	\$4.75
Fat Cat Sandwich .....	\$6.99 • Sub/Wrap
<i>(Turkey, Roast Beef, Ham, Salami, Pepperoni, Provolone Cheese)</i>	
Fish Sandwich (fried) .....	\$4.00
Chicken Tender Wrap or Steak Wrap .....	\$4.50
Chicken BLT .....	\$4.75 • Sub/Wrap
Chicken Tender Sandwich .....	\$4.50 • Sub
Peanut Butter & Jelly Sandwich .....	\$1.50



## Pizza

	16-inch	18-inch
Cheese .....	\$8.99	\$9.99
Hawaiian .....	\$9.99	\$10.99
Vegetarian .....	\$9.99	\$10.99
Buffalo .....	\$9.99	\$10.99
White .....	\$9.99	\$10.99
3 Way Combo .....		\$14.47
2 Way Combo .....		\$12.97

Add any toppings to Cheese pizza for \$1.99 each



VEGETABLES: Mushrooms, Tomatoes, Black Olives, Peppers, Banana Peppers, Onions, Broccoli

MEATS: Ham, Bacon, Chicken, Pepperoni, Sausage



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**November 7, 2015**

**Hello Again,**

Have you ever been caught reading some persons private mail? No? Then have you ever wished you could read someone's mail but feared you would get caught? No? Ah come on and admit it, at least to yourself, you know you have.

Here is your chance. I am going to write myself a letter. You can sit quietly and read it or sneak a quick peek and even share it with the local town gossip. But if you do someone will know you have been reading my mail. Here it goes:

**Hello Again – Hello Again,**

I am feeling real blue. I just read in the daily newspaper that one of my favorite foods, the world famous American hot dog, causes cancer. Who announced this earth shaking news? The World Health Organization did. Their organization is often called WHO. You know – the same name as the idiot boy called, “Who Me?” The one with a big jug head and the protruding ears. Ya, that one. Possibly after all of these years he finally formed his very own



## 34% TAX INCREASE FOR SAINT JOHNSTVILLE

When the Saint Johnsville residents get their tax bills next year...they are going to be in for a BIG SURPRISE!

The current town government has adopted a tentative budget for 2015-16 to increase the tax base by 34%. According to this current administration, of whom three of the seats are filled by members from the same family, the town is "Out of money!"

"We don't have one penny right now," said Gordon Brownell, Councilman whose term ends on 12-31-15.

There will be a public hearing on the tentative budget on the second Thursday night in Nov., which will be Nov. 12th. "Without a public hearing on the tentative budget, the budget can not be officially adopted," said Wayne Handy, Town Supervisor. The public hearing will be held at the town barn in Saint Johnsville at 6:30 PM.

Each property owner is urged to attend this very important meeting. "Each property owner will have an opportunity to voice their approval or disapproval of this budget, which will raise the tax base here," according to William Farber, Councilman. If this tentative budget passes without opposition from the town residents, each resident does not have anyone to blame but themselves for this really BIG tax increase. Without opposition this tax increase will pass and each resident will pay. Voice your opinion and whether the town board in Saint Johnsville has the right to spend the tax payer's money anyway they wish.

Anyone that wishes to attend this meeting and does not have transportation to get there, please call 518-568-5121. By calling this number, someone will be assigned to pick up each person that does not have a way to get there.

**IT IS VERY IMPORTANT TO ATTEND THIS MEETING IF YOU WISH TO PREVENT YOUR TAXES FROM GOING UP BY 34%.**

WHO organization? What is going to happen to the Boy Scouts of America and Yankee Stadium when they learn their favorite food is now on the forbidden list! It's hard to believe no more hot dogs.

On the other hand, maybe our state and federal government will slap a federal and state tax on hot dogs as they have on tobacco. Between a Hot Dog and Tobacco Tax we should be able to pay for all of the socialist programs that Albany and Washington can dream up.

They say there is always two sides to every coin, in other words you can usually find a way to take advantage of any problem. I propose that you band together with some friend to form a very special meat processing plant right here in the Mohawk Valley. Soon our new products will be called the new, pure New York Cold Dog. With hot dogs going out of fashion, the success of the New York Cold Dog should be an overnight sensation. I can hear it now, loud speakers claiming, "Come buy my Cold Dog, the best Cold Dog in town." Possibly we can offer Erie Canal Cold Dog Mustard. Buns will be next.

I'm sure after reading the following you will remember when the "Who Me" group of that era declared cranberries caused cancer. After nearly destroying the cranberry bog farmers they declared an "oops" and decided if you ate enough cranberries to fill a battleship it might play some mysterious negative part in your health, but could not prove it. Can you imagine Thanksgiving dinner without cranberries?

Then the "Who Me's" took on one of New York's largest agriculture products. They tried their best to sap all of the strength out of the apple orchard industry. The "Who Me" boy struck again and said that a product called Alar, which was sprayed on apple trees, caused cancer. Alar gave special strength to the apple tree to hold onto the apple giving the apple time to grow into Grade A size and add desirable color. I believe it was Cornell University

that gave the "Who Me" gang a much-deserved horselaugh, stating that if an apple loving person ate tons of apples and lived to be 90 years old – possibly Alar might have some effect, but they doubted it. Once again the "Who Me's" made fools of themselves while hurting others, and could not prove anything. As always the New York State apple is and has always been one of the greatest, healthiest fruits.

It seems only sensible to sign off on this letter to myself as I want to discuss something about the lady who wants to become president and I wouldn't want anyone to pull a "Who Me" at her expense.

Do you mean I think she is a liar? I didn't say that did I? I merely said she must have been stating some other kind of truth.

The following may be somewhat complicated. However, if you consider yourself to be an American citizen and intend to vote during the next presidential election it would be best if you understood.

I will attempt to present only facts:

1. On Sept. 11, 2012 in Libya the Embassy Compound was attacked and Ambassador Christopher Stevens and three other Americans were killed.

2. The Obama Administration immediately presented the attack as a spontaneous mob backlash to an anti-Muslim YouTube video (the key word is spontaneous).

3. Both President Obama and Secretary of State Clinton on several occasions claimed it was a mob organized attack and not planned beforehand.

4. The next day after the attack Mrs. Clinton mentioned the video twice as the cause.

5. The same afternoon Mrs. Clinton had a call with the Egyptian Prime Minister. She told him, "We know that the attack in Libya had nothing to do with the film. It was a planned attack not a protest."

6. For several days – possibly weeks after Mrs. Clinton and Ms. Rice and



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- Tangelos
- Apples
- Pears
- Pineapples
- Cheese & Beef Sausage

### PICK UP

**December 14th (12:00 - 5:00)**

**December 15th & 16th (8:00 - 5:00)**

*Middle School Band Room*

*If you have not been contacted by a middle school student and wish to place an order, please call the middle school office at (518) 673 - 6320*



President Obama continued to spin the video lie.

What does all of this mean? Simply put in good English all three of these people cannot be trusted to tell the truth. Should I say Mrs. Clinton used a different form of truth? Call it what you choose but I doubt if she or Ms. Rice or Mr. Obama would submit to a lie detector test.

Now in my opinion: Why was all of this very serious blarney used by those three. It was a Presidential election year and they did not choose to let American voters see how poorly they handled the protection of their (our) American Ambassador and staff.

I believe there is a Holy Bible verse that states, "The truth will set you free." Commonsense says a lie can cause you a pack of trouble. Can you imagine what it would be like to lose a Presidential Election and the trust and respect of millions of fellow citizens, due to a lie that served no purpose to start with?

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• **NOVEMBER** •

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Avery Merchant - 7th

Daniel Battisti - 7th

Kristen Lee - 7th

Chris Hanley - 8th

Alyce Moyer - 8th

Tom Waner - 8th

Deb Countryman - 9th

Cassie O'Connor - 9th

Davinci Johnson - 9th

Wendy Costa - 10th

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# Kitchen Diva

by Angela Shelf Medearis  
**Don't toss those pumpkin seeds**

Pumpkins are one of the highlights of the fall harvest. Pumpkins — like cantaloupes, watermelon, cucumbers and squash — belong to the Cucurbitaceae or gourd family. The fruit originated in Central America. Most of the pumpkins grown in the United States are from Illinois.

Whole pumpkins and the carved pumpkin shell often are used as decorative items. The interior pulp is a nutritious addition to savory and sweet dishes, but don't throw out the seeds! Pumpkin seeds make a tasty snack that's low in calories, high in protein and rich in fiber, as well as vitamins B, E and K, and zinc, iron and magne-

sium. Pumpkin seeds also contain many beneficial fatty acids and amino acids.

The flat, dark-green pumpkin seeds, or "pepitas" as they are often called, are covered with a yellow-white husk. Pepitas are a key ingredient in Mexican recipes and often are used in the cuisines of many other cultures.

Toasted pumpkin

seeds add a nutritious crunch when used as a topping for sauteed vegetables or salads. Grinding pumpkin seeds with garlic, parsley or cilantro and adding olive oil and lemon juice to the mixture makes a wonderful salad dressing. Pumpkin seeds also are delicious in oatmeal-raisin cookies or granola recipes.

Pumpkins seeds are a power-packed addition to sauces, soups and salads, and they're a healthy snack. Roasting

and adding spices enhances their flavor. This recipe provides a few suggestions for preparing pumpkin seeds.

## Toasted Pumpkin Seeds

1 pumpkin (field or sugar), about 2 cups

2 tablespoons vegetable oil

2 tablespoons salt, plus more for sprinkling

Cooking oil spray

1. Cut a fresh, ripe pumpkin in half. Remove the membrane and seeds and as much pulp as possible. Separate out seeds (leaving some of the pulp on adds to the flavor). Do not rinse the seeds, as they will steam instead of toasting.

2. Pick through the seeds and remove any that are split. Do not place the seeds on a paper towel, as seeds will stick to the paper. Instead, place seeds on a sheet of waxed or parchment paper, or on lightly oiled aluminum foil.

3. Heat oven to 300 F.

For Spicy Pumpkin Seeds: mix 1/2 teaspoon each of garlic powder,

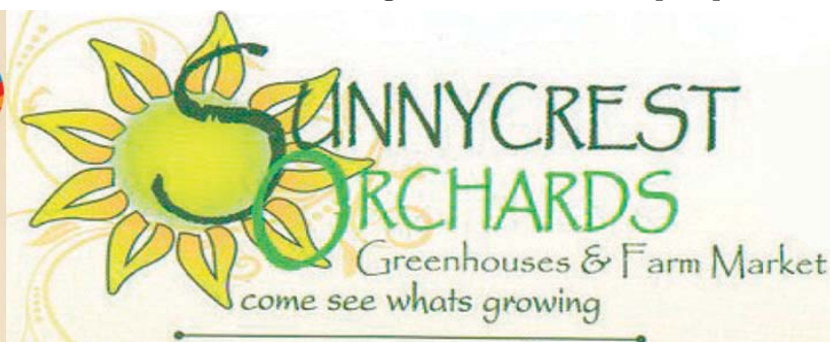
onion powder, salt, cumin, sugar and coriander and 1/4 teaspoon of cayenne pepper with the seeds before toasting.

For Sweet Pumpkin Seeds: mix 3 tablespoons of dark brown sugar and 1/4 teaspoon of salt with the seeds before toasting.

4. Spread vegetable oil on a shallow pan. Sprinkle seeds over oil in single layer. Bake 10 minutes, stir, and spray with cooking oil spray. Bake for another 10-15 minutes, stir, and spray with cooking oil spray. Bake for an additional 10-15 minutes as needed or until lightly browned, being careful not to burn them. Remove from the oven and sprinkle with salt. The seeds will become crisper as they cool.

5. Shell the seeds, or for more fiber, eat them whole. Store in an airtight container.

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Colorful autumn still life with a yellow bowl overflowing with pumpkin seeds.

Photo courtesy of depositphotos.com.

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# The two masked bread thieves



Two masked thieves peer down at the camera from their safe perch in a pine tree.  
Photo by Nathan Weaver

by Katrina Weaver

It was nearing the end of a cloudy day on our family's three week fall camping trip north through the New England States. For the night we were camping in a yurt. Packed away in our van were several boxes of food and our camping gear. We set them out on the sidewalk leading up to the yurt and got out the food for supper.

When the delicious meal was ready, we all gathered around the picnic table to eat. After prayer, we dug in, and ate heartily. As it was starting to get dark, we packed the dishes we had washed from supper back into the boxes. Then we went into the yurt.

My dad went out to put the boxes in the van, and very soon came back in with a concerned look on his face.

"We have some thieves," he announced solemnly. Everyone snapped to attention at once, and Daddy was showered with questions. "Where?" "Who is it?" "What happened?"

A twinkle appeared in Daddy's eyes as he continued, "These two thieves took a whole loaf of bread and are chewing on it. Who wants to go out with me and see them?"

My brother sprang up excitedly and getting on his shoes quickly, he followed my dad back out-

side into the darkness. Trembling with excitement and a little apprehension I went out too, the rest of the family following. There scuttling off into the night were two little masked animals — raccoons! With surprising agility, they scrambled and scabbled up a pine tree nearby and upon reaching a branch a good way above our heads, stopped and settled down to take a good look at these intrusive humans.

My brother got his camera and took many pictures of them with the flash. I cautiously went over to look at the loaf of bread lying on the ground. Sure enough, the plastic was ripped and the slices were chewed in an untidy manner. "How could they steal a loaf of bread?" I wondered. "Our boxes are in the van."

"They probably took the loaf while we were eating supper and our boxes were out on the sidewalk," guessed my mother.

"A whole loaf of good whole grain bread gone," my dad mourned. He gingerly picked up the loaf by the less mutilated end, and carried it over to a nearby dumpster, where he deposited it.

Meanwhile, the raccoons were still crouched on the branch, staring down at us, while my brother took more pictures. He enjoys nature and wildlife, and a close-

up experience with raccoons was especially exciting for him.

Soon the neighbors from the yurt beside us came out, and shone their flashlights up at the raccoons. They didn't seem surprised to see them, so my dad asked, "Have you seen them here before?"

"Oh, yes," the neighbors said. "They hang around the campground, and steal food. Usually

**Masked A12**



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**Wish SHAWN a HAPPY BIRTHDAY!**

**on November 12th**

by Donna Erickson

**Fall leaf play**

Romping in the rain decked out in rubber boots and raincoats is a happy pastime for Canadian-born Melissa Oliveri and her 5-year-old son Luca. And when the leaves change color, it's even more of an adventure, especially when the falling leaves in their neighborhood are Melissa's beloved maples, the symbol of her homeland.

## Donna's Day: Creative family fun

Pockets full of colorful maples are often the centerpiece of fun learning activities when they get home — like creating an artful version of the Canadian flag. Noting the 11 points on the leaf, they sandwich it between pieces of adhesive-backed, self-laminating sheets and glue it to the center of a large sheet of white art paper. Melissa draws two vertical red lines from top to bottom

on the paper, about two inches from the side edges of the leaf. Luca fills in the two borders with red markers, crayons or paint, and it's ready to hang.

Explore the magic of leaves and other nature finds where you live this week. Here are two more ideas:

**Swimming in the leaves**

If raking the yard is on your to-do list, set out your kiddie pool before you store it for winter, and fill it to overflowing with fallen leaves. Luca enjoyed active afternoons as a preschooler "swimming," "splashing" and "kicking" in the contained space of crackly red and gold leaves, while Melissa and her husband got the raking

done.

**Press and frame**

First, press a variety of shapes and colors of leaves. Spread them out on smooth paper towels. Place heavy books on top and let the leaves dry for a couple of days. Remove books and gently remove leaves. Or, simply press them in pages of a phone book.

Group them together in an inexpensive poster frame, and display in a prominent place in your home. If you have a collage-style frame with outdated or faded photos, remove them and frame different leaves in the square and/or oval sections of the matting.

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**Masked** from A11

we see the mother with the two babies, but tonight it's just the two babies."

"They took a whole loaf of our bread, and chewed on it," my dad said.

"Well, here's a picture of something the mother ate once," the one neighbor held out his phone and there was a picture of a raccoon standing by a plateful of marshmallows, stuffing them in, and looking at the camera!

"You'd better lock your vehicle," he added. "These raccoons have learned how to open unlocked cars and ice

chests."

"Oh," said my dad. "That's good to know."

After a few more pictures, and grumbles about how they had wasted a whole loaf of good bread, we went back to our yurt, and finished getting ready for bed. Later, as I crawled into my sleeping bag, and looked out through the round skylight at the top of the yurt, into the dark sky, I thought, "Raccoons! Who would have expected that?" Then I fell asleep, listening to the whistling of the wind and the swaying of the pine trees outside.



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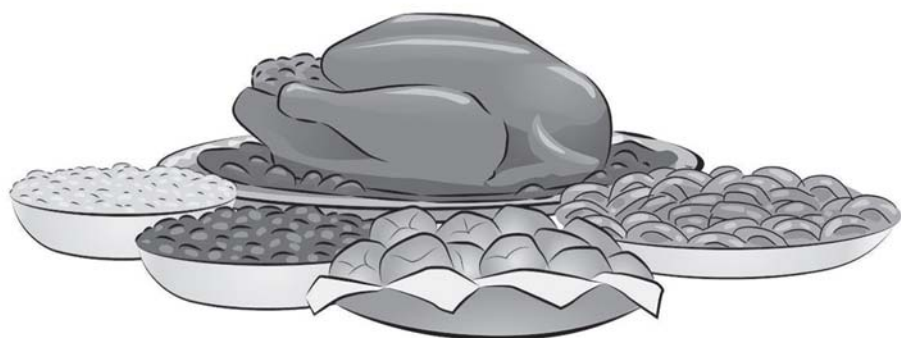
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**SHELLI** - 1 - 2 year old female Lab mix. Found on Flannigan Rd, Canajoharie on Oct. 1, 2015. Friendly and playful. Good with dogs, not cats. Fine with older kids.



**MONTANA** - 3 - 4 year old male Pit Bull mix, 46 lbs. Found on Old Fort Plain Rd, Canajoharie in Oct. 2012. Not good with dogs or cats. Fine with older kids.



**ANNIE** - 1 1/2 year old female Lab/Pit Bull mix. Sweet Smile. High energy



**RALPH** - Very appealing 10 - 12 year old tricolor male Beagle. Found on Oswegatchie Road, Mohawk. Came to the shelter on June 2, 2015. Good with dogs and kids.



**BRANDI** - 2 - 4 year old female Bulldog mix. Found at the Dunkin' Donuts in Fultonville on May 22nd. Good with some dogs and kids.



**RYLIE** - 2 - 4 year old female Pit Bull mix. Came to the shelter on May 10th. Knows "Sit" and gives her paw to "Shake". Not good with other dogs, cats or kids.



**SAMMY** - Wonderful 2 year old male Border Collie mix. Knows "Sit". Good with some dogs, not cats or kids.



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



**BRIER** - 3 year old female Beagle mix. Abandoned by owner in May 2015. Good with dogs and fine with older kids. Good on leash. Likes to swim!



**FAY** - 1 - 2 year old female Boxer mix. Found in Rockwood State Forest. Friendly temperament. Good with some dogs, not cats. Fine with older kids.



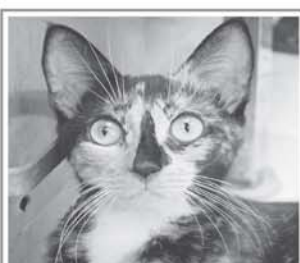
**PEPPER** - Beautiful 8 - 9 year old female. A lap cat who likes lots of loving. Fine with kids and dogs. Tolerates other cats.



**ARIZONA** - Darling adult female Tortie. Found in a yard on August 13, 2015.



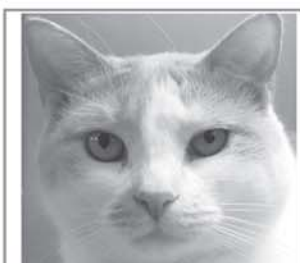
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**COSMO** - Black and white 1 year old male. Found on West Grand St., Canajoharie on May 6th. Fine with other cats.



