

THE Original Valley Pennysaver

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Number 21

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December 5, 2015



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Chuck Provorse - Agent
315-429-9284



James Van Deusen - Agent
518-332-6769

432 Cty Hwy 114, St. Johnsville



PRICE
REDUCED

A beautiful 3 bedroom home located just a few miles from the village of St. Johnsville. Placed on a beautifully manicured acre of land this property is a must see. Available with the home are the propane fireplace in the living room, Jacuzzi located on the sun porch and all appliances. The rear of the home has a freshly painted deck overlooking the lawn with gazebo and swing. The home features a two car garage, septic system under two years old, new siding and a roof under five years old. Don't miss this fantastic opportunity. **\$99,000**

432 Eaker Rd., Fort Plain



God's 40 acres with Home in center - PEACEFUL! Spacious home features oak floors & carpeting. Country Eat-in kitchen. All appliances stay. Vermont Casting wood-stove. 20x27 Living rm! Master-bed rm inc: custom tiled shower, jetted tub, walk-in closet, & private balcony. 1,400sqft 4 car heated garage w/Finished Room & 1/2 bath. Perennial gardens, varieties of trees, 5 acres wooded, 20 acres organic land, 15 pasture & pond. Paved driveway. Excellent B&B, Horse or Sheep farm. 8 miles to Johnstown or Ft. Plain. **\$395,000**

334 St. Rt. 80, Fort Plain



This home is very bright and spacious! 4 bedrooms plus a bonus room. Many built-in cabinets in kitchen area & family room. Beautifully bright family room and living room. Dinning room and informal dinning in the kitchen. Master Suite features a bonus room/study, walk-in closet, & a bathroom with large garden tub & separate shower. Home features central air conditioning. All appliances stay: Frig, range, microwave, wash/dryer. Mostly wooded 13.1 acres. Also included: new riding lawn mower. **\$92,500**

41 Webster St., Fort Plain



A very nice, single family home in a nice residential neighborhood. Conveniently located within walking distance to the park, Post Office, Library, Schools, etc. This home offers 3 bedrooms and a full bath upstairs, a large

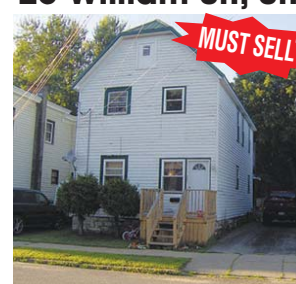
living room, dining room, library or den and laundry room downstairs, screened patio and a two stall attached garage. Furnace and hot water heater new in 2006. Please contact Bob Snell at 518-321-9897 or robertsnell@hotmail.com. **\$60,000**

121 North Main St., Dolgeville



This 1792 square foot single family home has 5 bedrooms and 2 bathrooms. Call Chuck Provorse at 315-429-9284 or 518-568-2776. **\$59,000**

20 William St., St. Johnsville



MUST SELL

A very nice single family home, in a nice residential neighborhood. This home offers a large eat in kitchen, a dining room or family room, living room, 3 bedrooms & 3 full bathrooms. It also has ceramic tile floors, hardwood floors, replacement windows, a beautiful country kitchen & a very large yard with a stream at the edge of the property. A must see & priced to sell. Call Bob Snell at 518-321-9897 or robertsnell@hotmail.com for your appointment. **\$69,000**

98 S. Main St., Dolgeville



PRICE
REDUCED

Exceptional village colonial. Beautiful interior space including a formal dining room, original butler's pantry, renovated kitchen, front parlor, living room and back room with 1/2 bath. Upstairs, there are 4 generous size bedrooms and a full bath. The home has beautiful hardwood floors, original natural woodwork, and solid wood pocket doors... Quality from a bygone era but with today's conveniences including a modern kitchen, updated bath, replacement windows and more **\$80,000**

doors... Quality from a bygone era but with today's conveniences including a modern kitchen, updated bath, replacement windows and more **\$80,000**

18 Liberty St., St. Johnsville



MULTI-FAMILY

Nice home in good condition. Unit 1: W/D hook-up, closets is each bedroom, propane cook stove, refrig, full bath, oil heat. Unit 2: W/D hook-up in basement, closets in bedrooms, electric cook stove, elect heat and pellet stove, 1/2 bath. Nice level lot with paved parking for each unit. Basement is unfinished, stone and concrete walls and concrete floor. **\$50,000**