**KRAMER** - Black and white 1 year old male. Found on West Grand St., Canajoharie on May 6th. Fine with other cats.

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518-568-8088

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Canajoharie, NY 13317  
Phone: 518-673-3263

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34 Palatine Plaza Palatine Bridge, NY 13428  
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Fax 518-673-3490  
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Sunday 8AM-4PM  
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# Church Directory



**Call 518-673-0129 To  
Place Church Listings  
or Fax Listings to  
518-673-2381**

**Ames - Sprout Brook  
UMC**  
613 Latimer Hill Rd.  
Ames, NY 13317  
518-673-3495  
**Pastor Jeff Rauhauser**  
Sunday Service 9:30am

**Cherry Valley  
Assembly of God**  
37 Alden St., Cherry Valley,  
607-264-3306  
**Pastor David Carpenter, Jr.**  
Sundays 9:30am

**Christian Church of  
Charleston Four Corners**  
1380 E. Lykers Rd., Sprakers  
518-922-9088  
**Pastor Brett Popp**  
Sunday School (adult & children) 10am,  
Worship 11am,  
Sunday Eve. Prayer 6:30pm,  
Thurs. Eve. of Encouragement 6:30pm  
www.christianchurchcharlestonfourcorners.org

**Church of Christ Uniting**  
PO Box 896  
Richfield Springs, NY 13439  
**Rev. Mark Ioset**  
315-858-1553  
Service: Sunday 9:15am  
Church School: Sunday 10:30am

**Church of the Nazarene**  
3316 State Route 29 W  
Johnstown, NY 12095  
Offices: 518-762-2982  
Cell: 857-523-8417  
**Pastor, Rev. Mark Fowler**  
Sunday Morning Service 11:00am  
Sunday School for All Ages 10:00am

**Community Bible Church**  
Corner of Cliff & Walnut Streets  
Canajoharie, NY 13317  
(518) 993-1016  
**Pastor Wally Braemer**  
Sunday - Adult Sunday School Class - 9:15am  
Worship Service - 10:30am  
*God is Good All the Time  
& All the Time God is Good*

**Cornerstone  
Baptist Church**  
7274 St. Hwy. 10, Ames  
518-673-3405  
Sunday School 10am, Adults & Children  
Morning Worship 11am, Youth Ministry  
5:45pm, Evening Worship 6pm  
Wed. Bible Study & Prayer Meeting 7pm,  
Awana Club 6:15-8:15pm

**Currytown  
Reformed Church**  
829 St. Hwy. 162, Sprakers  
518-922-8422  
**Rev. Donald Hoaglander**  
*Visiting Pastor Jane Hubschmitt*  
518-705-2201  
Sunday School 9:15am  
Worship Service 10:00am

**Dolgeville  
Christian Fellowship**  
3 Elm St., Dolgeville, NY 13329  
315-429-9142  
**Dr. Marvin Isum, Pastor**  
Worship Sunday 10:30am  
Midweek Fellowship Tuesday 7pm  
www.dolgevillechristianfellowship.org

**Dolgeville United  
Methodist Church**  
21 N. Helmer Ave., Dolgeville  
**Rev. Jack Ford**  
315-429-7381  
Worship 11:00am  
Sunday School @ 9:30am beginning  
September 18th  
Bible Study - Wednesdays @ 12:30pm

**Emmanuel  
Episcopal Church**  
588-594 Albany St., Little Falls, NY  
315-823-1323  
Sunday Mass 10am  
Coffee Hour following Sunday Mass  
Sunday School & Youth Group  
Tuesday 10am Mass & Bible Study  
Friday 10am-2pm Thrift Shop

**Ephratah  
Reformed Church**  
140 Co. Hwy. 140, Ephratah, NY  
To live and share Jesus Christ both locally and globally.  
Everyday/Everywhere/Everyone.  
**Pastor Jeff Hindrliter**  
Sunday School for all ages  
10am September-June  
Sunday Morning Worship 11am  
Prayer & Praise Thursdays 7pm

**Episcopal Church of  
the Good Shepherd**  
26 Moyer St., Canajoharie  
518-673-3440  
Holy Communion Sundays at 9:30am  
Fellowship Time to Follow  
Call for Holy Day services  
**The Rev. Virginia L Ogden, Rector**  
churchgood@frontier.com

**Everlasting Joy  
Believers Fellowship**  
66 Hancock St., (Rte. 5S)  
Fort Plain, NY 13339  
315-858-2112  
**Pastor Carolee Coye**  
Sunday Service 10am

**Faith, Hope and Love  
Christian Fellowship**  
18 W. Grand St., Palatine Bridge  
518-673-5128  
**Rev. David W. Bowley**  
fhlc@frontiernet.net  
Sundays 11:30am,  
For other service times please call

**First Baptist Church**  
Springfield Center, NY  
**Rev. - Gary Tyler**  
Sunday School 10:00am  
Morning Worship 11:00am  
Sunday night Worship 6:00pm  
Wed. night Bible Study 7:00pm  
Free meal & music every  
2nd Sat. of the month 4-7pm

**Fonda Fultonville  
United Methodist Church**  
11 Montgomery St., Fultonville  
**Pastor Nancy Pullen • 853-3311**  
Sunday Morning Worship 9:15-10:15,  
Sunday School 9:15-10:30, Coffee  
Fellowship Following Service  
**Our Mission-To Actively Follow Christ  
and To Inspire Others To Accompany Us.**

**Fordsbush Bible Church**  
131 Clark Rd., Fort Plain  
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  
518-842-1357  
**Rev. Cindy Leonard, Officiating**  
Worship 9am,  
Sunday 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@nycap.rr.com**  
Sunday Worship at 9. Sunday School  
immediately 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  
Bible Study & Prayer Meeting,  
Wednesday 6:30pm

**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**  
Sunday School 9am, Morning Worship 9:30am  
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**  
1524 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  
with Afternoon Service following dinner  
"Old-Fashioned Bible Preaching"

**Marshville  
Evangelical Church**  
Route 10 South  
**Rev. David Bowley**  
Worship Sunday 9am

**National Kateri Tekakwitha  
Shrine and Indian Museum**  
3636 St. Hwy. 5, PO Box 627  
Fonda, NY 12068-0627  
518-853-3646  
Weekly Masses: Sat. 4:30pm, Sun. 10:30am  
friars@katerishrine.com  
www.katerishrine.com

**New Hope  
Christian Fellowship**  
32 Spencer St., Dolgeville, NY 13329  
**Pastor Pat Andreoli**  
315-429-3630  
NewHopeChristianFellowship.net  
Sunday School 9:30AM  
Worship Service 10:30AM

**Oppenheim United  
Methodist Church**  
Route 29  
**Rev. Jack Ford**  
315-429-7381  
Worship 9:30 Sundays,  
Totally Awesome God-TAG time 6:30pm  
Wednesdays beginning in Oct., Sunday  
School 9:00am beginning September 18th

**Our Lady of Hope  
R.C. Church**  
115 Reid St., Fort Plain, NY 13339  
Parish Office 518-993-3822  
ourladyofhope@frontier.com  
**Pastor: Father Dennis Murphy**  
Mass Schedule: Saturday, 4pm; Sunday,  
8:30am & 11am; Mon.-Thurs. 8:30am.  
Confessions: Sat. 3 & by appointment  
Please call parish office for Holy Day schedule

**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, A  
Community Meal Program-Sat. Noon-1:30pm

**Reformed Church  
of Sprakers**  
112 Sprakers Hill Rd  
**Rev. Nancy Ryan**  
Worship ~ 9AM  
**All Welcome!!!**

**Richfield Springs  
Bible Church**  
19 Church St  
Richfield Springs, NY 13439  
**Rev. David Tosi**  
315-858-0564  
Sunday School (all ages) 10am  
Worship Service 11am & 7pm  
Wednesday - Prayer & Praise  
Call for info on various Youth Ministries  
www.richfieldspringsbiblechurch.org

**River of Jubilee Church**  
5057 State Highway 5 S  
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 Available  
Visit us on Facebook

**Rose of Sharon  
Church of God**  
5 miles east of Sharon Springs  
on Rt. 20 ~ 518-284-3307  
**Rev. Fred Jones**  
Sunday Service morning 11am; evening 7pm; Wed. Spring  
Meadows 6pm Bible Study; Tues. 122 Moyer St. Bible Study 7pm  
The Rose of Sharon where sin is called sin  
and we act on it and the full Bible is preached

**Sacred Heart  
Catholic Church**  
111 3rd Ave., Tribes Hill  
518-829-7301  
Mass Saturday  
4:00pm

**Saint Cecilia Church**  
26 Broadway, Fonda  
518-853-4195  
Sunday Worship  
9:00am

**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, Fort Plain, NY  
518-705-7552  
**Rev. David A. Johnson, Ph.D.**  
Sunday Worship 9:00am, Sunday School 10:00am,  
Ladies Aid W.E.L.C.A.  
Handicapped Accessible

**St. John's  
Reformed Church**  
68 W. Main St., St. Johnsville  
518-568-7396  
Faithfully 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  
**Pastor Corey Jones**  
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,  
Tues. Bible Bungee-Jumping 7pm,  
"Bible Study" that actually makes sense!  
A Vibrant, Welcoming Community of Faith & Vision

**St. Paul's  
Universalist Church**  
565 Albany St., Little Falls  
315-823-2284  
Service Sunday 10am  
Coffee hour following service.  
Our Church is a home to inquisitive,  
spiritual free thinkers with diverse  
religious beliefs. All are welcome.

**St. Thomas the Apostle  
Catholic Community**  
1 Church St., Cherry Valley  
607-264-3779  
Masses Sunday  
8:30am & 11am

**Stratford United  
Methodist Church**  
Route 29A  
315-429-9085  
**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 (all 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

**The Time for  
Truth Ministries**  
PO Box 351  
Amsterdam, NY 12010  
Phone 518-843-2121  
Cell 518-774-8558

**Trinity Lutheran Church**  
5430 St. Hwy. 10,  
Palatine Bridge  
518-673-2224  
**Rev. Zach Labagh**  
Sunday Worship 9am, Sunday School 10am,  
(No services in July, meet at St. John's St.  
Lutheran Church in Canajoharie).  
Communion on the first & third Sundays

**United Methodist  
Church of Canajoharie**  
50 E. Main St.  
518-673-2717  
Jesus says - "Come Unto Me" Join us-  
Special Music Ministry, Beautiful  
Surroundings, Friendly People  
Sunday Service 10:30am - Email:  
umc673@frontiernet.net  
Communion Last Sunday of the Month

**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

**Warriors in Christ Church  
of God**  
Sunday night service at 6pm at the  
Canajoharie Marina Pavilion  
Tuesday night Bible Study at  
122 Moyer St., Canajoharie  
**Rev. Fred Jones ~ 518-423-9115**  
*Come be the church with us!*



# Antiques & auctions...

## Going, going...yours!

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

READY TO DECK THE HALLS FOR CHRISTMAS? We have Lumen-play App Enabled LED light sets! Stop in and check them out! Behind every project is a True Value 12 Willett St Fort Plain 993-3834

2011 CHEVY MALIBU LT. Red, 33K, 4cyl., Auto, AC, CD, Alloys. Sale: \$13,895. John C. Miller Inc. 518-762-7124, www.johncmiller.com

NEED YOUR APPLIANCE REPAIRED? Koval's has over 30 years experience and is affordable! Call (315)867-9333

RECORDS WANTED: We'll buy your old records from 1930- 1970. 45's, 78's, Albums, Rock-N-Roll, Blues, R&B, Country, etc. Call Pete 518-673-2384.

MOBILE HOME FOR SALE. Possible rent to own, central air, exc condition, \$295, lot rent. 518-993-5591

BOTTLE DRIVE: Veteran's Day, Wednesday, November 11th, 8:00 am to 12 Noon at St. Johnsville Youth Center, Main Street. Call for pick-up on Nov. 11th between 8-12, 518-568-7441 or 518-376-7757

IT WON'T BE LONG SANTA WILL BE ON HIS WAY! So don't delay! Stop N Shop at Ester's Budget Shop, 188 Canal Street, Fort Plain, NY (518)258-4286

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

### NEED BUSINESS CARDS?

**Full Color Glossy Heavy Stock**  
250 (\$45.00)  
500 (\$60.00)  
1,000 (\$75.00)  
Call **Beth** at  
**Lee Publications**  
**518-673-0101** or  
**bsnyder@leepub.com**  
FREE SHIPPING

CHECK OUT OUR OUTDOOR CLEARANCE RACKS! Great deals on seasonal or discontinued items! Behind every project is a True Value 12 Willett St Fort Plain 993-3834

WANTED Antique Christmas Ornaments, Elves, Lights, Santa's, Aluminum Trees, Postcards, Stockings. SHOWCASE ANTIQUES 315-823-1177.

FOR SALE: 1948 Ford 8N tractor with plow and attachments, \$3,000/OBO. Call 607-264-3680

NEED A NEW CAR? Get 0% financing at Sampson Motor Car where everyone is approved! 261 East Main Street Amsterdam. 518-848-7359

FIREWOOD FOR SALE by the bundle is \$5.00 by the skid is \$65.00 and by the face cord is \$65.00 and if you buy 3 face cord or more is \$60.00 per face cord, call JR 518-993-4668 delivery is available.

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

ITS TIME! SKI-DOO + YAMAHA snowmobile parts + service. At SNO-PRO Performance Rt5, Nelliston, NY., 518-993-3269.

LOOKING FOR A TRADITIONAL CHURCH with inspirational music and friendly people? Visit us at ST. JOHN'S REFORMED CHURCH, 68 West Main Street, St. Johnsville which has that and much, much more! Worship service is on Sundays at 10:30 AM with coffee and fellowship following the service. For more information, please call Gene Wagner at 518-993-2753.

FREE Kittens 315-219-2939.

### HUGE HOUSE SALE

128 Clizbe Ave., Amsterdam, NY 12010  
**FRI., NOVEMBER 6TH - 10 AM-5 PM**  
**SAT., NOVEMBER 7TH - 10 AM-3 PM**

Rosewood table, formica kitchen set, fruitwood dining room set, curio cabinet, 3 full size bedroom sets, upright freezer, linens, glassware, kitchen stuff, craft items, tools and tons of bric-brac.

LOOKING FORWARD TO SEEING YOU ALL  
FOLLOW THE HOT PINK SIGNS  
Questions 518-752-6461 or 518-725-0922



## KING'S

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

Burrows Rd., West Winfield, NY • (315) 822-5221  
WE ACCEPT CASH - CREDIT CARDS - DEBIT CARDS

**SOLD!**

**OUR NEW LOCATION!!**

## JR's Auction

7403 St Hwy 5 • St. Johnsville, NY 13452 • (518) 993 - 4668  
(Formerly Springers)

**The Auction Way!**

---

**Consignment Auction!!**  
**Antiques!! Tools!! Furniture!! Consignments!!**  
**Tuesday November 3rd 5:00pm**  
At our new location ~ 7403 St Hwy 5 St Johnsville NY 13452  
Already consigned is a Caroga Lake Camp clean-out including Kayaks, Canoe, 2 bedrooms, 2 kitchen table sets, lawn furniture, sun porch furniture, pots, pans, and much more!!  
If you have items you want to sell, now is the time! WE HAVE LOTS OF ITEMS THAT WILL BE SOLD OVER AUCTION!!!! Don't Miss This One!

---

**Food And Grocery Auction**  
**Wednesday, November 4th 6:00 pm**  
**ALREADY CONSIGNMENT IS A LOAD OF GROCERIES FROM CARL HURNING AND MORE!!**  
**INCLUDING GROCERIES, CHEESE, CEREALS, CANDIES, YOGURT, AND MORE!!**  
**WE HAVE LOTS OF ITEMS THAT WILL BE SOLD OVER AUCTION!!!! Don't Miss This One!!**

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**GUN & AMMUNITION AUCTION**  
**Wednesday, November 18th 6:00 PM**  
**7403 St Hwy 5 St. Johnsville NY 13452**  
**Receiving Consignments For: Guns, Ammunition, Sporting Goods, Trapping, Fishing, Boats, Canoes, Kayaks, and more!!**  
**WE HAVE LOTS OF ITEMS THAT WILL BE SOLD OVER AUCTION!!!! Don't Miss This One!!**

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**Huge Grand Opening Black Friday Auction**  
**Friday, November 27th 10:00 AM**  
at our new location: 7403 St Hwy 5 St Johnsville NY 13452  
**Receiving Consignments for: Antiques, Furniture, Primitive Items, Collectables, Antique Tools, Pottery, Rare Items, and more!!**  
**WE HAVE LOTS OF ITEMS THAT WILL BE SOLD OVER AUCTION!!!! Don't Miss This One!!**



## Farm Toy Show

Held at the Cherry Valley  
Springfield Central School  
County Highway 54, Cherry Valley



**Sat., Nov. 14, 2015**  
**9:00 AM to 2:00 PM**

Early Admission (Before 9AM) - \$5.00

Regular Admission - \$2.00

Under 12 - Free

Food Available

Dealer Tables and Show Exhibits By Invitation Only!

For More Information:

Contact Dave Cornelia 607-264-3318

Proceeds Benefit the Cherry Valley Fire Department  
11 Railroad Ave., Cherry Valley, NY 13320

In conjunction with the Farm Toy Show, the Fireman's Auxiliary will hold a Penny Raffle/Chinese Auction and provide food.

Many area businesses have donated items to choose from.

You will not want to miss this annual event!

Please stop by on Saturday, November 14th!!

## WEEKLY SALES EVERY MONDAY HOSKING SALES

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

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

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

**Monday, Oct. 26th** - Sold 269 Head. Cull ave. \$.69 Top cow \$.85, Organic Cull Dairy ave. \$.76 top cow \$.90, Bulls & Steers \$1.00 - \$1.15, bull calves top \$3.70, heifer calf top \$3.10, Dairy Feeders \$.74 - \$.97, feeder bulls \$.90 - \$1.47, Feeder Steers \$.85 - \$1.08. Organic Dairy Milking age top \$2500. Dairy Milking age top \$1925.

**Monday, Nov. 2nd** - Normal Monday Sale & Monthly Fat Cow & Feeder Sale  
**Monday, Nov. 9th** - Normal Monday Sale & Monthly Heifer Sale. Group of 8 Holstein Shortbred heifers from heifer grower.

**Monday, Nov. 16th** - Normal Monday Sale & Sheep, Lamb, Goat & Pig Sale  
**Monday, Nov. 23rd** - Normal Monday Sale & Organic Day

**Monday, Nov. 30th** - Normal Monday Sale

**Saturday, Dec. 5th** - Holiday All-Breed Registered Dairy Sale. Due to the overflow from the Premier Sale we are doing another All-Breed Sale. We will sell 100 Head of all breed cattle. Please call asap with any consignments the sale fills up fast. Watch next weeks ad for more details on consignors.

**Sales to watch for:**

Sat., May 7, 2016 - Reserved for a Registered Brown Swiss Dairy - Retirement Sale

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

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

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

www.hoskingsales.com Call today with your consignments

Tom & Brenda Hosking  
& Family  
6096 St. Hwy. 8, New Berlin, NY 13411  
607-847-6274  
or 607-847-8800  
cell: 607-972-1770 or 1771

Hosking Sales is looking for Barn help for our Monday Sales. Experience working with livestock a MUST. If interested please call the numbers above.



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Minimum of 5 years experience. Must have driver's license and reliable transportation.

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**between 9am and 5pm**

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Please apply now for our sales opportunity.

#### Corporate Account Managers

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Marketing experience or interest preferred, but not mandatory. Solid Waste Recycling Equipment and Industry knowledge a plus. Competitive compensation: base salary with unlimited commission and an established customer base. Diverse industries served and numerous products to offer. Solid account file with unlimited potential prospects. Training Program, 401(k) and a friendly work environment.

Please send your resume by email to [bbutton@leepub](mailto:bbutton@leepub) or [wjennings@leepub.com](mailto:wjennings@leepub.com)

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Palatine Bridge, NY

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Cranberry, Raspberry & Holiday Spiced Wine

(All from New York State)

**Apple & Pumpkin Cream Liqueur**

~ Free Holiday Gift Wrapping ~

**Free Holiday Wine & Cheese Tasting**  
Nov. 20th • 5:30-8:30pm



**518-993-2624**

### 53 Dine In Or Take Out 993-5306

**Thursday, Nov. 5<sup>th</sup>**

◆ Chicken-N-Biscuits w/Veg

◆ Western Burger w/FF

**Friday, Nov. 6<sup>th</sup>**

◆ Fresh Haddock Dinner

Baked or Fried, w/Potato & Veg

◆ Mac & Cheese w/Veg

◆ New England Clam Chowder

**Saturday, Nov. 7<sup>th</sup>**

◆ Prime Rib w/Potato & Veg 3-7 PM

◆ Fried Shrimp w/Potato & Veg

**Sunday, Nov. 8<sup>th</sup>**

◆ Pizza Omelette

Breakfast Only Closed at 12:30pm

**Monday, Nov. 9<sup>th</sup>**

◆ ALL YOU CAN EAT PANCAKES 3-7 PM

◆ Ham Dinner

◆ Buffalo Chicken Wrap w/FF

**Tuesday, Nov. 10<sup>th</sup>**

◆ Hamburger Cabbage Casserole

◆ Reuben Wrap w/FF

**Wednesday, Nov. 11<sup>th</sup>**

◆ ALL YOU CAN EAT SPAGHETTI 3-7 PM

◆ Patty Melt w/FF

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

**Thursday, Nov. 12<sup>th</sup>**

◆ Chicken-N-Biscuits w/Veg

◆ BBQ Bacon

Cheeseburger w/FF

Homemade Soups & Desserts

Hours: Mon.-Sat. 7 AM-7 PM

Sun. 7 AM-12:30 PM

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Fort Plain

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**FREE WI-FI**



### LASAGNA

### DINNER

### & BAKE SALE

**Friday, Nov. 13th • 4-7 PM**

Includes Lasagna, Tossed Salad, Garlic Bread, & Make Your Own Sundae.

\$10.00 Adults • \$5.00 (5-12 years)

(Bake Sale Proceeds go to Dolgeville Food Pantry)

**Oppenheim Senior Citizen Center**  
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## Bus Trip To Buffalo

Sunday, January 3<sup>rd</sup>, 2016

Buffalo Bills

Vs.

New York Jets

\$140.<sup>00</sup> Per Ticket

Call Carmen: (518) 727-6024, (518) 568-7328

Sponsored by St. Johnsville American Legion Post #168

## Spaghetti Dinner

St. Johns St. Marks Church  
143 Church St., Canajarie, NY

**Friday, November 13th • 4:30-7:30PM**

**Eat In or Take Out Available**  
Tickets at the Door \$8.00 Adult • \$5.00 Children 10 & Under

Spaghetti, Meatballs & Sauce, Salad, Bread, Dessert, Coffee, Tea & Milk

Featured by Ripepi's Restaurant, St. Johnsville  
Evening Entertainment by The Empty Pockets Band & Co



# Be the Boss Collegiate Lumberjack Contest

On Saturday, November 7, 2015 the BE THE BOSS Collegiate Lumberjack Contest presented by Hud-Son Forest Equipment-Be The Boss will be held at 8201 State Route 12, Barneveld, New York.

The competition will begin at 10 am and continue throughout the day. Nathan Waterfield, national Stihl Timbersports competitor will be in at-

tendance at this event.

The contest is open to college woodsmen's athletes and competitors who are 18 - 23 years of age.

The BE THE BOSS Collegiate Lumberjack Contest is a unique individuals competition limited to college woodsmen's athletes. Six men's and five women's events will be offered and prizes will be paid out to the top five

finishers in each event. An overall prize will be awarded to the top overall men's and women's competitors. Athletes must be experienced and competent in each event they wish to compete in. Time limits will be imposed and if the judge rules participation to be unsafe, competitors will

be asked to stop. All competition wood will be lathe turned and match as thoroughly as possible.

Events will include Single Buck and Bowsaw, Underhand and Standing Block Chop, Springboard Chop, Axe Throwing, and Barrel Split. The overall points calculation will be as follows; 10 points will

be awarded to the first place finisher in each event; 9 for second, 8 for third and so on with the last points available being 1 for tenth. The highest cumulative points at the completion of all events will be the overall winner. In the event of a tie, competitors will compete in a one cut stock saw event.

Students from SUNY College of Environmental Science and Forestry, Paul Smiths College, Finger Lakes Community College, SUNY Alfred, SUNY Cobleskill and the University of New Hampshire will be competing.

We hope to receive great community support and look forward to a great event.

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Friday: Lobby 9am-6pm, Drive Thru 8:30am-6pm  
Saturday: Lobby & Drive Thru 9am-12pm



# FALL SAVINGS

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**Symbol Newton  
Firm**

Queen set  
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	was	NOW
Twin Set Ret.	\$349	\$229
Full Set Ret.	\$399	\$279
Queen Set Ret.	\$429	\$299
King Set Ret.	\$649	\$549

\*See store for details. †



**Symbol Franklin**

Firm or Euro Top  
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**\$499**

Queen set Was \$649

	Was	NOW
Twin Set Ret.	\$499	\$379
Full Set Ret.	\$579	\$449
Queen Set Ret.	\$649	\$499
King Set Ret.	\$849	\$699



**BEDROOM SET - \$899**

DRESSER, MIRROR, QUEEN SIZE BED, DRAWER CHEST (NIGHTSTAND ADD \$129)



**Restonic Comfort Care  
Eastham Euro Top**

**\$599**

Queen Set Was \$749

	Was	NOW
Twin Set Ret.	\$649	\$499
Full Set Ret.	\$699	\$579
King Set Ret.	\$999	\$849



**Restonic Comfort Care  
Addison Cushion Firm**

**\$699**

Queen Set Was \$799

	Was	NOW
Twin Set Ret.	\$699	\$549
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\*30 mile radius





# Avoid a blizzard of bills this season with these energy efficiency tips

(BPT) — Fall's cooler temperatures are here. When you feel that first chill, your natural response is to reach for the thermostat. Many people do the same thing, sacrificing energy efficiency in the name of comfort. But you can have both. Here are five ways you can conserve energy in your home now and throughout the colder months ahead without sacrificing comfort.

- Keep the cold out and the warm in. Air that leaks through your home's envelope — the outer walls, windows, doors, and other openings — wastes lots of energy and money. In fact, sealing air leaks and adding insulation can provide up to a 20 percent savings on your heating bills. Simple fixes include installing weather stripping on doors and caulking around windows, while bigger jobs might include sealing leaks and adding insulation in your attic.

- Heat your home efficiently. As much as half of the energy used in your home goes to heating and cooling. Maintaining your HVAC system can have a big impact on your utility bills this winter — and your comfort. Check your furnace's air filter once a month, especially during the heavy-use months of winter. If it's dirty, clean or replace it. At a minimum, clean or replace it every three months. A dirty filter slows air flow, making the system work harder which wastes energy. A clean filter helps prevent dust and dirt build-up in your system, which can lead to expensive maintenance and/or early system failure and replacement. Also consider a yearly professional tune-up of your HVAC system. Lastly, sealing and insulating air ducts can improve your HVAC system's efficiency by as much as 20 percent.

- Invest in energy-efficient appliances. Every appliance comes with two price tags: the purchase price and the cost of operating the product. By selecting ENERGY STAR certified appliances, you can save up to 35 percent on energy costs, accord-

ing to the U.S. Environmental Protection Agency (EPA).

- Make bright choices for lighting. Many of us have heard about the

outstanding energy efficiency provided by LED lighting. But LED bulbs are not all the same when

**Avoid B7**

Sealing air leaks and adding insulation can provide up to a 20 percent savings on your heating bills.





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## Town of St. Johnsville's Taxpayers

There is a proposed increase in the Town of St. Johnsville's tax levy for the 2016 preliminary budget that exceeds the NYS Property Tax Cap. There was a requirement to pass a local law to exceed the property tax cap that was done in July.

The office of the Town Supervisor felt it necessary to respond to the article that noted a 34% tax increase. We feel that this is misleading and does not give the taxpayers a clear indication of how it will affect their bill.

For an example, if a property had a \$30,000.00 taxable assessed value, the properties in the village would see an approximate increase of \$41.00 and the properties outside of the village would see an approximate increase of \$81.00 for their town tax.

## Calendar of events

### ORIGINAL VALLEY PENNSAVER

**NOTE: Calendar entries must arrive at the Original Valley Pennsaver office by Wednesday, November 4th for them to be included in the calendar of events for our Saturday, November 14th issue. Send events to Lee Publications c/o The Original Valley Pennsaver, 6113 State Highway 5, P.O. Box 121, Palatine Bridge, NY 13428 or e-mail: kkelly@leepub.com**

### NOV 1 - 30

#### Arkell Center Events for November

Arkell Center, Canajoharie, NY. Arkell Center Programs for ALL AREA Seniors during November are as follows: **ALL PROGRAMS ARE CLOSED NOVEMBER 26 & 27 FOR THANKSGIVING.**

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

**Monday-Friday:** 9 am - noon. Arkell Center's Indoor Walking Program will be open to the local Senior Citizens. Please join us through the winter months.

**Tuesdays:** 10 - 11 am. Continuing through Dec. 15. Tai Chi Workshop with Earl O'Brien. This is provided by

Grant Monies to OFA making it free of charge to all seniors who wish to participate.

**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. \$5 donation. All programs subject to closure when Canajoharie School is closed due to bad weather.

### SPECIAL EVENTS

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

**Nov. 5:** 2:30 pm. Alaska part 2 presented by Linda Klump. All are invited.

**Nov. 6:** 1:30 pm. Senior Citizens will be playing BINGO. Prizes & refreshments. Please join us.

**Nov. 20:** 11:30 am. Montgomery County OFA Meals program is having a Thanksgiving Dinner. Turkey w/ Stuffing & Gravy, Garlic Mash Pot., Corn Casserole, Cranberry Sauce, Dinner Roll & Pumpkin Pie with Topping. Join us. Call 673-2000 to make reservations.

**Nov. 20:** 1:30 pm. Ulysses S. Grant & Friends presented by Dave Hubbard. Join us.

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

### MEETINGS

**Nov. 6 & 20:** 1 pm. Canajoharie Senior Citizens Club Meeting.

**Nov. 10:** 6 pm. Canajoharie Palatine Chamber of Commerce Meeting.

**Nov. 24:** 10 - 11 am. Alzheimers Caregiver Meeting. Please join us.

**Nov. 5, 12, 19:** 10:15 - 11 am. The Diet Club meets in the Gallery at Arkell Center. The goal is to be accountable while losing or maintaining your weight. For details call Grace at 673-2112.

### NOV 7 & DEC 5

#### Acoustic Coffee House

Fultonville United Methodist Church. 6:30 pm. Any questions call 518-986-2758.

### NOV 10

#### Second Annual Veterans Day Breakfast

Cherry Valley-Springfield Central School District Cafeteria. Short program in the school auditorium immediately following breakfast. RSVP to Laura Carson at 607-264-9332 ext. 501.

**Calendar B3**

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## Paw's Corner

by Sam Mazzotta

### Hero Dog Exposes Puppy Mills

DEAR PAW'S CORNER: This year, the American Humane Association chose Harley, a scrappy, one-eyed Chihuahua, as the 2015 Hero Dog. Its decision calls attention to the stark realities of puppy mills, one of which Harley was rescued from.

Harley had significant health issues when he was rescued, and he lost an eye when his cage was power-washed with

him in it. Despite this, he retained a strong spirit and has become a beacon for other puppy mill dogs. The "Harley to the Rescue" campaign inspired by him (<http://mildogrescue.org/harley-to-the-rescue/>) has saved close to 600 puppy mill dogs.

Can you let people know about the AHA's Hero Dog, Harley? — Ginny, via e-mail

DEAR GINNY: I sure can! Harley's story also can be found at the AHA Hero Dog page: [www.herodogawards.org](http://www.herodogawards.org)

/hda2015vote-harley . He was chosen from a finalist field of eight exemplary dogs, including service and military dogs, and other rescued pets that have become an inspiration to pet advocates.

Unlike responsible breeders, puppy mills have destructive breeding practices, and care can be brutal: for example, they'll attempt to produce as many litters of popular dog breeds as possible, exhausting and often physically abusing breeding dogs, selling

the best and mistreating the rest. Mill dogs often are kept in tiny, dirty cages, with little to no medical care.

Puppy mill rescues gain access to and liberate such dogs, try to have the mills shut down, and provide care and rehabilitation for the rescued dogs. They'll also try to find homes for dogs that are able to be adopted, but sadly, many are unable to live with a family. Hopefully, through legislation and continued vigilance, puppy mills can become

a thing of the past.

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## Evening at The Table to benefit Nellis Tavern

The public is invited to the annual fall "Evening"

### Calendar from B2

NOV 15

#### Evening at The Table to benefit Nellis Tavern

The Table at Fort Plain, 70 Canal Street. Cash bar 4:30 pm. Dinner is at 5:30 pm. For tickets (limited seating) and information, call Ray at 518-842-6400 or The Table at Fort Plain at 518-993-8065.

NOV 21

#### Stamp Show and Sale

United Methodist Church, 39 Center St., Fort Plain. 10 am - 4 pm. For more information call 518-993-4737.

NOV 22

#### 17th Annual Evening of Praise and Thanksgiving Service

Canajoharie Reformed Church, Front Street. 7 pm. Refreshments to follow. For more information call Dorothy Morrison at 673-2167.

NOV 30 - DEC 5

#### Kuyahoora Eastern Star Bus Trip to a 'Christmas in the Rocky Mountains

Including stops at Dollywood, dinner shows and moonshine tasting. For more information call Gail at 315-891-3874.

DEC 6

#### St. Nicholas Day

Fort Klock Historic Restoration, St. Johnsville, NY. 12 - 3:30 pm. All children will receive a homemade wooden ornament from St. Nicholas. Tryon Co. Milita will drill, storyteller, roaring fires, pine bough decorations and a tree. Call 518-568-7779. For more information visit [www.fortklockrestoration.org](http://www.fortklockrestoration.org)

hosted by the Palatine Settlement Society, to benefit the restoration of the 1747 Nellis Tavern in St. Johnsville. This year's event will be held at The Table at Fort Plain, 70 Canal Street, Fort Plain on Sunday, Nov. 15.

The 1750's Palatine meal will feature cider braised pork with gumbis, a dish prepared with stewed cabbage, sausage and apples. Dinner also includes appetizer, dessert and beverage. Cash bar opens at 4:30 pm and dinner is at 5:30.

For tickets (limited seating) and information, call Ray at 518-842-6400 or

The Table at Fort Plain, 518-993-8065.

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## Photo Calendars

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(195) **SUMMIT:** A recreational community. This 3 BR home has access to the NY State Snowmobile trail system and state forest. There are deeded lake rights to Summit Lake. The two car garage is heated and has two offices off the one side. New oak Kitchen with granite counter tops. Situated on 4 acres.  
**NOW \$230,000**

(194) **CANAJOHARIE:** 3 BR / 2 Baths, This home is in pristine condition. Hardwood and ceramic floors. LR, DR, Den with wood burning stove, Small office, Oak Kitchen and Laundry. Attached 2 car garage. This home is situated on 5.4 acres and is tucked behind mature trees. Very peaceful setting.  
**NOW \$199,500**



(3301) **CANAJOHARIE:** Another new price on this 3 - 4 BR with 1 1/2 Baths. Cherry Kitchen has ceramic floor and dining area that overlooks back yard. The roof and hot water heater are brand new. There is a separate heated building redone with electric for a studio. Two car garage  
**NOW \$114,500**



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# Canajoharie's Third Annual

## Pumpkin Lighting Contest



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# Whatchamacallits

This week's Whatchamacallit is a little piece of golfing history that was saved from an area Transfer Station. A sharp-eyed worker there gave this piece of history to Little Falls resident Richard Salamone, an avid golfer. It's a rubber golfing tee, created by New Jersey resident Hamilton Albert and patented in 1915. Albert was the Assignor to the Manhattan Tee Company.

Albert's U.S. Patent application was submitted on March 2, 1915 and stated his new rubber device was specially designed to securely position and hold a golf ball. It was designed to folded and fit into a pocket. His patent was approved on June 29, 1915. In 1898, Oswego, NY native and Harvard professor Dr. George Franklin Grant created

the first wooden tee, but his design wasn't marketed for sale. Then in 1925, the wooden tee that's commonly used today was patented; William Lowell, Sr. created it a few years earlier. This tee would become "The Reddy Tee" and if you look closely, there is even an advertisement for that style tee on this short-lived rubber tee version.



Do you have your own Whatchamacallit?

Send a photo and short description to [bjaquays@leepub.com](mailto:bjaquays@leepub.com) or call Branden at 518-673-0145



# King Crossword

1	2	3	4		5	6	7		8	9	10	11
12					13				14			
15					16				17			
18								19	20			
			21		22	23		24				
25	26	27			28		29			30	31	32
33					34					35		
36					37					38		
			39	40			41		42			
43	44				45			46		47	48	49
50					51	52	53					
54					55					56		
57					58					59		

- ACROSS
- 1 Gumbo need

5 Recede

8 “Take — Train”

12 Bar

13 Regret

14 Dinner for Dobbin

15 Braggart

17 Verifiable

18 Bristles

19 Sports venues

21 Village

24 Under the weather

25 Founder of Apple

28 Clarinet’s cousin

30 System of beliefs

33 Piercing too

34 Families

35 Born
- 36 “The Matrix” role

37 Departed

38 Encounter

39 Personal question?

41 Agenda heading

43 Stations

46 Mountain air?

50 Valhalla VIP

51 Direct source of information
- DOWN
- 1 Spheres

2 Hardy cabbage

3 Laugh-a-minute

4 Forever

5 Pitching stat

6 Prickly seedcase

7 Hotel furniture

8 Sum
- 9 Uncompromising

10 Seamstress’ case

11 On the briny

16 Height of fashion?

20 Father’s Day gifts

22 “Unforgettable” singer

23 At the stern

25 One of the Brady bunch

26 Have bills

27 Glass-maker’s device

29 Aware of

31 Get a glimpse of

32 Citi Field player

34 Coagulate

38 Bread

40 Sharpened

42 Coloring agent
- 43 This way

44 Falco of “Nurse Jackie”

45 Whirled

47 Jackknife, for one

48 Organic compound


49 Lascivious

52 Eisenhower

53 Church perch

### HOCUS-FOCUS

BY HENRY BOLTINOFF



Find at least six differences in details between panels.

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Differences: 1. Football is turned. 2. Arm is moved. 3. Fence is shorter. 4. Helmet stripe is missing. 5. Kite is missing. 6. Shirt is shorter.

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### Weekly SUDOKU

by Linda Thistle

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

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.

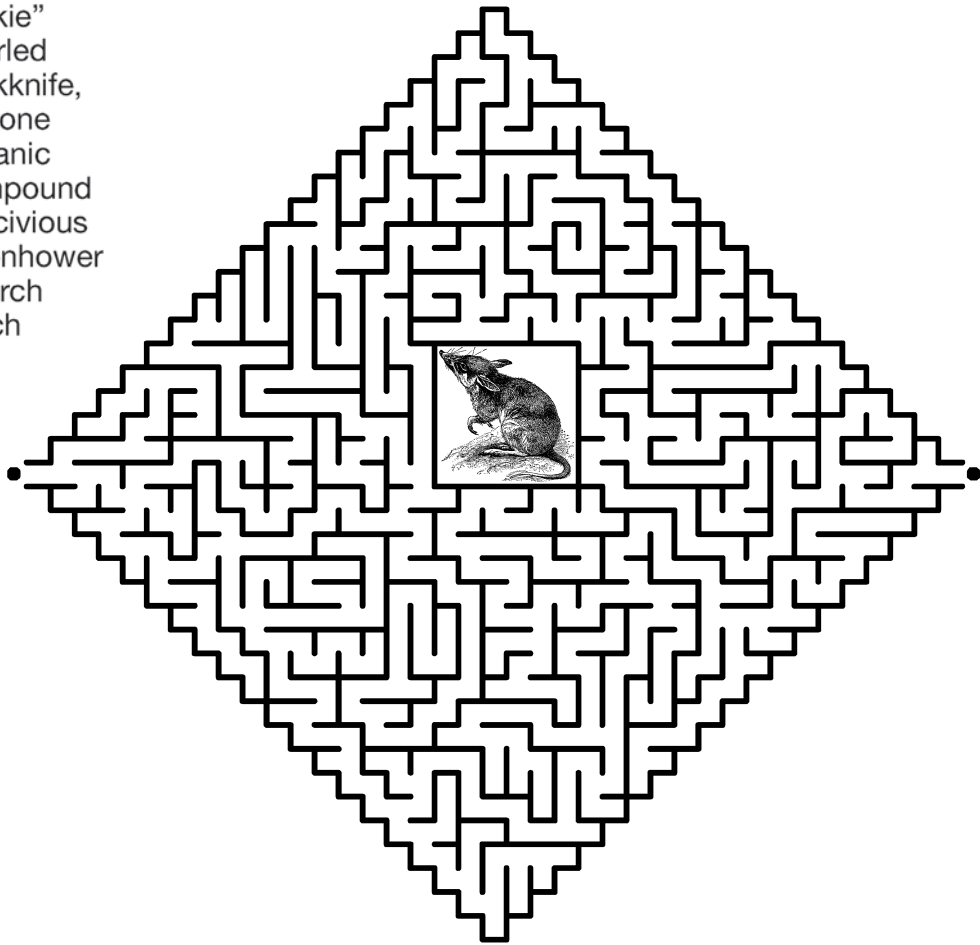
**DIFFICULTY THIS WEEK: ★**

★ Moderate   ★★ Challenging  
★★★ HOO BOY!