109 South Main St., Dolgeville



Very attractive home with unique woodwork! Large open rooms, full front porch, new heating system. Close to park located in small village, good school system. **\$59,900**

16 High Street, Fort Plain



A beautiful single family home in a nice residential neighborhood, close to both the High School and Elementary School. This home offers 2 bedrooms, 1 newly remodeled, full bath with ceramic tile, living room and kitchen, all on one floor for easy living. This home also offers hardwood floors, vinyl replacement windows, beautiful woodwork, crown molding, a great, clean, basement, front and rear porches, Flagstone front walk, garage, a nice yard and the furnace is only 2 years old. A must see and priced to sell. Call Bob Snell 518-321-9897 or robertsnell@hotmail.com for your appointment. **\$75,000**

20 King St., Little Falls



Tremendous investment opportunity. This two family home features a three bedroom apartment and a four bedroom apartment with excellent income. Extensive renovations to both apartments. All utilities are separate. Located within walking distance of McDonalds and just down the street from Pizza Boys. This is a must see for any serious investor. Seller is a licensed Real Estate agent. Please contact Tony at 518-568-2776 or tlicari3220@yahoo.com. **\$39,900**

45 Danube St., Little Falls



A very unusual parcel along the Erie Canal! Includes 5 total parcels, with a 2-story wood barn/ storage of 2,592sqft w/ plank floors, in very good condition, w/ full cellar. Spring produces 50+ gal/min of water forming a 60' waterfall cascading downhill into the canal. North side of property runs along NYS bike path and is close to lock no. 36 of the canal. Potential ideas for property include home conversion overlooking canal, Bed & Breakfast, art/dance studio, or water bottling plant. Mostly wooded land. **\$62,500**



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Lb.

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Ea.

6 Pk. 16 Oz or 16.9 Oz. Btls
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or Mtn Dew**



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Select Varieties
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Peanut Butter**



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4.4-6.55 Oz.
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Ea.



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16 Oz. Select Varieties
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\$1.99
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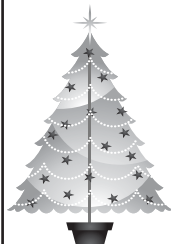
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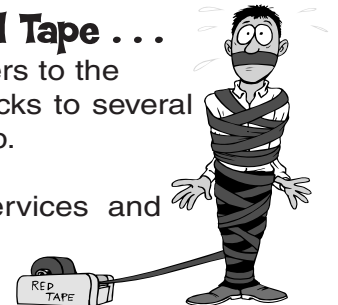
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Sincerely, Neil Cronin

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Marie Smith - 8th
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December 5, 2015

Hello Again,

In the last Hello Again we chatted about Jihadi which is an Islamic term referring to the religious duty of Muslim believers to maintain the Muslim religion. Muslim scholars say that Muslims can use violent force to maintain or protect their faith. The key is "May take a violent form". Webster Dictionary states violent as intrusive violence. Do you believe intense violence could include murdering of the people of Paris, France? Is this a means of protecting their Muslim faith?

Now let's attempt to put a handle on ISIS. In the last Hello Again we stated that ISIS (Jihadi) may be the most dangerous movement Christianity and democracy will ever encounter. Now, let's

say what it really is. It is the most forceful evil murdering enemy the world will ever face, ISIS is growing in strength by leaps and bounds. It is not something to live through with an attempt to understand, but to wipe out as you would a pack of mad dogs.

ISIS means or is known as the Islamic State of Iraq and Syria. It is a Jihadist extremist militant group and self-proclaimed Islamic State and Caliphate. Simply stated the more you try to understand what ISIS and Jihadist means, the more confused you may become. To try to understand it is a good head start. They are an extremely fast growing, evil murdering, huge group of people sharing in a common religion - Islam. Do not misunderstand what I am saying - all Muslims are not members of ISIS but it

appears that all of the original ISIS members were Muslims.