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## Mega Maze

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“Courage is being scared to death...and saddling up anyway.”  
— John Wayne


John Wayne at Knott’s Berry Farm in 1971. Photo courtesy of the Orange County, CA Archives

### ANSWERS

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

Answer

Weekly SUDOKU



Mega Maze

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

Solution

King Crossword

Answers

Solution time: 25 mins.



# Items to include in your automotive emergency kit

Road trips can make for great weekend getaways or even more lengthy vacations for those who can't get enough of the open road. But before embarking on any road trips, motorists should replenish their automotive emergency kits with the following items so they are fully prepared in the event of an accident or an injury.

• **First-aid kit:** A first-aid kit can treat cuts and abrasions suffered while you are out of the car and even some minor injuries that may result if you are in a car accident. Include essential items like adhesive tape, antibiotic ointment, antiseptic wipes, aspirin, bandages, a cold compress, gauze, and scissors. Visit [www.redcross.org](http://www.redcross.org) for a more extensive list of items to in-

clude in your first-aid kit, which should be kept in your car at all times.

• **Tools:** It's important to include tools in your automotive emergency kit. While a full toolbox might be unnecessary, bring along an adjustable wrench, a flat head and Phillips screwdriver, a pair of pliers, a tire jack and crow bar, an ice scraper, and a flashlight. Extra roadside flares and reflectors also should be packed should you need to pull over and address an automotive problem, such as a flat tire. Keep a tire pressure gauge in your glove compartment or with your other tools so you can check tire pressure if you feel your car is not operating as smoothly as it normally does.

• **Fluids:** While it's best

to check all of your vehicle's fluids before beginning a road trip, it does not hurt to bring along some extra fluids just in case you start to run low while out on the road. Fluids to pack include motor oil, antifreeze, brake fluid, and windshield washer fluid. Include a funnel with these items so you can easily pour them in should you be running low. Pack an empty spray bottle as well so you have something to spray washer fluid from if a problem arises with your wiper blades.

• **Wiper blades:** Include an extra set of wiper blades in your automotive emergency kit. Maintaining wiper blades is an oft-overlooked component of vehicle maintenance, so bring along an

extra set of blades should your existing blades succumb to wear and tear while you're on the road.

• **Miscellaneous items:** Some items that may not seem synonymous with road trips can come in handy should

you find yourself in an emergency. Pack a blanket so you and your passengers can stay warm should your car break down at night. In addition, pack some energy bars and bottled water so no one gets too hungry or

thirsty while waiting for help to arrive. It's also good to keep a pair of work gloves in your car so you can still use your tools or change a tire when the temperatures dip or your hands get sweaty on hot days.

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it comes to performance. To get the energy efficiency and performance you expect, look for the ENERGY STAR label. LED bulbs that earn the label are independently certified to ensure they deliver on brightness and color, and shine light where you want it. And, of course, don't forget to turn the lights off when you leave the room.

• Save energy while enjoying football season. You can even save energy and money while sitting on the couch! Major brands like LG offer ENERGY STAR "Most Efficient" designated HDTVs that can really help make a difference on your energy bill — especially during the season when you'll be spending plenty of time watching your favorite teams.

Following these simple tips helps you save energy and money, while addressing climate change.



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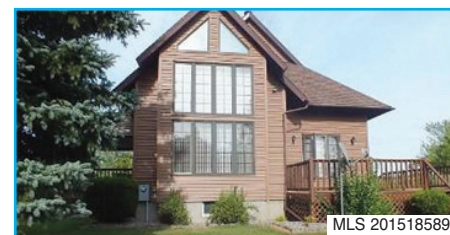
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**FANTASTIC LOCATION (Johnstown):** Spacious raised ranch on 1.7 acres just outside city. Split foyer entry, pellet/corn stove in LR, DR opens to rear deck, kitchen w/breakfast bar, master BR suite w/bath, 2 more BRs and another full bath. Attic and basement possibilities for additional space. Detached 2-car garage w/storage above. .... **Reduced to \$185,000**

**CONTEMPORARY HOME ON 2.1 ACRES (Town of Palatine):** Beautifully maintained, view of valley and many extras! Living room w/pellet stove, dining area, great kitchen and extra room (BR or den) down, 2 BRs up. Full baths up and down. Attached 2-car garage ..... **Asking \$182,500**



**ROOMY RANCH WITH POOL (Mayfield):** Living room, formal dining area, kitchen, 3 BRs and 2 full baths, all on one floor! Lower-level family room w/fireplace. In-ground pool, attached garage ..... **Asking \$149,900**

**LOVELY DUTCH COLONIAL (Gloversville):** Living room, dining room, equipped kitchen, half-bath and den down, three bedrooms and full bath up. Finished rec room in basement, attached one-car garage. Within walking distance of elementary school. .... **Asking \$95,000**

**DARLING RANCH HOME (Gloversville):** LR, DR opens to large rear deck, kitchen, 3 BRs. Freshly painted interior, new bathroom. Attached one-car garage, large backyard ..... **Reduced to \$89,900**



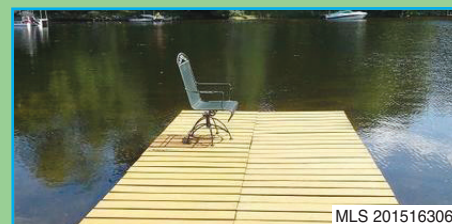
**NICE FAMILY HOME (Gloversville):** Side hall entryway w/open staircase, French doors to LR, formal DR, freshly painted kitchen w/new countertop and partial bath, 4 BRs and full bath up. Oversized 1-car garage/workshop. .... **Asking \$79,900**

**BEAUTIFUL COLONIAL (Johnstown):** Hardwood floors, gorgeous natural woodwork, pocket doors, inlaid staircase, designer lead-glass windows, antique fireplace, window seats & many more unique features. Four bedrooms, two full baths. .... **Reduced to \$75,000**

**GRAND OLD COLONIAL (Gloversville):** Hardwood floors, natural woodwork, 2 corner fireplaces. LR, DR, kitchen, den, half-bath down; 4 BRs, full bath up. Detached garage. .... **\$69,900**

**ONE-FLOOR LIVING PLUS! (Gloversville):** Cute 3-BR home with 2 full baths (one on each floor). LR, DR, kitchen, 2 BRs down, master BR up. Enclosed front porch could be used as 3-season room. .... **\$49,500**

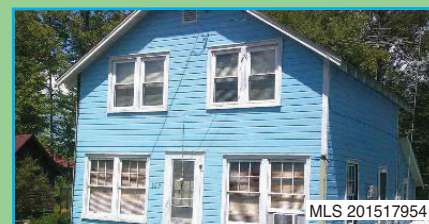
## CAROGA LAKE PROPERTIES



**COMPLETELY RENOVATED LAKEFRONT HOME (East Caroga Lake):** Terrific view! Open LR/DR/Kitchen, 4 BRs, 2.5 baths, fully furnished. Deck, dock in deep water area, 2-car garage at road. Includes lot across road w/large storage shed. .... **REDUCED TO \$425,000**

**CUTE 3-BEDROOM COTTAGE (East Caroga Lake):** Located on cul-de-sac w/lake frontage within small cove. Living room, dining area and kitchen down, 3 BRs and 3/4 bath up. Enclosed porches up and down. Outside fireplace, natural gardens ..... **Reduced to \$195,000**

**SIDE HALL COLONIAL (Gloversville):** Hardwood floors, open staircase. LR, DR, kitchen and den down, 4 BRs and one full bath up. 2-car detached garage (needs some work). .... **Asking \$35,000**



**ADORABLE YEAR-ROUND RANCH (East Caroga Lake):** Fireplaced LR, retro style kitchen, 2BRs, 1 full bath. Shared water rights just down the road. Beautiful lot, large pole barn. .... **\$91,000**

**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**

**YEAR-ROUND COTTAGE W/LAKE RIGHTS (West Caroga Lake):** Open living space and bath down, 4 bedrooms up. Large back deck, storage shed ..... **Asking \$67,900**

### LAND:

#### Town of Charleston:

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

#### Town of Ephratah:

12.5 acres. .... **\$39,000**

#### Town of Johnstown:

5.3 acres. .... **\$25,000**

38.9 acres. .... **\$45,000**

79.9 acres. .... **\$65,000**

### COMMERCIAL:

#### Town of Caroga:

Highly visible 4 acre lot. .... **Call for details**



## CEILING REVAMPS: Leave the popcorn to the movies

(BPT) - Calling all DIY enthusiasts: Those popcorn ceilings have to go. They don't get much love from homeowners or homebuyers, and they can really bring down the overall look and feel of an otherwise attractive room.

Popcorn ceilings haven't really represented stylish home design since disco was on the radio, though they've certainly lingered a little longer.

Whether you're interested in a fresh look for your own family or updating your home before putting it on the market, upgrading from a popcorn ceiling is a great investment. As the largest uninterrupted space in any room, the ceiling gives you a golden opportunity to add interest or infuse your personality.

Mark Clement, a general contractor and blogger on MyFixItUplife, regularly advises homeowners on the best ways to create the most value and appeal in their home. "Ceilings

really do make a greater impact than people realize," he says. "The right choice can help a room soar - but you probably won't get that effect with a popcorn ceiling."

"New ceilings are a great update, and with today's options, they're incredibly easy to install yourself," Clement says. "Stylish ceiling details really turn heads, and a new ceiling can make a dark or uninviting room feel bigger and brighter."

But, before you grab your scraper, Clement has a few words of caution about tackling popcorn ceiling removal as a DIY project. "To remove a popcorn ceiling, you have to really be committed to the task. You can certainly do it yourself, but be forewarned that it can create a gigantic mess. You'll want to consider all of your options carefully, from removing to simply covering it up, based on your time and budget. Patience is also a factor!"

If you know you want to make a change, but

you're not sure of the best way to move forward, here are a few key factors you need to consider when addressing your popcorn ceiling(s):

### Stains: You can't put lipstick on a pig.

Water problems, cracks and other issues that leave blemishes on your ceiling can be incredibly frustrating, especially if you have a popcorn ceiling that makes it difficult to simply paint over. Covering or removing that ceiling allows you to fix the noticeable, distracting blemishes overhead and clear the path for a stylish upgrade.

### Scraping: Get ready to get messy.

Popcorn ceilings don't get enough credit for tenacity, really. Once applied, they're not easy to remove! At best, you'll be soaking your ceiling with water (and possibly your walls along the way) before scraping the resulting slop off with a drywall knife. At worst, the water won't get through all of your layers of paint, and you'll be

breaking out the heavy machinery to sand or scrape through it all, kicking up dust. It's doable, but it's a lengthy process and not for the faint of heart.

### Cover it up: The easy way to fix ugly.

Don't worry though - you can always cover up your popcorn ceiling by installing a new ceiling over the existing one. Manufacturers like Armstrong Ceilings have many options: wood planks, metal tiles or patterned panels. How-to videos show how easy it is to install a new ceiling in as little as a day.

To our modern eyes, popcorn ceilings definitely look a bit stale, but the good news is you're not stuck with them. There are a number of options to freshen up your look and turn your ceilings into the fun, festive spaces that match your true style.





## 28 W. Main Street 2nd Floor Mohawk, NY 13407

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### 925 Steuben Hill Rd, Herkimer



Very nice Contemporary Style home with some awesome features! Includes great outdoor area with heated pool and outdoor kitchen. Home includes 3BRs, 2 full baths, LR, kitchen w/breakfast bar, dining area, den w/pellet stove, sunroom, bar room. Outdoor workshop, greenhouse, 2 car detached garage.

### 650 Bleeker St, Utica



Great location for your new commercial business. Currently being utilized as a photography studio but a great space with lots of options. Includes large rooms, kitchen, bath, plenty of parking, great visibility on super busy Bleeker St. Seller is a Licensed Real Estate Agent.

### 314 Moore Ave, Herkimer



Don't miss out on this affordable 2 BR, 1 bath home. Many updates including newer furnace and roof, vinyl siding, insulated windows. LR, formal DR, kitchen, first floor laundry and garage. A great starter!

### 208 Orchard St, Frankfort



Nice two family home with new plumbing, electric and bath up. Separate electric. Each apartment is 2 BR, 1 bath. Good rents and a garage that rents for extra income.

### 376 Coonrad Rd, Ohio



HUNTING SEASON IS HERE!!! Time to grab up this very secluded cabin on 213 acres of PRIME hunting land. Not only is this land FULL of wildlife but is bordered by many hundreds of acres of State Land. Pay for some and have access to much much more!

### NEW PRICE 209 W. Main St, Ilion



Beautifully updated home in a central village location. You will love the detail in this house: wood ceilings, laminate floors, LR w/woodstove, formal DR, updated kitchen, & full bath round out the first floor. 3 BRs & laundry upstairs. Barn w/electric and woodstove. A great house for the price.





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		<div><b>NEW LISTING \$374,900</b> <b>161 Honeywell Corners Rd, Broadalbin</b> THIS BEAUTIFUL HOME WAS CUSTOM BUILT and offers over 3,300 Sq. Ft. on 3 acres 8 yrs young, 4 BDRM &amp; huge bonus rm., 2 &amp; 1/2 baths, family room, full basement, NEW ROOF, radiant heat in home, garage &amp; basement, 9 ft. ceilings, just too many great features to list them all! Broadalbin Perth School District. Only 20 mins. to Downtown Saratoga.</div>	<div><b>NEW LISTING \$50,000</b> <b>60 West 8th Ave, Gloversville</b>  A SUPER INVESTMENT HERE! Rent it out or live in it &amp; let your tenant pay your mortgage. This duplex is priced to sell. Owner occupied &amp; oved very good tenant. Home is in EXCELLENT condition, nice yard, each unit has 3 BDRM, 1 full bath &amp; is up &amp; down, full basement w/ laundry area.</div>
		<div><b>REDUCED \$239,900 • 510 Progress Road, Johnstown</b> A BEAUTIFUL LOG HOME that offers 3 BDRM, 2 Full Baths, HUGE basement, 4.6 acres, private setting, 2 car attached garage and a HUGE 4 car detached garage.  SELLERS SAY BRING THEM AN OFFER TODAY!</div>	<div><b>NEW LISTING \$149,900</b> <b>677 Sacandaga Rd., Scotia</b>  A FABULOUSLY CUTE 3 BR RANCH on 2.1 acres, GREAT LOCATION &amp; BEAUTIFUL SETTING. Stunning hardwood floors, 1 car garage, full basement, paved driveway, walk up attic, above ground pool &amp; shed.</div>
<div><b>REDUCED NOW TO \$149,000</b> <b>115 Clizbe Ave., Amsterdam</b>  SALE PENDING THIS IS ONE BEAUTIFULLY KEPT, IMMACULATE SPLIT LEVEL RANCH! 3 BR, 1 &amp; 1.5 baths, 1 car garage, in-ground swimming pool, STUNNING landscaping with so many annuals. Home offers Modern style &amp; convenient location.</div>	<div><b>NEW LISTING \$94,900</b> <b>1845 Hickory Hill Rd., Fonda</b>  This is a large 3 BR, 1 1.5 bath home on 3.2 acres located in the Sand Flat area, Town of Mohawk. Large 2 car detached garage. Home offers character, a carriage house kitchen &amp; has a ton of potential but does need some TLC.</div>	<div><b>JUST LISTED \$249,900</b> <b>489 Sara Lib Road, Esperance</b>   VERY SPACIOUS, COMPLETELY REMODELED, 3 BDRM, 2 FULL BATH HOME, situated on over 3 acres, Town of Charleston, Fonda-Fultonville School. Home has a huge walk out basement, BRAND NEW STUNNING KITCHEN w/granite countertops, new stainless steel appliances, new hardwood, new ceramic tile, OPEN CONCEPT w/Kitchen, Dining Area &amp; Living Room. Attached 2 car garage &amp; 2 car detached. New Propane Furnace. Private setting. Sellers are finishing up the detached garage &amp; a new deck but if your looking for brand new, we have it here!</div>	
<div><b>NEW LISTING \$71,500</b> <b>115 4th Ave. East, Tribes Hill</b>  SALE PENDING WHAT A GREAT INVESTMENT THIS 3 BR, 1 full bath, 1 car garage, full basement home could be for you! Located as the last home on a DEAD END street with a large peaceful lot (0.46 acre). LOW TAXES!</div>	<div><b>NEW LISTING \$115,000</b> <b>508 Sulphur Springs Rd., Pattersonville</b>  BEAUTIFULLY REMODELED 3 BR Ranch located on 1 acre in the Town of Florida in a nice country setting. ALL NEW: SIDING, WINDOWS, ELECTRICAL, PLUMBING, ROOF, CERAMIC TILE &amp; PELLET STOVE.</div>	<div><b>REDUCED TO \$139,900</b> <b>137 North Green Rd, Town of Charleston</b>  3 BDRM, 1 BATH, FARM HOUSE situated on 20 ACRES with a 48 x 36 horse barn. Home has a nice new kitchen but is in need of TLC. Sits back in off a long private drive for privacy &amp; surrounded by fields &amp; woods. FFCS School District.</div>	
<div><b>REDUCED TO \$264,900</b> <b>154 Reynolds Rd, Town of Glen</b>  STUNNING, LARGE 4 BDRM, 3 FULL BATH HOME ON 4.7 +/- acres, 2 car garage, outbuilding, radiant heat, wood fireplace, granite countertops, &amp; a beautiful master suite.</div>	<div><b>REDUCED \$158,900</b> <b>306 West State St., Johnstown</b>  This is a BEAUTIFUL LARGE 4 bdrm, 1 1/2 bath, 2 car garage w/bonus room &amp; fenced yard. AMAZING, STUNNING WOOD WORK THROUGHOUT THIS HOME! Lots of old character &amp; charm but lots of modernization too. Book your appointment today!</div>	<div><b>REDUCED \$80,000 • 184 Moyer St., Canajoharie</b>  A VERY CUTE 3 BDRM, 1 BATH RANCH situated on a large lot, home has a new roof, newer furnace &amp; paved driveway. Don't wait, Call Today!</div>	
<div><b>\$147,500</b> <b>112 First Ave East, Tribes Hill</b>  WHAT A LOVELY HOME THIS IS! New Roof, windows, doors, siding, natural gas furnace, great location, HUGE master suite, only a 40 min. commute to Albany &amp; Saratoga, FFCS Schools, Dead End Rd &amp; large lot. Come see it today!</div>	<div><b>REDUCED \$205,000</b> <b>288 Burtonville Rd, Charleston</b>  Large 3 BDRM, 2 Full Bath Ranch with a HUGE 3 car garage &amp; HUGE basement on 25 acres. Only 13 yrs old, Fonda-Fultonville School District, fenced yard, hot tub &amp; Generac generator.</div>	<div><b>REDUCED \$169,500</b> <b>247 Sprakers Rd., Esperance</b>  WE HAVE A 20 ACRE HORSE FARM HERE! 3 BDRMS, 1 1/2 baths with an amazing view. 2 individual stalls, 1 large run in stall that can house 6 to 8 horses, a tack room &amp; Hunting Cabin on property. CLOSE TO ROUTE 20 &amp; ROUTE 162 FOR AN EASY COMMUTE TO THE CAPITAL REGION.</div>	
<div><b>ONLY \$ 189,000</b> <b>12 Tilton Rd, Palatine Bridge</b>  NOTHING BUT BANG FOR YOUR BUCK HERE!!! A BEAUTIFULLY REMODELED HOME OVER 2200 sq. ft. located on a dead end rd. 5 BDRMS, 2 full baths, 1 car garage, 1 car port, NEW SIDING, WINDOWS, GUTTERS, &amp; DUCTLESS HEATING &amp; COOLING SYSTEM...and so much more</div>	<div><b>REDUCED \$129,500</b> <b>114 Old State Route 80, Fort Plain</b>  This is a STUNNING 3 BDRM RANCH with a HUGE 2 car garage, carport, pool, and in-law apt./finished area in the basement, portion of yard is fenced, all situated on 1.2 acres &amp; on a dead end road.</div>	<div><b>WHAT? ONLY \$35,000</b> <b>21 River St., Fort Plain</b>  PEOPLE WHAT ARE YOU WAITING FOR? Great investment to buy for commercial property or a home! Located right on the main drag, over 3k sq. ft., new furnace, low taxes &amp; in far better condition inside than it appears on the outside. A MUST SEE AT THIS PRICE!</div>	





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11 Forest St., Gloversville (518) 470-4738

www.ruggierorealtyllc.com • mruggier@nycap.rr.com

*298 Houseman St., Town of Northampton*



Unique next to new year round ranch with permit on the Great Sacandaga Lake and an unbelievable indoor pool! This is just a perfect home and location for relaxing – every season! Included is a large 24x40 pole barn plus a large 2 car garage.  
**\$299,900**

*128 Landon Drive, Town of Johnstown*



Beautifully located at the end of newer cul de sac, atop a hill, sits this modern raised ranch. Nicely appointed with cherry hardwood floors, vaulted ceiling, tiled bath. 3 bedrooms, includes a master suite. Lower level is mostly finished and plumbed for 3rd bath. Broadalbin-Perth School District.  
**REDUCED TO \$239,900**



*102 Laurel Drive, Wallins Corners Condos, Amsterdam*

You know it's coming... yes, winter in the great northeast! No need to fret with this next to new condo in a 55+ community close to shopping, NYS Thruway, Saratoga and the Capital Region. 2 bedrooms, 2 baths, den, laundry room, open concept living space and beautiful views. Attached garage, storage closet, foyer. All exterior maintenance covered in the home owner's association fee...this includes snow removal **\$164,900**

*123 Longview Dr., Lake Pleasant*



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

*127 Bridle Point Rd., Town of Mayfield*



Wonderful year round Great Sacandaga Lake home. 4 bedrooms, 2 baths, large family room, 1st fl laundry, office plus open concept kitchen, living & dining areas. Large garage, pretty yard. Beautiful beach association just steps away. **\$264,900**

*115 Bertrand Rd., Town of Mayfield*



Adorable 3BR cottage with HRBRD permit on the Great Sacandaga Lake. Modern kitchen and bath. Awesome enclosed porch with stove plus screened in back porch. BONUS... small rental or guest cottage included on same parcel!  
**\$215,000**

*134 Prospect Ave., Gloversville*



Feel the love in this well maintained Dutch Colonial boasting 3 bedrooms including master suite, 2.5 baths, wonderful period features and modern amenities. Upstairs office could be 4th bedroom. Abundant storage.  
**\$119,900**

*107 Bath Ave., Caroga Lake*



Here is an adorable 3 bedroom, 2 bath year round cottage with view and a very short walk to W. Caroga Lake. DEED-ED lake access... not an association! Don't miss the opportunity to relax in this well maintained 4 season retreat. **\$109,900**





With Thankfullness  
for all I have, I wish you a  
Happy Thanksgiving!

NEW LISTING



110 East Boulevard,  
Gloversville

It's not too late to get into your new home before winter! Very nice 3 bedroom is ready for immediate occupancy. Lots of new... including roof, furnace, electric, bathroom. Natural wood-work, hardwood floors.. charming. Close to schools, shopping

**\$73,900**



3 Newman St.,  
Gloversville

Pristine condition 3 bedroom home... not a wall to paint or a cobweb to dust. Bring your kids, the pets, your furniture and move right in. Affordable taxes and heat costs. Modern kitchen and bath, updated systems.

**\$79,900**



8 Sixth Ave.,  
Gloversville

Decent 3 bed, 1.5 bath home at an enticing price. Cute kitchen has S/S appliances. Living, dining, sitting rooms with period detailing. Large second floor bedrooms plus full bath with laundry.

**AWESOME NEW PRICE**  
**\$29,000**



50 Woodside Ave.,  
Gloversville

Affordable, large home sits atop the hill in the city. It's an estate sale and needs to be sold quickly. Priced right with reasonable taxes...this is a great starter home. Inground pool has newer filter, pump and solar cover. Waiting for a new family at

**\$50,000**



14 Second Ave.,  
Gloversville

Large 2 family will be great for owner occupied. Main unit with space on 1<sup>st</sup> & 2<sup>nd</sup> floors. Small 1 bedroom rental upstairs back. Good bones.. needs some cosmetics.

**REDUCED TO \$24,900!**

NEW LISTING



338 Bleeker St.,  
Gloversville

For The Money... great house! 3 beds, eat in kitchen, dining room, living room. Very nice yard... close to school, shopping, hospital & golf course. Easy to heat, reasonable taxes.

**\$39,900!**



1932  
St. Hwy. 29 A,  
Town of  
Johnstown

1 ACRE  
LOT  
**\$19,900**



State  
Highway  
29  
Town of  
Johnstown

3 Acres  
**\$19,900**



Clovercrest Drive,  
Town of Johnstown

**BUILDING LOT**  
2.1 Acres  
**\$29,000**



State Highway 10,  
Caroga Lake

Almost an acre  
with 200 foot of  
road frontage  
**\$9,900**



23 & 33 University Street,  
Gloversville

**CITY LOT**  
.58 Acre  
**\$11,500**



## GREAT DESIGN TIPS to match your home's architectural style

(StatePoint) — Adding the right design elements to your home can complete what its architecture hopes to accomplish. But knowing just what to incorporate to complement — rather than detract — from the style of your home can present a challenge.

For example, those who've embraced the recent resurgence of bungalows, Arts and Crafts-, Mission- and Prairie-style homes will want to ensure that they maintain the simplicity and warmth of their building's construction when making upgrades.

Luckily, many manufacturers offer home products to match a wide variety of styles. If you have such a home design and are looking to make improvements, here are some ideas to think about:

### Materials

Maintain the rustic feel of your home without sacrificing modern performance by seeking out manmade products that mimic

nature. Energy-efficient fiberglass entry doors have the look of real oak, while polymer shake roofing — which looks like real wood but is made of high-performance materials — will resist deterioration, fire spread and fading from the sun.

Get the look of wooden trim, shutters, louvers and balustrade systems with easy-care polyurethane products that require minimal upkeep, while resisting insects, decay and moisture. Brands like Fypon offer exterior accents, as well as textured millwork for the interior, such as easily-stained crown mouldings and baseboards.

### Style

Give a nod to your low-pitched roof and open eaves with perfect exterior accompaniments. After all, these are some of the first elements that visitors see.

Designer glass accents in doorlites and sidelites provide contrast and warmth, enhancing the entryways of Craftsman-, Prairie-, Bungalow- and

Arts and Crafts-style homes.

### Color

Relaxed and refined, Craftsman style homes offer a variety of opportunities to welcome color. While simplicity is the hallmark of this design style, that doesn't mean the colors have to be simple. Consider bright colors with contrasting white trim to add personality.

The roof offers a welcoming palette for starting "top down" color selections for the home. "Arts and Crafts style homes, as well as Bungalows, look great with the texture and color of a shake roof," says Kate Smith, chief color maven with Sensational Color.

Smith recommends a color palette that mimics nature, such as cedar, autumn or weathered gray hues.

When it comes to home upgrades, the choices you make should not happen arbitrarily. Look for product offerings that will unite your home's design style and appeal.



When it comes to home upgrades, look for product offerings that will unite your home's design style and appeal.



(82) **CANAJOHARIE** Classic Dutch Colonial with hardwood floors, French doors and built in cupboards in Kitchen. Picket fenced yard. **\$98,500**



(83) **CANAJOHARIE** School District. Country location on 3.3 Acres. Many updates including brand new flooring 2 months ago. Views **\$179,000**



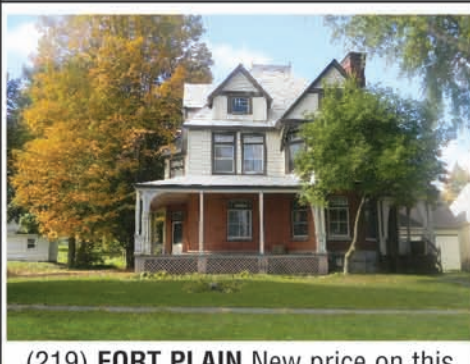
(110) **CANAJOHARIE** 49.3 Acres has abundance of wildlife, beautiful views and quiet setting. Well and septic on the property. Motivated **\$114,500**



(113) **CANAJOHARIE** 2 - 3 BR home is near the school. New furnace, hot water heater and a few new windows. Corner lot. **ONLY \$64,900**



(114) **FORT PLAIN** Neat as a button. 3 BR home has updated Kitchen and Baths. Very well maintained. Fireplace in LR. **OFFERS \$105,000**



(219) **FORT PLAIN** New price on this stunning Victorian up on Prospect Hill. Stained glass windows. Beautiful open stairway. **NOW \$219,000**



(213) **FORT PLAIN** Own your own business. Bed and Breakfast with attached gym. Fully equipped, just walk in and take over. **\$245,900**



(293) **FORT PLAIN** Country 4 BR home on approximately an acre. Newly remodeled Kitchen. Oversized deck on the back. **\$169,000**



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### Ultra Modern, Cozy & Reduced

Thus stunning year round has access to a snowmobile trail for upcoming winter fun and a terrific beach on north shore. **Asking \$79,000**



### Just an adorable cottage

East Caroga. So close to the beach and docks. The kids will swim like "fish" at summers end. You'll love the interior.



### Pine Lake Beach!

This Pine Lake mobile wants to be sold. Bring all offers. It's a great buy!  
**Asking \$25,000**



**Showstopping Year Round Home with Beach Rights!** Incredible Adirondack design with magnificent interior and comfort throughout. Gorgeous fireplaces and so many unique features!! Beach it everyday at our fabulous 3rd Ave Beach Assoc. and Boat Docks! **Only \$115,000**



### Another Price Buster! Lake Ave.

This house offers 3 bedrooms, appliances, metal roof and insulation. Nice lot, near beach!  
**Steal At \$39,900**



**How Adorable!** An immaculately maintained home on Rt 10 with easy year round access and terrific waterfront dock behind on Maloney Rd.



### Privacy, Wooded and Unique

Your own private road leads into this beautiful 161 Acre land parcel, surrounding this 4 bedroom year round home. Presently enjoyed by vacationing skiers and other sportspeople. What an incredible hunting camp or the perfect Adirondack setting to raise your family in the outdoors.  
**Asking \$210,000**



### Prim and Pretty!!

This Adirondack cottage is close to 3rd ave Association beach and docks. Large kitchen and living room. Cozy bedrooms and nice bath! Lovely screened porch!!  
**Only \$64,900**



### Downtown Caroga With Beach!

On pretty Lake Ave and close to our friendly business district and the lake. Almost year round, with furnace, insulation and 100 amp cb wiring. Large level lot. **Only \$49,900**



### Hurry, Hurry!

This 3 Bed year round mobile on big lot is a super buy! Short stroll to beach and **Only \$25,000** on Forest Ave.



### Fall In Love with Caroga This Fall

The sparkling lake, sandy beach and boat docks a few steps from this unique rustic cottage. Still time for some "crispy" boat rides and great fishing. Make some offers!! You'll really enjoy the double lot that extends to the next street. **Asking \$87,000**

**Rt. 10, Caroga Lake • 762-9553**  
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## AMSTERDAM



MLS 201522800  
**\$36,000**  
STOP THROWING  
YOUR MONEY  
AWAY ON RENT!  
OWN THIS 2 FAMILY  
AND HAVE YOUR  
TENANT PAY YOUR  
TAXES  
AND MORTGAGE



Kitchen has an island with a gas stove, cabinets, and storage galore. Two full baths and a finished basement with pellet stove and wet bar. A beautiful three season room overlooks a fenced backyard with wooden swing, play house, and slate patio.

MLS 201518108  
**\$135,000**

Immaculate ranch with new berber carpet, freshly painted large bedrooms and fireplace.



MLS 201514495  
**\$64,000**  
THIS 2 FAMILY HOME HAS BEEN WELL MAINTAINED. FEATURES NEW KITCHEN DOWN, SEPARATE ENTRANCES, AND LARGE YARD



MLS 201514487  
**\$139,000**  
Spectacular large ranch with 12 x 22 office that could be used as a third bedroom or made into Master Suite. Appliances all new, new windows, roof and gutters. Drainage system under ground surrounds house, large deck, shed and two car garage w/workshop.

## AMSTERDAM



MLS 201505311 **\$110,000**  
NICE SOLID RANCH W/ NEW ROOF, FURNACE AND HOT WATER TANK and sits on a double lot. Close proximity to hospital, shopping and NYS Thruway.



MLS 201423159  
**\$49,900**  
THIS 2 FAMILY DUPLEX IS A GREAT INVESTMENT OR GREAT OWNER OCCUPIED. LOCATED IN A DESIRABLE AREA AND READY FOR ITS NEW OWNERS



MLS 201519116  
**\$59,000**  
This two-family house would be a great investment. Separate utilities with 3 bedrooms in each apartment. Both getting \$650 per month rent. Spacious apartments that are close to shopping and restaurants



MLS 201513753  
**\$220,000**  
Magnificent 1820 Federal Center Hall Colonial home with 4 bedrooms 2 of which are master suites and a total of 3.5 baths. This home features a huge family room with plank wood floors and a fireplace, formal dining room, first floor laundry room. The park-like grounds are complete with a tennis court. Take advantage of the financing of this home being USDA eligible.

## FONDA



MLS 201515681  
**\$139,900**  
A hidden gem, a beautiful home, tucked back off the road in a park like setting. This inviting property has been meticulously maintained and features beautiful wood floors and beams, flowers gardens, central air, a 1.5 story 2 car garage, shed and two decks.



MLS 201519656  
**\$71,500**  
NEW PRICE FOUR BEDROOM CAPE WITH LARGE FENCED YARD, NEW MUDROOM, NEW DECK, NEW ROOF, NEW SEPTIC, NEW WELL, NEW WINDOWS...DON'T MISS THE OPPORTUNITY, IT'S PRICED TO SELL!



MLS 201519488  
**\$39,900**  
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. IF YOU LOVE VICTORIAN ARCHITECTURE, this house is for you! There's plenty of space in this 4-bedroom/2-bath home close to Fort Plain Elementary and High School.



MLS 201517796  
**\$165,000**  
Freshly updated Ranch with 3 bedrooms and 1 and a half baths located in the village. Refinished hardwood floors throughout, large living room, formal dining room and eat in kitchen. The grounds are beautiful from the patio in the back overlooking the yard to the open front porch.

## FORT PLAIN

## NELLISTON



MLS 201509075  
**\$359,000**  
WHAT A FABULOUS OPPORTUNITY to have your business and a gorgeous home on the river all in one!  
Situating 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 8000sqft commercial building to start your own business



## SPRAKERS



MLS 201519565  
**\$159,000**  
Lots of room in this 3 bedroom, 2 bath Ranch with L shaped eat in kitchen, huge pantry, large living room, gas fireplace insert, large linen closet, enclosed porch off back, his/her closets in master, maintenance free vinyl siding and stone facade and 2 car garage.

## ST. JOHNSVILLE



MLS 201507871  
**\$69,900**  
THIS HOME FEATURES 3 BEDROOMS, 1.5 BATHS AND IS SITUATED ON 2 ACRES. THIS HOME IS FILLED WITH POSSIBILITIES WITH A LITTLE TLC.

## ST. JOHNSVILLE



MLS 201507866 **\$144,900**  
A LOVELY 3 BEDROOM, 2 BATH RANCH HOME on 1.3 acres of land in the Oppenheim-Ephratah-St. Johnsville School District. Two car attached garage under the house has a full spacious basement. The roof is 3 years old, the furnace is about 4 years old, septic is about 5 years old



MLS 201507878 **\$499,900**  
THIS GORGEOUS CUSTOM BUILT HOME sits on 6.4 acres with breathe taking panoramic views of the valley features 3 bedrooms, 3 full baths and ½ bath. The master bedroom has a walk-in closet, master bath w/ jacuzzi tub. An elegant open concept kitchen w/cathedral ceilings in the living room. 2 car garage w/radiant heating and in-law apartment upstairs. State of the art heating system w/5 zones. Radiant heat on main level, garage and basement. A beautiful wrap around deck w/front, side and rear views. A must see.



MLS 201408649  
**\$225,000**  
THIS HOME IS SITUATED ON 2.8 ACRES WITH VIEWS OF THE VALLEY!  
Gleaming hardwood floors throughout, 3 bedrooms, formal dining room, huge country kitchen, inviting family room, 2 fireplaces, 2 full baths and a large private deck overlooking the backyard, only begin to describe this wonderful home located in the FFCS district. Tons of flowers, garden space and breathtaking views are the finishing touches to this perfect home for a growing family

## JOHNSTOWN

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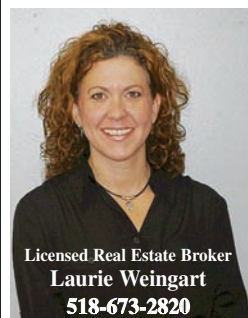
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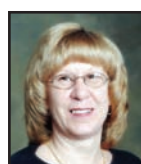
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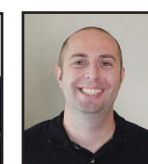
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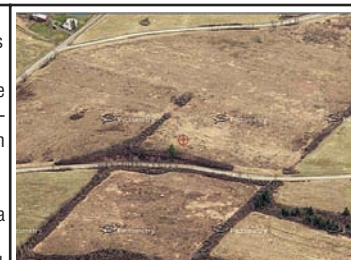
001: **ROOT:** Looking for a nice quiet place in the Country? This two bedroom single wide is well maintained inside and out. There is plenty of yard (5 acres) to enjoy the wildlife that visits the small pond. Available is an optional five acres for hunting, snowmobiling, cross-country skiing. For your privacy the property is hidden from the road with a tree lined roadway. There is a storage shed with a workshop. Make this your year round home or use it as a seasonal home. **Asking \$80,000**



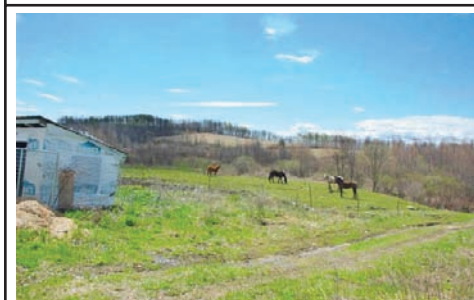
004: **NELLISTON:** Don't miss out on this home!!! The house has been well maintained and is in very good condition. The roof is 9 years old, new furnace and hot water tank, 200 amp service. There is an enclosed fenced-in private yard for kids and pets. The inside of the home is nicely decorated. It is move in ready!!! **Asking \$60,000**



006: **FORT PLAIN:** This home has had a major remodel, new roof and the whole first floor has been gutted and remodeled with a new kitchen and bathroom. The home has new cedar siding, a new furnace, hot water and electrical panel box and new wiring on the first floor. The second floor has been repainted and repairs made. The property has a small stream and an open field and woods behind the house. On top of the hill are the fields (they have been inactive). You have road frontage on Keesler Corners Rd. and Robbins Lane. **Asking \$135,000**



175: **CANAJOHARIE:** This 66.9 acre lot is divided by Dugway Rd with approx 20+ acres on the north side of the road and 60+ acres on the south. The property can be purchased in its entirety or divided into 2 lots to be purchased separately. This property has a great view of the Cherry Valley Mountains and would be a perfect place to build your new home. **Asking \$150,000**



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 \$300,000**



205: **ST. JOHNSVILLE:** Two story home with natural woodwork throughout the home. Beautiful staircase leading to the third floor. Kitchen has been completely remodeled. Hardwood floors re-done. Third floor has a guest bedroom with its own private bathroom. New driveway going into the right of the house. Property to be sub-divided off from the former "Catholic Church." **Asking \$125,000**



207: **FORT PLAIN:** Older home needs some TLC. No private parking. Updated windows and furnace. **Asking \$64,999**



501: **PALATINE BRIDGE:** Ranch home w/ a nice yard & back deck. Eat-in kitchen, dining area, large living room & 2 bedrooms. Large shed and paved driveway. Nice location and looking for an offer!! **\$74,900**



509: **ST. JOHNSVILLE:** Two-story, three bedroom home located on a nice residential street in St. Johnsville. Many updates to this home include recessed lighting, new carpet, and new bath w/tile flooring. Above-ground pool for those hot summer days and a pellet stove to warm up by on those cold winter days. Two-stall detached garage w/loft. Nice yard. **Asking \$74,900**



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



522: **CANAJOHARIE:** Great house for the money!!! Nice residential street in the V/O Canajoharie. Two-story, 3 bedroom home. Carriage house kitchen, formal dining room, large living room w/fireplace. Large enclosed porch, back patio, detached garage and paved driveway. **Asking \$49,900**



**SALE PENDING**  
570: **ST. JOHNSVILLE:** Located just on the edge of the village makes this a great location. Two-story vinyl sided home with a beautiful yard with a summer kitchen and 1/2 bath in your 2-stall garage makes this ideal for entertainment. Open kitchen and living room with a stone fireplace. Kitchen has beautiful stone work, wood cabinets and granite counter tops. Hardwood floors, formal dining room and enclosed porches make this property a great home. **Asking \$119,000**



661: **FORT PLAIN:** Restored and updated Brick Colonial with beautiful hardwood floors. Upgrades include new wiring, plumbing, 97.5% efficient furnace, tiling, bathroom and kitchen. **Asking \$138,000**



663: **CANAJOHARIE:** Custom built executive home on 1.6 acres, just outside the village limits. Close to schools, 1.5 miles from exit 29 Interstate 90. Hardwood floors throughout, tiled floors in the kitchen and bath rooms, granite counter tops, 15x30 living room, 15x40 screened porch, nice valley views. Updated roof, 3 heating sources and water treatment system. Fireplace in unfinished basement. **Asking \$236,900**



664: **CANAJOHARIE:** This stunning village home has been updated throughout. Newer hardwood flooring, kitchen, wiring, heating, electric, sheet rock, and spray foam insulation. Nothing left to do but move in to a maintenance free life style. The landscaping is beautiful and the garage can also be used as a heated, insulated rec room. Conveniently located near the Canajoharie School adds to its allure. Centrally located to Cooperstown, Saratoga and the Southern Adirondacks. **Asking \$137,500**



817: **BACK ON MARKET!!!**  
**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 will be rented as of 8/1/14. **Asking \$99,900**



819: **FORT PLAIN:** This was an Amish home (2005) and has been completely redone. Plumbing, Electric (200 amp), On Demand Hot Water, Septic, Tin Roof, Full Attic, Hardwood Flooring: Open Kitchen/dining area 17'x31'; LR 20'x17'; Den 13'x15'; Master Bedroom 15'x28' with bath and 9'x9' closet. VERY PRIVATE 35 acres/12-15 tillable, 8-10 pasture. Barn built in 2005, Stalls, a lot of storage area for hay, water, electric, open to pasture in back. HOBBY FARM CLOSE TO JOHNSTOWN/CANAJOHARIE. **Asking \$224,900**



954: **FORT PLAIN:** Beautiful Brick Home located in the Historic Mohawk Valley (Minden). High ceilings, wood floors and lots of original woodwork. New Roof, Updated Electric and Front Door combined with exceptional maintenance make this a wonderful Family Home. Pre-approved buyers only. Need 48 hour notice. **Asking \$94,500**



956: **REDUCED!!!**  
**FORT PLAIN:** Wait no longer. A country home with just enough acreage, four bedrooms, two car garage, two drilled wells, three year old roof, generator hook up, in-ground pool. A well manicured yard full of apple, cherry, black walnut and several species of birch trees. All appliances less than 5 years old. Upstate New York Country Homes. **Asking \$125,000**



957: **SHARON SPRINGS:** A great family home located only minutes from State Route 20 or State Hwy 10. An easy commute to the Capital District for work. Only 20 minutes from Cooperstown, one hour to the Adirondacks, Utica or head south to the Catskill Mountains. Well maintained Raised Ranch tucked neatly on a private 4 acres. Move in ready, bring the family and the pets and start enjoying Country Living. Upstate New York Country Properties. **Asking \$220,000**



## FIVE TIPS for creating fall curb appeal

(BPT) - Soon, all things pumpkin spice will be here, including the home visitors that bring them. In preparation of the door bell ringing, create a little spice of your own with some seasonal curb appeal. You don't have to limit yourself to pumpkins and hay bales - below are tips and projects for sprucing up your home's view from the curb this season.