Mrs. Hillary Clinton has taken the stand that it is wrong to suggest that all or even most Muslims support the ISIS movement. I will never support Mrs. Clinton's effort to become president of the country. I do believe she is a socialist. I will not knowingly ever support a socialist. She may be correct in stating that ISIS is not a Muslim movement. Let me explain. If 2,000 Christians (those who maintain they are believers and supporters of the belief of Jesus Christ = Christians) were to ban together under an assumed brotherhood name, started killing without mercy, would the Muslims be correct in believing that their murdering activity is Christian? Would they believe all Christians and Christianity is wrong and should be wiped out? It would be reasonable that some Muslims could think that way, wouldn't it? Here is the real question, should the governments of the world gamble on the ISIS people to act as Christians or faithful Muslims, or if true to their faith, Muslims are hiding their faces or covering up for the ISIS members - let ISIS get what they deserve or should we treat them as the mad

dogs they are proving to be and wipe them out?

Let's gather around the pot bellied chunk stove at Charlie Hearn's store with a group of farmers. The subject is a bunch of foreign dogs have invaded several of the farmer's herds and calf pens and killed several of their stock.

How do you think the conversation would go? Would they say we better wait and see what the head of the conservation department has to say or let's wait until all of the farmers learn about this and see what they have to say? If you think that is what they would say I'm afraid you don't know about our good old American farm stock.

I can hear the entire group in unison — "Charlie we all need 2 or 3 boxes of shotgun shells plus a box or two of rifle shells." "We have to kill everyone of those mad dogs before their number increases."

As vulgar and un-American as this language may appear, the members of the ISIS must be hunted down. Their intent is to take over the entire world by murdering force. Daily — right now they are killing everyone they can, young, old, men, women and even children.

We must think as the farmers. The pack of murdering humans known as ISIS are using the Muslims faith as a false shield and must be hunted down and killed.

How important to the New York economy are our dairy farmers? New York State dairy farmers produced \$2.4 billion last year. New York State is the 3rd largest dairy producing state in the entire country.

A father, attempting to teach his son how life was when he was the son's age said, "By five o'clock in the morning I had already fed the chickens gathered the eggs, slopped the hogs and shoveled out the cow manure. I thought nothing of it." "I understand dad," said the son, "I don't think much of it either."

It has been said of politicians they have

infinite capacity to have their mouths open agreeing with their party on a stupid subject.

During Dr. Snigs boring lecture on child physiology a friend jabbed my ribs and said — look most of the class is asleep. I did not appreciate the jab and replied "you woke me up for that?"

Dig out your long johns, winter is on its way. We will soon follow the bunches of geese heading south. Gaggle - skein both equal a bunch.

We certainly enjoy the winter months in West Palm Beach, Florida but our hearts love the Mohawk Valley best.

The Little Red Bike will miss all of you and so will I. God Bless you and your family!

Fred Lee & Family



Why do we have poinsettias?

by Dr. Leonard Perry, Extension Professor, University of Vermont

With poinsettias being the most popular flowering holiday plant in much of the world, most may not stop to think just how they got to be so popular. Their history begins in Mexico, in the early 1800's.

Poinsettias actually were around for much longer, having been cultivated by the Aztecs in Mexico before Christianity came to the Western Hemisphere. The plant was native to an area called Taxo del Alarcon in southern Mexico, extending to Guatemala. Growing year round as a woody shrub, to 10 feet high, it bloomed during the shorter days of winter.

Because of its brilliant color, the flower was considered a symbol of purity by the native Mexicans. It was highly prized by Kings Netzahualcoyotl and Montezuma, even though they could not grow it in the cooler climate of their capital (present-day Mexico City). In Chile and Peru it was called "Crown of the Andes."

The Aztecs used the plant they called "cuetlaxochitl" not only for decoration, but for practical uses. They made a purplish dye from its bracts (the colored parts we think of as the flowers), and used its milky latex sap to treat fevers. In Guatemala, the latex has been used as a remedy for toothache and vomiting, and poultices of the leaves used for aches and pains. In both this country and Mexico, the latex has been used as a hair removal cream.

Perhaps the first use of the poinsettia for holidays, due to its time of bloom and beautiful color, predated its "discovery." During the 17th century, Franciscan priests near Taxco used the flower in a nativity procession, the Fiesta of Santa Pesebre.