### Front door, first impressions

Your front door is one of the first things people notice about your home. Give your door a fresh face with a coat of paint in a bold fall color to draw the eye to this focal point of your home.

Another project is to replace the door entirely. Consider options with decorative glass accents, and stunning sidelights (windows on either side of the door) to add more natural light while maintaining a sense of style and privacy. Plus, as temperatures start to drop, Energy Star -qualified entry doors, will help maintain your home's energy efficiency. For entry door inspiration check out Pinterest, your resident showroom or your local home improvement store.

### Accessorize with new hardware

Replace your front door hardware for a quick, easy facelift. Choose hardware finishes that compliment light fixtures, mailbox and house numbers for a polished, cohesive look. You'll be delightfully surprised what a difference new hardware can make in creating an updated look to your home.

### Refresh exterior body and trim colors

For a dramatic change, repaint your home's exterior. It's bold and can make your home stand out from other homes on the block. Not up for the bold change? To make an impact with a smaller change, add new trim colors. When updating trim, choose color schemes that match your home's primary exterior color, or complement it with a fresh twist.

### Create points of interest with plants

You don't have to stop enjoying beautiful plants and flowers simply because summer is over. Add pops of color by arranging pots filled with hearty fall flowers like mums, sedum or asters around your front door, or on a porch or deck. Incorporate planters or container gardens of varied sizes, shapes and colors to add visual interest.

### Accent with lighting

As summer light fades into shorter, darker days, add exterior accent lighting to the front of your home. Illuminate a walking path with ground-insert solar lights. Or consider solar spotlights to bring out landscaping or to shine on your updated front door. Install matching light fixtures outside your front door, garage door or patio door to provide well-lit entrances that are stylish and inviting to neighbors and guests.



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**\$775,000 PECK'S LAKE!**

Impeccable custom home on the end of S Shore Rd. 3 BR, 3.5 BA (2 suites). Vaulted ceilings, formal dining room. Gourmet kitchen, finished basement. Radiant heat. Western lake views. Dock and boat can stay! One of a kind home!

**NEW!**



**\$349,900 CAROGA LAKE**

Private new home on 6.5 acres. Gorgeous custom home 4 BR 3 BA. 2 story fireplace, gourmet kitchen, awesome master suite. Full walk out basement for more living space. Furnishings can stay too!

**NEW!**



**\$349,000 PLEASANT LAKE, STRATFORD**

Custom year round lake front home. 3 BR, 2 BA, open concept living, dining room and kitchen all with lake views. Attached 2 car garage w/more room above for extra living space. Private deeded road makes this very secluded!



**\$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!



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**\$69,900 85 NEWMAN**

Great starter or downsizing home 2 BR 1.5 BA. Dead end street. Deep lot! Make offer.



**\$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.



**\$95,000 TOWN OF MOHAWK**

VACANT LAND! Fonda Schools. 65 Acres Surveyed Fabulous Hunting Land or Build with Lots of Privacy. Make Offer!



**\$118,000 MOUNTAIN LAKE**

This summer camp is looking for new owners! You can move right in. Most of the furnishings will be staying. It's a BIG Camp! Lots of sleeping space here 4BRs plus an attic full of beds! Open living room, dining room, heated with propane space heater. Nice big front porch to watch the day go by. Western SUNSET VIEWS!! Very easy to access the water, new steps lead down to the docks, and a covered boat area.



**\$29,900 4+ ACRES STRATFORD**

Get away here!! Beautiful land with a true hunters cabin! One room cabin, perfect get-away Very Private, lots of wildlife. Drilled well. Owner's use a generator for electricity. Electric & Phone at the road for you to build bigger. Plenty of room for a septic & a bigger house. Owners want offers.



**\$155,000 FONDA SCHOOLS. 9+ ACRES!**

Bring the HORSES!! Beautiful open fields. Big 4BR/2BA home with 3 Car Garage plus attached Stalls & 2nd small barn. Owners WANT ALL OFFERS!!!



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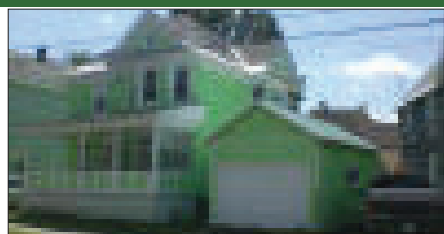
Buy it all or just buy the house & 110 acres **\$450,000** Or just the adjoining land consisting of 120 acres **\$130,000**



**OR OWN MOST OF THE  
ADIRONDACK LAKE!**

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**\$49,900 GLOVERSVILLE**

Once a 1 family you can use as 1 or leave as 2 family for now. All new windows, furnaces, hot water heaters, good renters. 1 car garage & off-street parking. Fenced yard. Up apt is 2-3 BRs, down is 1 BR. Full basement & attic. Make this your home or investment, all the hard work is done!



**\$54,500 GLOVERSVILLE**

Fully rented 2 family! Up pays \$460/mo, down pays \$575/mo. Taxes \$2595.74. Tenants pay heat, electric. Great units with high ceilings, big rooms. Down 2BR/1BA, Up 2BR/1BA. New electric, new furnaces, new hot water heaters. Big barn out back renters pay extra for use. Plenty of off street parking.



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**\$52,500  
24 JAY ST.  
GLOVERSVILLE**

Income producing 2 family. 2 flats up & down, both with great tenants. Apartments have 2BRs w/closets, 3rd room without closet, currently both using as bedroom. Big living rooms, down with pretty tin ceilings. Big eat in kitchens. Full baths w/showers. Full basement

with separate storage for each apartment. Both up & down have balconies. Garage used by 1 tenant, plenty of off street parking. Garden area. Vinyl siding, separate utilities, updated electric, forced hot air furnace down, space heater up. Ready to go!



**\$62,500  
23 JAY ST.  
GLOVERSVILLE**

Totally updated Neat, clean and well insulated. \$200 highest heat bill last winter!! Easy care 2 Flats each w/2BR/1BA. Living & dining rooms, Walk up attic, dry basement. All appliances including Washer/dryers stay. Big Barn and off street parking. Plus Owners own another 2 family that is for sale too! Come see and make a smart move for owner occupied or investment.

**NEW LISTINGS: www.ADKSRealty.com**



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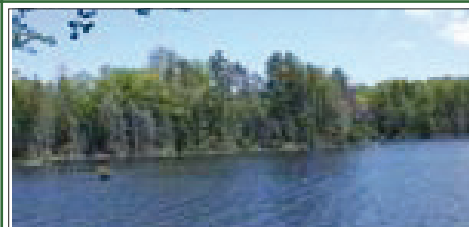


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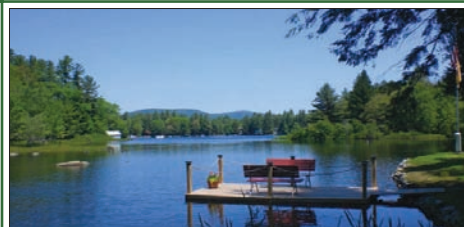
### \$97,000 12 ACRES LAKE EDWARD

Surveyed and APA approved building lot on picturesque Lake Edward. 330 ft. direct shoreline. Quiet no gas motor lake with great fishing. The site plan for the house is all done, electric at the road. Water frontage for your dock and 1203 ft road frontage. 12.76 acre lot. At the end of a town maintained road to ensure peace and quiet!!



### \$112,000 KASSON DRIVE, CAROGA LAKE

Brand new septic being installed! New construction, full basement under most of this ranch style 3BR/1BA open floor plan home w/LR, DR & kit. Cathedral ceilings, plenty of room! Almost a half acre of level private land. Dug well, brand new laminate flooring installed 7/15. Propane stove & electric base board heat so you can come play in sportsman's paradise year round! Free boat launch to Canada Lake just up the road or contact Canada Lake Marina to get on lake via them. State land, golf, skiing, hiking-we have lots to do or just sit back & relax in front of the fireplace & enjoy s'mores!



### \$219,000

### 742 SOUTH SHORE EAST CAROGA LAKE

Darling 3BR/1BA immaculate cottage on the quiet portion of East Caroga Lake. New Dock to park the boat and listen to the loons. Deep private lot w/plenty of parking. Make way for East Caroga Lake!!



**NEW**

### NEW \$118,900 11 FOSTER RD

3BR/2BA Ranch finished family room with woodstove, attached garage, big deep yard. Move in ready!!!



### \$250,000 CAROGA LAKEFRONT

Quintessential ADK Summer Home! 4BR/1.5BA. Amazing woodwork, fireplace, most furnishings can stay! 2 Guest Houses behind. Sandy beach w/western views!



**REDUCED**

### \$267,900

### 224 S SHORE EAST CAROGA LAKE!

Move in! Totally re-vamped in ADK Style! 3BR/2BA, deck overlooking the lake w/sunset views! Dock ready for your boat!



**REDUCED**

### \$189,000 EAST STONER

LAKE WATERFRONT! Sandy Waterfront! 3BR/1BA. Living room w/fireplace, dining room, laundry room. Patio overlooks motor friendly E. Stoner Lake!



### \$179,000 W. STONER LAKE

170ft Waterfront w/4-5BR Seasonal! Plenty of room inside and out on peaceful W. Stoner Lake. Deck and enclosed porch overlooking the lake. Knotty pine kitchen, 4BRs down and one big loft style up. Can't see from main road, is very private, DOCK, outdoor firepit, shed and even the furnishings, snowmobiles, jet skis can be purchased making this a MOVE IN Getaway! State trails and state land at the end of the road.



**SOLD**

### \$279,000 CANADA LAKE-GREEN LAKE

1 Level Acre Lot! Waterfront 4BR/1BA w/224ft on Green Lake. Access to Canada Lake! 2BR & bath on 1st fl. 2BR up. Lots of closets! Great room w/fabulous lakeviews. Field-stone fireplace (propane gas insert). Eat-in kitchen. Bonus room lakeside, perfect for dining or relaxing. 2 Car garage w/washer/dryer. Move in ready! Dock & Float. Peaceful Lake w/state land across.



**SOLD**

### \$91,000 CAROGA LAKE

Steps to FREE West Caroga Lake Beach! 5BR/1BA updated 3 season home! New roof, septic, drilled well, new flooring, new walls. Oversized garage. Even a Central Vacuum System. Most furnishings will stay so you can just bring your toothbrush, clothes and get on the lake this summer!! Owners are sad to be leaving but know you'll enjoy this lake house!



**NEW**

### \$69,900 118 OUTLET ROAD, BORDERS STATE FOREST

Lots of updates: 2-3 BR/1 BA open floor plan. Side and front porches, access E. Caroga Lake via 2nd Ave Beach Assoc.



**NEW**

### NEW \$59,900 9 FIFTH AVE

Big Colonial with \$900/month income from 2 apartments in detached 2nd home. Main house has lots of charm, hardwood floors, many built-ins closets, cabinets. Buy this and live FREE!



### \$299,900 CAROGA LAKE!

WOW! A year round house! Direct waterfront on E Caroga Lake. You will be amazed at the high ceilings, open feeling and awesome lake views from this house. Everything is oversized! Big kitchen, formal DR, double LR w/fireplace w/circulating fans. A beautiful sunroom overlooks the lake front. Upstairs are 3 BR w/the master being so large you could easily make it 2 BRs! The 2nd & 3rd BRs are good size too. Full bath up & half bath combo laundry on 1st floor.



**REDUCED**

### \$50,000 CAROGA LAKE

Borders 100's of acres of NY State Forest! Access East & West Caroga Lake! 3 lots included. Cute cabin with new bath, loft style bedroom, open floor plan. Outside deck and level lot with lawns to play. Tile in bath, knotty pine walls, some finishing needed but priced to sell! Caroga Lake offers lots to do year round! In winter you can ride your snowmobile from here too! Drilled well & modern septic, propane furnace & pellet stove, newer roof too.



**REDUCED**

### \$44,900 122 MAC AVE

Second Ave Beach just a block away. 2BR/1BA cottage w/attached garage. Knotty pine interior, huge BR up could become 2 rooms. Easy to see, Owners want offers and hope for you to enjoy as much as they have!



**SOLD**

### \$120,000

40 Acres borders state land with cute chalet, 2BR/1BA plus big loft, sleeps 8-10. Open living, dining and kitchen, woodstove. Big yard to play. Caroga Lake. Close to lakes, golf, motocross.



**NEW**

### NEW \$24,900

### EAST STONER LAKE 1 ACRE LOT

End of the road lot that borders state land. Deeded access to West Stoner Lake and walk along the state property to East Stoner Lake waterfront.



## CAROGA LAND

38 Acres, Hilley Rd. \$47,000

10 Acres .....\$38,500

E. Caroga Lake

50 Acres, Rt. 112 ....\$68,000



### REDUCED \$149,900 MOUNTAIN LAKE!

Top of Bleecker Mt! Waterfront summer house 2BR/1BA direct waterfront! Furnishings stay! Private location on this quieter ADK lake!

**NEW LISTINGS: www.ADKSRealty.com**



## WHO IS RESPONSIBLE for repairs during a home sale?

Many questions arise during the home-buying process. Buyers looking at homes that require a good deal of TLC may wonder who is responsible for the home's repairs, particularly if such repairs are needed to secure a certificate of occupancy. Depending on the situation, there is no clear-cut answer.

There is no perfect home, and things that are acceptable to the current owner may not be acceptable to the buyer who is looking to become the next owner. The home-buying process is typically a careful cooperation between buyer and seller to find a middle ground. The buyer may have to make some concessions, as will the seller. Ultimately, it is this cooperation that often determines if the sale goes through or is terminated.

Before any negotiations can begin regarding repairs, it is advisable for a buyer to have an independent inspector come out and look over the home and property. Most real estate agents will suggest this be done as a first priority — even before a contract is entered on the home. An inspection will unveil any potential problems in a home and indicate things that the buyer may not be aware of, including items that do not meet with code or could be unsafe. An inspector also may point out problems that could cause a mortgage lender to give pause. This may mean the lender will deem problems unsafe and refuse to fund the mortgage until repairs are made.

A copy of this inspection report should be sent to the home seller to review with his or her attorney and real estate agent. The buyer working with his own real estate attorney and agent can petition for certain repairs to be made. Many sellers will make such repairs to ensure the purchase goes through, or they will accept a lower purchase price to compensate for the needed repairs, which the buyer will then make. Buyers might want to hire a good real estate attorney to write clauses into the contract to protect their interests. This allows the buyer to forfeit the sale and walk away from the contract should an issue arise.

The rules often change when buying a home that is a short sale or in foreclosure. A home that is in distress is typically in this situation because the current owners cannot afford to pay their mortgage, and thusly, are not able to afford repairs. According to Think Glink, a money-management website,

buyers may try to negotiate repairs with the seller, but they shouldn't assume that sellers (or lenders in the event of a bank-owned home) are responsible for the repairs. Generally speaking, most short sales and foreclosures are sold "as is" and may even specify that repairs and requirements for the certificate of occupancy are the buyer's responsibility. A buyer also can ask to have the home price reduced to cover the repairs. But foreclosures are often already deeply discounted.

Buyers should know that, for a home that is not in foreclosure, there are some repairs that should ultimately be the responsibility of the seller. If these repairs are not made, a buyer should think strongly about walking away from the deal, according to Why6Percent.com, a real estate marketing site. Such repairs include:

- lender-required repairs that could impact home safety
- leaky pipes
- water penetration issues, including a bad roof
- unsafe decking or handrails
- wet basements or crawl spaces
- insecure foundations or obvious structural damage
- poorly functioning sewer lines or septic system

It is always advisable for buyers to speak with a reliable real estate attorney and a trusted real estate agent to guide them through the process of buying a home. These people can

help buyers navigate the important decisions that can affect the home they'll be living in for the next several years.



**Home buyers may be able to negotiate that sellers repair major structural issues, such as a leaky roof. If not, negotiate a lower sale price.**

## DID YOU KNOW?

Eco-friendly real estate trends are growing in popularity, as more and more home buyers are looking for ways to protect the planet and reduce the often considerable costs associated with home ownership.

In a survey of more than 1,000 consumers in the United States, SurveyMonkey.com, working in conjunction with Blueshift Research, found that 1 in 3 consumers prefer eco-friendly

products, and 35 percent are willing to spend more money on products that are good for the environment. Such trends are reflected in the real industry, where many buyers are looking for tinier homes that produce smaller carbon footprints.

According to the National Association of Home Builders, the average new home in 2015 was expected to be roughly 2,200 square feet. That's roughly 10 percent smaller than the average new

home built in 2010. Smaller homes consume less energy, which appeals to homeowners looking to save money and live more eco-friendly lifestyles.

In addition to smaller homes, homeowners are increasingly looking to sustainable materials when building or renovating their homes. Products that conserve water, including low-flow toilets and water-conserving showerheads, have also grown in popularity.





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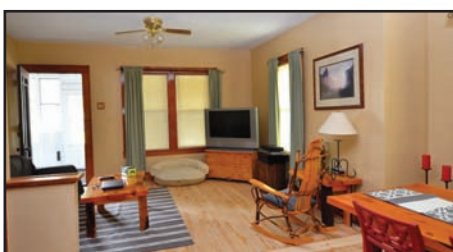
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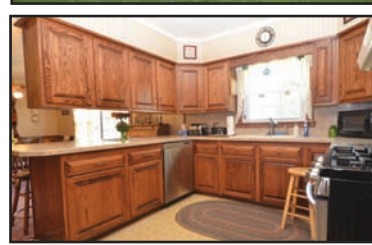


## PALATINE BRIDGE

Beautifully remodeled and updated 5BR, 2 1/2 Bath home totals 2275 SF. HW floors, new windows and even has inground pool just in time for summer. **REDUCED TO \$179,900**

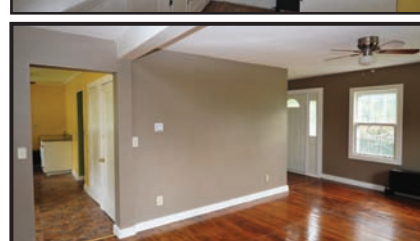
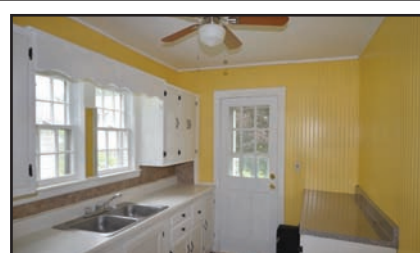
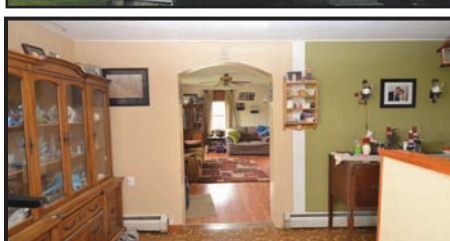


Beautiful brick ranch style home in the quaint Village of Ames features 3 bedrooms, updated kitchen, 2 full baths, huge bonus room that could be used as a family room and 4.3 acres. Lots of updates including windows, kitchen and more. Located along the Brimstone Creek, this property has plenty of room to raise a family plus the large 3 bay barn has ample storage for all the family toys including boats, snowmobiles and quads. Your family is going to love this home. **ONLY \$199,000**



## SHARON SPRINGS

Spacious 3BR, 1 1/2 bath features large eat-in kitchen, newer floors, updated bath and large attached garage. **Only \$97,000**



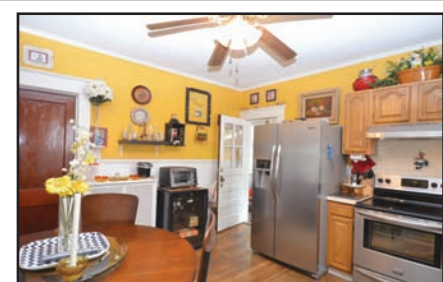
## 6316 STATE HIGHWAY 10, CANAJOHARIE

Charming Cape Cod home just outside the village features hardwood floors, spacious kitchen, mostly updated windows, newly painted interior and more. Detached garage with attached greenhouse and roomy backyard. Room for the modern family with 3 BR and full bath. A must see home! **REDUCED TO \$85,900**



## YOUNGS RD., MINDEN

Spacious 3 bedroom double wide with open concept living area, master suite and 27 acres with room for your animals, gardens and all your toys. Call Ross Noel Everett to view today! **Only \$199,000**



Great section of Schenectady! Beautiful 4BR home with recently remodeled master suite includes huge second LR. Features include HW floors updated windows, stainless steel appliances and much much more. Call to see this beauty. **Only \$138,900**

Are you a Log Homer?  
**Log and Timber Homes Realty LLC**

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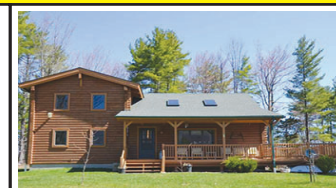
**BADÉAU HILL RD., OTSEGO COUNTY**  
Beautiful hunting lodge with many trophies taken from this location. Total of 52+ acres mostly wooded with year round creek & fruit trees. Log Home is spacious 3 BR 2 bath with full basement setup for equipment room & a great room with view of the mountain. It's not too late for this season yet but you need to hurry. **Reduced to \$514,000**



**GATES HILL RD., SCHOHARIE COUNTY**  
Another great hunting lodge but with more acreage (92) and surrounded by 1163 acres in the Keyserkill State Forest & 752 acres in the Gates Hill State Forest. Many trophies taken from this property by the owner also. Log Home features 4 BR, 2 bath, full basement & great room with fantastic stone fireplace. **Only \$399,000**



**MURRAY RD., SARATOGA COUNTY**  
This classic Log Home with all the rustic elegance we have come to expect with modern Log Home construction is the Dream Home of your plans. The 10 inch full round logs with their Swedish cope construction increases the structural integrity over many basic Log Home types. But best of all is the comfortable feeling this home will provide for you, your family & your friends. Schedule a viewing & see for yourself how this home matches the Dream Home you have been looking for! **Only \$364,900**



**MARVIN DR., GREENE COUNTY**  
**SORRY Already sold, but we have others. Give us a call today!**



## LOOKING TO BUY A HOME? Five mortgage steps you need to know

(BPT) — The home loan process can seem intimidating, especially for a first-time homebuyer. It is not a simple process, but it doesn't have to be too complicated. There are many resources available to help you prepare for your home buying journey, and your mortgage lender can answer the questions you have throughout the process.

"We're finding that many of our customers come into the home loan process with limited knowledge of how the home loan process works," says Eric Hamilton, President of Vanderbilt Mortgage and Finance. "It's important to take the time to familiarize yourself with the process so you know what to expect."

Here are some of the key steps to the home loan process, as well as some tips to help you understand what you can expect:

### 1. Preparation and self-assessment

Before you dive head-first into buying a home, make sure that you know how much you can afford. The first step is to calculate your "debt-to-income ratio." You can do this by adding up your current monthly bills then subtracting your total current income. This will help you determine whether you can afford a mortgage payment, and if so, what amount might fit into your budget. Using an online mortgage calculator is a good way to help you determine what the estimated cost of your monthly mortgage payment will be. Doing these calculations first will help you assess your resources and determine your budget to purchase a home.

### 2. The loan application

Download a blank loan application ahead of time so you can look it over and familiarize yourself with it. This will give you an idea of the information you need when completing and submitting the application. The necessary documents may include: proof of income, proof of employment for the past two years, proof of identity, proof of residency and your social security card.

### 3. Origination and Underwriting

Origination — The loan officer will review your financing options, work with you to complete the credit application and create the loan account.

Underwriting — An underwriter will review the application and determine the level of credit risk you represent based on your credit score, income, existing debt and down payment. You may be asked to provide additional information about your finances during this step.

### 4. Satisfying loan conditions and full loan approval

In this step, you will receive a "conditions to approval" list from your lender, which outlines the tasks you must complete before the loan can be closed. For example, the lender may ask for additional documentation to verify income, savings or emergency funds or other proof that you can afford to repay the loan. At this point in the process the lender may offer a conditional loan approval and start the document verification process. If you accept the conditional loan approval offer, once all conditions have been met, the lender will issue a full loan approval.

### 5. Processing

Once you've selected your dream home, you'll sign a purchase agreement with the seller. The purchase agreement tells the lender how much you have agreed to pay to purchase the home. The lender may then have the home appraised and will provide you with a copy of the appraisal.

### 6. Closing

In the final step of the process, the lender works with a title company to obtain and review a title report and then finalize



The home loan process is not a simple, but it doesn't have to be too complicated.

your title on the home. The titling company receives a closing package, which contains the documents that need to be signed, recorded and become part of your mortgage loan file. At the closing, you will sign all closing documents and pay any closing costs. The lender then receives all of this signed paperwork to complete the process.

Once this process is complete, you're ready to move into your dream home. The home loan process may take some time, but these steps are well worth the wait. For more mortgage and loan resources, visit: [www.vmfhomeloan.com](http://www.vmfhomeloan.com).

## WHAT'S UP IN ROOFS? Metal growing in popularity

(BPT) — The recent winter weather phenomenon's silver lining was in persuading many homeowners it was time to forever abandon their conventional roofs for something better. That "something" is the increasingly popular metal roof.

According to the St. Louis-based Metal Roofing Alliance (MRA), the residential metal roofing market has grown by double digits in the last five years. Residential roofing experts report metal roofing is winning converts based on its durability, fire-resistance, energy savings, value and natural good looks.

"People are getting tired of having to replace asphalt shingles every 10 to 12 years," says Brian Cosyns, president of Metal Roof Outlet in Courtland, ON, which installs hundreds of metal roofing systems yearly. "People are becoming more and more educated on metal roofing, and are seeing the longevity of it ... after completing [a metal roofing] job,

you've made a big difference in appearance, energy savings and the value of the home."

The MRA reports non-metal roofs last 17 years on average, but metal roofs can last a lifetime. Though higher in initial costs, they can boost homes' resale value. They can also cut homeowners' insurance premiums in some states by up to 35 percent.

Among factors underpinning the growth of metal roofs, few are more important than the roofing systems' fire-resistance, the alliance reports.

The extra durability that stone-coated metal roofing systems provide is identified as another factor in their increasing use. These systems don't rot, warp, crack or break. They are superior to conventional roofing systems in standing up to extreme weather with a 2.5 inch hailstone warranty, Class 4 impact rating, and 120 mile per hour

wind warranty.

Metal roofs last two to three times longer than ordinary roofs, meaning they can last 40 to 60 years or longer, according to the MRA.

While conventional roofs in darker colors absorb the sun's rays, metal roofing actually reflects them. That decreases summertime cooling loads and also insulates against winter's cold, saving homeowners utility costs.

Metal roofing's aesthetics are realistic and mimic natural roofing products, experts say.

Cosyns reports homeowner customers like the functional benefits of stone-coated metal roofs, and really enjoy their curb appeal. "They love the appearance the roof provides the home," he says.



## SELLING YOUR HOME? How to get buyers in the front door

*(StatePoint) — Looking to sell your home? Then improve its curb appeal. That's the advice of realtors who say that many home buyers won't even get out of their cars unless they like the way the house looks from the street.*

*"Today, buyers can be choosy. Overgrown bushes, peeling paint or faded shutters are enough to stop some people from even getting out of the car," says Joanne Meredith-Nolan, real estate sales agent with Laffey Fine Homes.*

*How do you make sure that your home isn't passed by? According to Fypon, a polyurethane manufacturer, the Three C's of Curb Appeal are Clean, Clutter-free and Colorful. Experts say that to achieve those goals it's helpful to take a "top down" approach.*

*Start with the roof. Is it in good shape, clean and colorful? Does it complement the style of your home? If a new roof is in your future, consider a polymer slate or shake roofing product.*

*Working your way down the home, make sure the siding, shutters and trim are in very good shape, making these upgrades before putting your house on the market.*

*"No buyer wants to look at a home and think that the first thing he or she will have to do is*



**Many home buyers won't even get out of their cars unless they like the way the house looks from the street.**

*paint, or replace rotting wood trim," says Meredith-Nolan. "Low-maintenance products like vinyl or fiber cement siding and polyurethane trim pieces look great and have salability that can be passed on to buyers who don't want the hassles of long-term maintenance."*

*Other improvements to consider for beauty and functionality include vinyl windows and an updated porch balustrade system, which can offer clean lines and make a property really seem to pop.*

*For a clean, clutter-free exterior, power wash the driveway and walkways, trim back overgrown shrubbery and put away the yard art. Add pops of color around the outside, like new shutters, a fresh coat of paint on the front door and flowers in pots and window boxes.*

*Consider a fiberglass door to improve the look and energy efficiency of your front entry.*

*"If you want to get buyers to take your house seriously, spend time to get them through the front door," says Tom Kabat, a real estate sales agent for 16 years with Welles Bowen Realtors. "It takes just seconds for a prospective buyer to either connect with or reject your home based on its curb appeal. Invest in your home exterior and you'll never go wrong."*

## IN THE SPOTLIGHT



**Shelley Yerdon**  
Licensed Real Estate Broker and Owner  
Office Phone: 518-762-9885  
Cell Phone: 518-774-6668  
Office Fax: 518-762-3846  
Licensed Real Estate Broker and  
Co-Owner of Coldwell Banker AMS, Inc.

As a lifelong resident of Fulton County, Shelley began her career in real estate over a decade ago. In 2005, together with Terri Easterly, she became the co-owner of Coldwell Banker, Arlene M. Sitterly, Inc. Colleagues, clients, and associates describe Shelley as having a keen eye for detail, organized, extensively knowledgeable of the area, a great listener and customer service oriented.

Shelley continually strives to educate herself on new real estate trends and market topics, and in doing so, has completed various courses and several designations such as E-Pro, Accredited Buyers Representation and Short Sales Specialist. She has earned the distinction of Fulton County Board of Realtors Realtor of the Year as well as being the recipient of the Sterling Award with Coldwell Banker as a Licensed Associate Real Estate Broker, twice.

Shelley is a member of the National Association of Realtors, Capital Region Board of Realtors, Capital Region Multiple Listings Services and the Fulton County Board of Realtors. Shelley plays an active role in the community, serving on the Johnstown Library Board of Trustees, the Fulton County YMCA Board of Directors, the PTA and is a member of the Fulton Montgomery Regional Chamber of Commerce.



**363 N. Comrie Ave**  
**Johnstown, NY 12095**  
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**Terri Easterly**  
Licensed Real Estate Broker and Owner  
Office Phone: 518-762-9885  
Cell Phone: 518-441-5425  
Office Fax: 518-762-3846  
Licensed Real Estate Broker and  
Co-Owner of Coldwell Banker Arlene M Sitterly, Inc.

Terri began her career in real estate almost two decades ago. In 2005, together with Shelley Yerdon, she became the co-owner of Coldwell Banker Arlene M. Sitterly, Inc. Terri's career is fueled by the pursuit of excellent customer service. Clients, business affiliates and associates often describe her as respected, accomplished and positive. She is community minded, serving on the Nathan Littauer Hospital Foundation Board of Directors and the Fulton Montgomery Regional Chamber of Commerce.

Terri has earned distinctive awards from the International Sterling Society, Premiere Who's Who, the International Diamond Society, as well as being named the Fulton County Board of Realtors Realtor of the Year. She is a member of the National Association of Realtors, Capital Region Board of Realtors, Capital Region Multiple Listings Services, the Fulton County Board of Realtors and Commercial and Industrial Real Estate Brokers (CIRESB).



**4781 St. Hwy. 30**  
**Amsterdam, NY 12010**  
**Phone 518-212-2503**  
**Fax 518-212-2506**



TOP HOME IMPROVEMENTS that help sell your home

(StatePoint) — While certain home upgrades provide obvious aesthetic enhancements, it's important to ensure the projects are worth the expense.

The following three home improvements provide especially impressive returns on their respective investments, making them excellent choices to consider with an eye on selling your home.

Bath and kitchen

Bathroom and kitchen renovations are great bets, according to the National Association of Realtors. However, ripping out these rooms and building them completely anew is an extreme expense that might not give you an immediate investment return.



Instead, check out refinishing services, whose work can provide more value than a full replacement. Ugly bathtubs, countertops, faucets and other fittings can be refurbished to look newly installed. This service will increase the useful life of those fixtures by more than 15 years, at a fraction of the cost and time of a replacement.

Wash your windows

Newly washed windows can make a huge impression on potential homebuyers.

“The difference in the light streaming in, and the overall impression of the home after a professional window cleaning, is amazing,” says Rik Nonelle, president of Window Genie.

Reaching those upper level windows for a good exterior



cleaning can be tricky and dangerous to DIY, however. For a more detailed and precise job, consider using a professional service; it's an affordable way to give your home a facelift.

New floors

New floors, particularly the latest in engineered flooring, are high in demand among potential home buyers. It's no wonder; since engineered flooring is comprised of wood layers stacked cross-grain and bonded together under heat and pressure — a process that makes them stain resistant and more durable where pets' claws and children's toys are concerned.

“Today's engineered floors have the beauty and durability of wood, and are available in every color and style you can walk upon,” says Tom Wood, president of Floor Coverings International. “Investing in new flooring can dramatically increase the resale value of your home.”

Neutral tones, such as pale gray or a dark walnut stain will make the home-selling process easier.

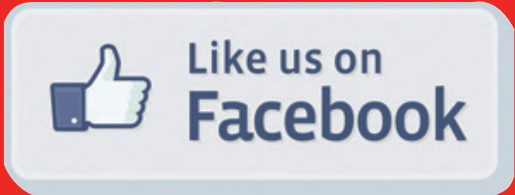
Affordable home improvement franchises and cleaning services that offer great value abound. For those planning to sell their homes in the near future, considering each project's return on investment is important when choosing which home upgrades to make.



For those planning to sell their homes in the near future, considering each project's return on investment is important when choosing which home upgrades to make.



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## TRULIA SURVEY finds what's In America's dream home

(NAPS) — For 71 percent of Americans, homeownership is part of their personal American Dream. So what does this dream home look like? Where is it located and what amenities do people dream of most? A recent survey conducted by real estate website Trulia made some intriguing discoveries.

### First comes marriage, then comes baby and house

The vast majority of millennial renters, aged 18 to 34, plan to buy a home one day — more than any other generation. Most, however, are not ready to buy a house. This generation of first-timers was hit hard during the recession and their ability to find jobs, move out of their parents' homes and eventually become homeowners is a key part of a healthy housing market. Only 36 percent are currently saving up to buy a home in the next five years. Most have their eyes on a new car. Nevertheless, 87 percent believe they'll be able to buy their dream home one day.

### Americans aren't dreaming of McMansions or tiny homes

So what does the American dream home look like? Well, it really depends on how old you are.

In general, Americans aren't big fans of McMansions or tiny homes. In fact, 44 percent want a home between 1,401 and 2,600 square feet. However, as people get older, their dream home gets smaller.

Millennials and Gen Xers gravitate toward modern houses, which often have newer amenities and technologies. Baby boomers, on the other hand, want single-story ranch homes that are more accessible.

Only 6 percent of millennials would prefer a high-rise penthouse and only 4 percent dream of converted lofts.

### Americans dream of suburbs

Most Americans — especially boomers and Gen Xers — wanted to live in the countryside and suburbs rather than a major city. For millennials, a short commute to work and a great school district were far more important than the actual location.

### Dream home amenities

Americans love to entertain and eat. The top dream home features a backyard deck, open floor plan or balcony with a view. Food-related amenities such as a gourmet kitchen or vegetable garden were also popular.

Millennials, compared to any other generation, want it all. Given the option, 18- to 34-year-olds, would like all the latest and greatest amenities in their dream home — especially a balcony with a view.

However, Generation X, 35–54-year-olds, wanted a

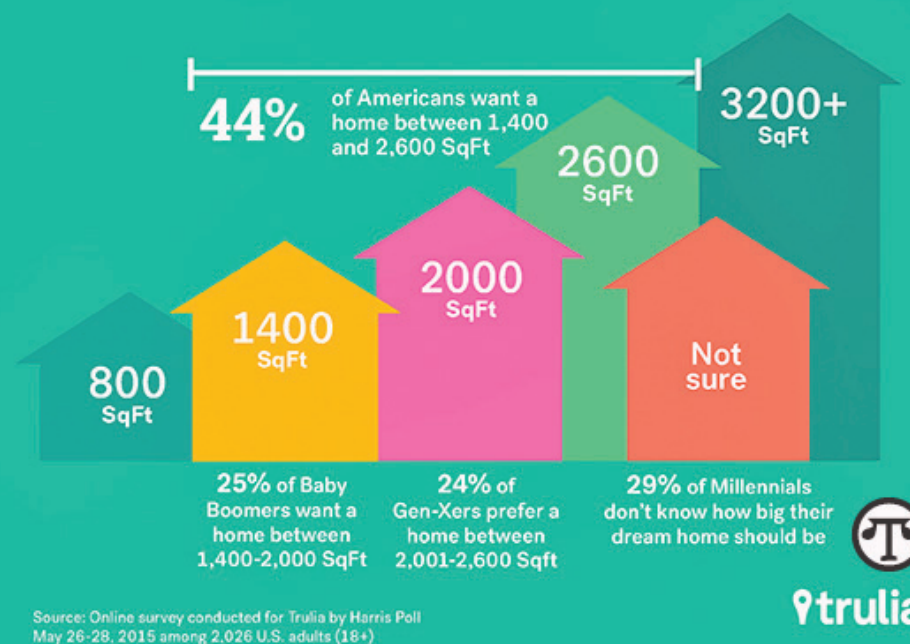
backyard deck most and would prefer a swimming pool over a vegetable garden.

Baby boomers want a backyard deck, open floor plan, gourmet kitchen and vegetable garden.

Whatever kind of home you're dreaming about, you can discover new homes for sale across the country, get tips on how to buy and sell, or find a real estate agent from Trulia, the all-in-one real estate site at [www.trulia.com](http://www.trulia.com).

## Bigger Isn't Always Better

How big is America's dream home?



## Four Star Realty Group

310 Main Street  
Middleburgh, NY 12122

**Lisa Tenneson**  
Broker/Owner

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**Cooperstown - RESTAURANT and BUILDING** for sale. This is a turn-key operation in a very desirable location just outside of Cooperstown on Rt. 28 perfectly positioned at the four corners in Fly Creek. Outdoor patio dining for 20 Indoor seating capacity of 75. Restaurant has been in business for 13 yrs. Upstairs a large 4BR apt with spacious kitchen, wood floors, large bedrooms & full bath with laundry. Inventor list available & financials to serious buyers only.

**\$699,900**



**Greenville - Opportunity Knocks!** One of a kind converted Barn/home 4bed 2 1/2 bath, spacious kitchen Corian counters, ceramic tile, parquet floors. Home offers 2 fireplaces Living room and Master Bed. 2400 sq ft of ready to finish space upstairs. Huge decks on top and bottom floor. GREAT views, above ground Pool, detached 3 car garage 30 acres PLUS 6,000 sq ft MANUFACTURING BUILDING ON BUSY RT 81. Bring your business or rent it out. ALL THIS for **\$449,000**



**Middleburgh - Stunning Village home** with a rented Apt above a 3 car detached garage on over 1 acre in the village. This home would be a PERFET B&B.p Too much to list. total of 18 rooms in main house, the garage has an Apt upstairs with a tenant until 8/16 and also a huge workshop off the back PLENTY of off street parking and the backyard has an acre of land very private. **\$249,900**

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## 316 Mohawk Drive, Tribes Hill, New York

# 518-829-7250

### Broad Street, Amsterdam



Excellent condition south side home features updated kitchen with appliances, formal dining room and nice living room. 4 bedrooms, 1 1/2 bathrooms, new carpeting throughout, nice open front porch, new roof and a carport. **\$68,000.**

### Stella Lane, Amsterdam



Ranch style home situated in a great part of the city! Home features eat in kitchen w/ appliances, dining area off and spacious LR with H/W floor. 3 beds, 1 1/2 baths, basement family room with bar, workshop and laundry area. Enclosed screen porch overlooking a lovely backyard. 1 car garage with breezeway. **\$152,500.**

### Belfance Rd., Town of Amsterdam



Quiet country living in this immaculate house featuring a spacious pine kitchen with breakfast bar, formal DR and large LR with stone fireplace. Den area, 2+ beds & 1 1/2 baths. Oversized 2 car garage, deck off the back of the house, stamped concert patio and a beautifully landscaped 1.90 acres of land. **REDUCED \$219,000.**

### N. Main St., Broadalbin/Commercial



Upper back 1BR/Office \$525.00 plus \$25.00 water heat included. Upper Front 1BR \$500.00 plus \$25.00 water heat included. Basement apartment 1BR/Office \$595.00 plus \$25.00 water heat included. Plus nice store front. Each floor has 876 sq. ft. for a total of 2628 sq. ft. for the building. Back of building has finished addition, all new windows, siding and deck overlooking the creek. Oil baseboard heat, and all separate electric. **\$129,900.**

### Jonathan Lane, Amsterdam



Ranch style home features an open, eat in, Carriage House kitchen with SS appliances open to the FR with gas F/P. Formal LR, an all season, knotty pine sun room. 3 beds, 1 full bath, patio off the back, 16' x 32' in ground pool with cabana room. Garage with breezeway and comes with 4 lots!! **\$152,500.**

### Academy St., Amsterdam



Bungalow with an eat in kitchen, lg. LR, 3 beds & 1 bath. Nice back yard, basement with sauna and cedar closet. 2 car garage and too many improvements to list! Call or email for more information and a showing! Own this home for less than rent! **\$32,500.**

### Oswegatchie Rd., Town of Palatine



Great hobby farm that sits on 22.5 acres of land. House features large eat in Carriage House kitchen w/center island, knotty pine ceiling and appliances, formal DR and oversized LR with stone fireplace. 4 beds, 2 baths, wrap around porch and a 2 car garage. 3 stall horse barn, surrounded by farmland. **\$149,000.**

### County Highway 126, Town of Perth



Ranch style home features kitchen with appliances and breakfast bar, dining area, LR and FR with stone fireplace. 3 beds, 1 3/4 baths, full basement, new roof, oil tank, water heater and updated furnace. 2 car garage, deck off the back, 16' x 33' in ground pool and all situated in the Broadalbin Perth school district. **\$205,000.**

### Riverview Drive, TOA



One of a kind 3 unit in a suit section of the T.O. Amsterdam. Main apartment has kitchen with dining area, LR with fireplace, 5 bedrooms and 1 1/2 baths. Additional 2 bedroom and 1+ bedroom apartments. Call or email us for more details! **\$135,000.**

### Mohawk Drive, Tribes Hill



Ranch style house overlooking the valley. Home has large eat in kitchen with oak cabinets, & breakfast bar, DR and an oversized LR with a F/P. 4 beds, a den & 2 baths. Basement with workshop area, 2 car garage, private backyard and home sits on over 3.5 acres! **\$168,000.**

### Locust Avenue, Amsterdam



Great condition 4 square is a great home for someone with a side business! Home has kitchen, formal DR with H/W and beautiful stained glass window, large LR, and nice entrance foyer. 3 beds, 1 bath, a 3rd floor that is partially finished, all replacement windows, security system. Side building was formerly used as a boutique and a beauty shop before it. **\$59,900.**

### Touareuna Rd., Amsterdam



Colonial style home built in 1996 sits in a nice country setting on 20.27 acres, as per deeds. Home features new maple kitchen with appliances, formal DR and LR. 3 beds, 1 bath and a lower level FR. Pond on the property is approximately 1 acre, new Lenox high efficiency furnace, and a 2 car garage. **\$225,000.**

### 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. **\$239,900.**

### Bayard St., Amsterdam



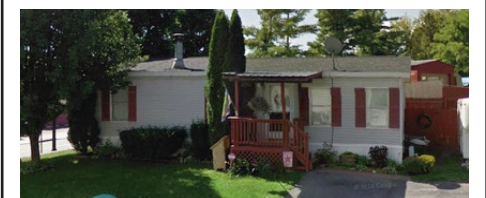
Turn key ready home on a quiet side street. Home has nice kitchen with breakfast bar and appliances, formal dining room, cozy living room and parlor, 4+ beds, 1 1/2 baths. Wrap around front porch, back porch, replacement windows, newer roof, and a 4 car garage. **\$58,500.**

### 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. 4 bedrooms, 1 bath, 2 car garage, full stone foundation, pull down attic, some hardwood flooring and 2 enclosed porches. **\$45,000.**

### Cemetery St., Fonda



Double wide home situated on it's own lot has eat in kitchen with appliances, LR w/new Pergo flooring and wood burning FP, 3 beds & 2 baths. Shed and swing set in the fenced in back yard, new roof on the home, and a 2 car driveway. **\$55,000.**

### State Highway 30, Town of Perth



**NEW LISTING** Great 85.90 acre investment property on NYS Highway 30. Commercially zoned and comes with a recently renovated 4 unit building and a renovated 1 family. Many commercial or agriculture uses with land. Also comes with a post and beam conventional barn and a great Town of Perth location in the Broadalbin Perth school district. Borders car dealership and gas station. Subdivision potential that is endless!!! **\$450,000.**

### 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. **\$139,900.**

### Meadow View Dr., Town of Perth



**NEW LISTING** New construction 2,115 square foot, Prairie style house set on 1.10 acres of land. Home has a great floor plan including a gorgeous kitchen open to a great room with cathedral ceilings with a gas fireplace & DR. 1st floor master suite, 4 beds total & 2 1/2 baths. An oversized 2 car garage. 20' x 12' pressure treated deck, walk out basement, culture stone front with vinyl and cedar shake siding. Still time to pick out your own interiors! **\$399,000**

### Church St., Hagaman



**NEW LISTING** Victorian style home situated in a great neighborhood. Home features Carriage House kitchen with appliances, formal dining room and living room. 3 bedrooms, 1 1/2 bathrooms, and den area upstairs. Nice backyard and a barn/garage on the property. **\$92,500.**

### Hayes Place, Amsterdam



Clean duplex with an eat in kitchen with ample cabinet space, living room, 3 bedrooms and 1 new full bathroom. 1st floor laundry, enclosed back porch, a full basement and a brand new roof. **\$32,500.**

### Church St., Amsterdam



Exceptional condition 7 unit building! Each flat has at least 1 bedroom, kitchen, living room and a full bath. 1st & 2nd floor have 3 units each and 3rd floor unit has 2+ bedrooms. Gorgeous foyer with beautiful woodwork and staircase. 2 large municipal parking lots next to the building for tenant parking and a 2 car garage also comes with this great rental unit! **\$159,500.**

## 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**



# Judith - Ann Realty Inc.



## 316 Mohawk Drive, Tribes Hill, New York

# 518-829-7250

See all our listings at: [judithannrealty.com](http://judithannrealty.com)



### Digiorgi Lane, Fonda

**NEW LISTING**



Own for much cheaper than renting!! The 2nd floor of this good condition duplex is being sold. Home has large eat in kitchen with appliances, living room, 2 beds, a den and 1 bath. Fenced in yard, 1 car garage, storage shed, new roof, & nice deep lot. **\$23,900.**

### Cranes Hollow Rd., T/O Amsterdam

**NEW LISTING**



This great condition home has a large eat in kitchen w/new back splash and freshly painted cabinets. New laminate floors down, a nice LR, 4 beds & 1 1/2 baths. 2 year old furnace & C/A and new windows! Fenced in yard, a deck & 1 car garage with workshop! LOW taxes!! **\$129,500.**

### Clizbe Ave., Amsterdam

**NEW LISTING**



Ranch Style home features eat in kitchen with appliances, dining area, oversized LR with fireplace, 3 beds and 1 full bath. great enclosed 3-season sun, central vacuum system and H/W floors under carpet. A spacious back yard and a 1 car attached garage. **\$138,000.**

### Prospect Street, Tribes Hill



Nice Craftsman style home in a great residential neighborhood! Maple kitchen with DA, formal DR w/beautiful columns and

spacious LR. Gorgeous staircase, 4 beds and 1 1/2 baths. 1st floor laundry room, HW floors throughout, nice screened in front porch, fenced in yard and a large 2 car garage. Replacement windows, new electrical service and a new well pump. 2 lots go with this property. **\$129,000.**

### 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. **\$239,900.**

### St. Hwy 67, T/O Amsterdam

**NEW LISTING**



Colonial style features new light maple kitchen with granite counter tops, SS appliances and a breakfast bar. Separate dining area, LR and family room. 3 beds, 2 1/2 baths, a den/office, fenced in yard, security system and a generator hook up. 2 car garage with heated floors and walk up storage. **\$219,000.**

### 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.**

### Marie Drive Tribes Hill



Split Level home in a semi-rural setting. Home has gorgeous cherry kitchen with granite countertops, open concept DR and LR with gas F/P and lower level family room with pellet stove, 4 beds & 3 baths. Hardwood and tile floors, walk out patio in the back, fenced in back yard, composite deck, koi pond, and an attached 2 car garage. **REDUCED \$195,000.**

### Krull Street, Amsterdam

**NEW LISTING**



Nice 4BR home set on a quiet side street near Veterans Field. Inside has an updated kitchen with appliances and dining area, spacious LR, 4 beds & 2 baths. Detached 2 car garage, large driveway, deck on the front and home sits on a double lot with privacy! **\$94,500.**

### Ruth Street, Amsterdam



Exc. condition Cape Cod style home in a great neighborhood. Home features new Maple kitchen with Corian countertops, stainless appliances. Dining area, LR with fireplace, 3 beds, 2 full, updated baths. H/W floors and crown molding throughout. C/A, a enclosed back porch and sliding door out to a beautiful stamped concrete patio. New vinyl fencing, windows & roof, 1 year old furnace, C/A and water heater. Detached 2 car garage. **\$225,000.**

### Brave Ridge, Fonda



Exceptional Colonial style home with a great view of the valley. Home has a kitchen with Corian counter tops, light maple cabinets and all appliances. Formal DR, LR with fireplace, 3BRs and 2 1/2 baths. French doors to a new Trex deck, walk out basement and a 2 car attached garage. **\$245,000.**

### Hagaman Avenue, Hagaman



Immaculate Ranch style home has brand new kitchen with oak cabinets, granite counter tops and all appliances. Open DR with HW floors and wood stove, LR w/wood stove. 3BRs, 2 baths, sun room, basement FR with bar, 3BR and 2 baths. House has new windows and doors, all new wiring, and a deck off the back. Amazing 2 story outbuilding with workshop, poured concrete floor and walk up 2nd floor storage. **\$175,000.**

### Northampton Road, 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.**

### Main Street, Ft. Hunter



Great condition home has a brand new kitchen with cherry cabinets, granite counter tops, formal DR and LR. 4 beds, 2 baths, and a den. New electrical, H/W flooring, wrap around front porch, 3 season sun room, 2 car garage, a carport and a great side yard! **\$147,500.**

### Merry Road, Town of Florida



64.20 wooded acres on the corner of Merry Road and Shellstone Road. Older home and unfinished building on the property needs some TLC. Garage, well and septic on the property along with an older outbuilding. Great recreational property. **\$120,000.**

### Oakland Avenue, Amsterdam



Excellent condition Ranch style home on a nice 100' x 100' lot as per deed. Home features eat in kitchen with appliances, separate dining room and living room. 2 bedrooms, 1 tile bath, hardwood flooring and attached 1 car garage, nice yard and super neighborhood! **\$99,900.**

### Fairmount Avenue, Amsterdam

**NEW LISTING**



Ranch style home in a great residential neighborhood! Home has 3 beds, 1 1/2 baths, kitchen w/dining area and appliances and LR. Finished basement with FR, bar and gas fireplace. 1 car attached garage, central air-conditioning and a deck off of the back. **\$105,000.**

### Bieniek Dr., T/O Amsterdam

**NEW LISTING**



Beautiful 2 story home features 2,600 square foot open concept great room with gas FP, kitchen with granite counter tops and SS appliances and adjoining breakfast nook. Formal DR, a study, 4 beds & 2 1/2 baths. C/A, 2nd floor laundry, and it's still not too late to make your own selections! BP schools. **\$349,900**

### Queen Anne Rd, T/O Florida

**NEW LISTING**



112.3 acre farm in a quiet country setting that backs up to the Industrial Park. Farm has great views and is adjacent to the Mohawk River and historic Erie Canal. Approximately 66.10 acres of tillable land and pasture with 44.10 acres of woodland. Renovated Cape Cod style home on the property along with a barn and greenhouse, large pond and all new fencing around the entire perimeter of the property! **\$725,000.**

### Switzer Hill Road, Fonda



Beautiful view from this excellent condition Ranch style home. Home has a nice white kitchen with appliances, DR and bright LR with hardwood floors and a gas stove. 4 beds & 2 baths. Lower level is finished and has a great FR with a fireplace and a walk out basement. Gorgeous back yard has a patio with a hot tub and fire pit. 1 car garage. **\$189,000.**





## December 2015 Issue

Deadline Wednesday, November 16, 2015

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## SAVING MONEY in a seller's market: three tips

(NAPSI) — If you're planning — or even just dreaming — of buying your first home, a few tips and trends may prove intriguing.

According to the National Association of Realtors, home prices are up and accelerating because there are more buyers than homes for sale.

Here are three tips for first-time buyers looking to purchase in this seller's market:

**Know your budget and stay within it:** Before you start shopping, find out what you can afford with a preapproval from a lender so you know how much money you can borrow. When determining your budget, consider the other costs of home ownership, including taxes, insurance and utilities.

When listings are scarce, home prices tend to rise as bidding wars drive them higher. Don't get caught up competing against other buyers and counteroffering above what you can comfortably afford. Winning a bidding war could feel like losing if you end up spending above your means. Stay patient and walk away if the price surpasses your budget.

**Identify needs versus wants:** No home is perfect and many people have to compromise on features when buying an existing home. At the same time, you don't want to end up

settling for a house you don't love.

Separate and maintain your focus on what you really want in a home against what you can live with (or without). A home in a certain school district or close to your job most likely falls into the former while a kitchen with a fancy backsplash is something you can add at a later date.

**Work with a Realtor who knows the area:** When housing supply is tight, an attractively priced home will likely draw multiple offers. Find a Realtor with experience serving clients in your desired area. He or she can provide invaluable market information, including how fast homes are selling and for what price. A Realtor can also help you with a negotiation strategy to make your offer stand out. To find one, go to [www.realtor.com/realestateagents](http://www.realtor.com/realestateagents) and enter the zip code of the area where you want to buy.

Buying a home is arguably the most important financial decision you'll make in your life. Working with a Realtor and following this advice can give you the advantage you need.



Finding the home of your dreams may be easier — even in a seller's market — with help from Realtors.

## MOHAWK Towne & Country Realty

Sue Leavitt, Licensed Real Estate Broker

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



Farm with Rolling Terrain, (most tillable), 10 ac. fenced for horses; a pond, 32 ft. Hay Barn, and smaller Barn/Garage. 1800 sq. ft. Farmhouse, opens to apt. upstairs.. **Asking \$159,500.**

### 55 Acre Minden Farm

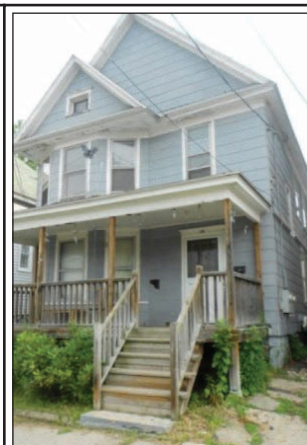
Absolutely Gorgeous Views from this 55 Acre



A/G Pool, & 18' x 30' Barn, on 13.9 Acres, (with woods) Large eat-in Kitchen, Dining room, Living room, Den, Full Bath, Laundry, & Upstairs Sitting Room. Updated utilities, good roof; & a real pretty rock garden. **Asking \$119,500**

### Palatine – 13 Acres

Landscaped Stone Arabia 4 Bedroom Country Home w/ att. Garage,



### 2 Family \$42,500

Gloversville, Good income, fully rented remodeled & repaired Kitchen, Living room, Bedroom & Bath each apartment; or can live in one & let the rental help pay your mortgage, or purchase for a solid future investment.



### Offers on \$61,900

Located JUST outside of the Village. "Cabin" Look! Hdwd floors, Modern Kitchen & Bath, open concept, deck overlooks the Stream, St. Johnsville-Oppenheim Schools, needs a little work, but well worth an Offer.



### Valley Brook Country Home

Owners have

done a beautiful job remodeling this 3 bedroom Ft. Plain Home. on 13+ Acres with woods. Large Colonial Kitchen, new Bath / Laundry; 1st floor Master Bedroom has double closets, full basement, updated utilities, plus a multi car garage.

**"Just Move In!" Asking \$137,500**



### 75 Acre Homestead – Private Location

Wagner's Hollow. Fort Plain, NY; 2 ponds; fenced; 30 tillable ac., ¼ woods, Dairy Barn has 6 tie stalls, box stalls, & pens for small stock; machine shed & storage barn. 5 Bedroom Farmhouse is "a work in progress" w/ wide board floors enclosed Sun room. radiant heat; generator power. 2465 ft. frontage;(plus 12 acres on Creek across the road); **\$185,500**

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Art Meka, Sales Assoc.  
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The 14LX Tandem Axle Low Profile Extra Wide Dump Trailer is the premier 14K dump trailer in the country! This unit combines tube frame & structural C channel cross members in addition to the most complete box unit in the industry.

**Call Today!**



### 2014 Big Tex Trailers Dump Trailers 12LX

The 12LX is a solid choice for customers looking for a medium duty, medium capacity dump trailer. It has lockable pump box, Interstate Battery, interior D rings to tie down load, LED lights, & hydraulic scissor lift.

This trailer has a loading capacity of 8,320 lbs.

**\$6,949**



### 2014 Big Tex Trailers Auto/Motorcycle Trailers 10ET

The 10ET Pro Series Tandem Axle Utility Trailer has length options & flush floor that provide versatility to haul light to medium duty equipment & small tractors. The 10ET model is tough & durable with 5,200# axles.

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### 2014 Big Tex Trailers Gooseneck Trailers 14GN

The 14GN is a medium duty, single wheel gooseneck. This model combines many of the Big Tex unique features including low profile decks, LED lights, treated floor, dual jacks, & adjustable coupler.

**We Finance!**



### 2015 Big Tex Trailers Single Axle Trailers 30SA/35SA

The 30SA/35SA Single Axle Utility Trailer is a versatile economy model. Works great for hauling large ATVs & Mules... perfect for home & garden use.

**\$1,375**



### 2015 Big Tex Trailers Tandem Axle Trailers 50LA

The 50LA Tandem Axle Utility Trailer & its different length options make this a versatile trailer to fit almost any need. Great for hauling multiple 4-wheelers, side-by-sides, quads, & small tractors. Trailer is shown with an optional ramp gate.

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