A Mexican legend provides a different source of the use of the poinsettia for Christmas. According to this, the girl Maria and her brother Pablo (sometimes called Pepita with her cousin Pedro),

brought a bouquet of the green leaves of this roadside weed to church, as a present for the baby Jesus. When she laid them at the nativity scene on Christmas Eve, the green leaves burst into bright red petals. From this event the plant gets the Spanish name Flores de Noche Buena, or Flowers of the Holy Night.

Perhaps the first mention of the poinsettia plant by a botanist was in the 17th century by Spanish botanist Juan Balme. Yet, it had been known to some Europeans since the 1570s, in the writings of Francisco Hernandez. He was a physician to Philip II, King of Spain, visiting Mesoamerica, studying and writing about natural history, including this plant he saw growing wild.

The first specimens of the poinsettia, and the earliest illustrations, date to the Sesse and Mocino expedition in Mexico (New Spain) around 1800, giving the plant an early name (*Euphorbia fastuosa*). A subsequent expedition by famous explorer Alexander von Humboldt, along with Aime Bonpland, sent specimens in 1804 back to his mentor in Berlin — Carl Willdenow — who named it differently (*Euphorbia coccinea*). Later specimens from explorers Christian Schiede and Ferdinand Deppe, in 1828, were given the scientific name that we use today (*Euphorbia pulcherrima*) by Berlin botanist Johann Klotzsch, from the name coined by Willdenow.

Poinsettia is a member of the spurge family, Euphorbiaceae, a large family with about 7,500 different member species. The genus name (*Euphorbia*) refers to the Greek physician Euphorbus who, in the first century A.D., used the latex sap of species in this genus for medicinal purposes similar to the Aztecs later. The species name (*pulcherrima*) means "most beautiful." Poinsettia — the common name we use today — was believed to have come from gardener and historian William Prescott around 1836, in honor of Joel Poinsett.

Poinsettias A10



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Poinsettias from A9

The first of the three people responsible for the poinsettia's popularity today was Joel Roberts Poinsett, Ambassador to Mexico from 1825 to

1829. Mr. Poinsett was also a keen botanist, and sent some of these plants in 1828 to his own greenhouses on his Greenville, SC, plantation. From there he propagated the plants, sending them to friends and relatives. This is considered the first collection of living plants — the previous collections were dried herbarium specimens.

One of these that received some of the first poinsettias was the second person responsible for promoting the poinsettia. Colonel Robert Carr, then owner of the famous Bartram Nursery of Philadelphia, introduced the poinsettia into cultivation and trade in 1829 at an exhibition of the Pennsylvania Horticulture Society. In 1834, another famous nurseryman in American history, Robert Buist, introduced the poinsettia to European trade and gardens.

The poinsettia was

shipped around the country during the 1800s, more as an outdoor plant for warm climates. It even made it to Egypt in the 1860s, where it is cultivated and called Bent El consul, or "the consul's daughter," after ambassador Joel Poinsett.

Around 1920 in southern California, a horticulturist named Paul Ecke became the third key person to promote the poinsettia. He felt this shrub growing wild along roadsides would make a perfect Christmas flower, so set about producing these in fields in what is now Hollywood. A few years later, due to development, he was forced to move south to Encinitas where the Paul Ecke Ranch continues to produce poinsettias today. Starting in the 1960s, poinsettias were produced, as they are today, in greenhouses.

Through the marketing

efforts of Paul Ecke and his sons, the poinsettia has become symbolic with Christmas. An Act of Congress has even set Dec. 12, the death of Joel Poinsett, as National Poinsettia Day to commemorate this man and this plant. Originally only red in color, through the breeding efforts of the Eckes and others, the poinsettia you find today may be in all shades of red to almost purple, pinks, bicolors, and white. While early ones sold were naturally tall, those today are compact with a much better growth habit.



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2015 HOLIDAY SHIPPING DEADLINES				
	Coast to Coast	Cutting It Close	Where To Take It	Contact
U.S. Postal Service	Drop first-class letters and cards in your mailbox by Dec. 19; Dec. 15 for parcel post.	Priority (1-3 day) service by Dec. 21 Express Overnight by Dec. 23	Your local post office or arrange for carrier pickup. Use usps.com to order supplies, print postage and access a host of other services..	www.usps.com
UPS	Dec. 16	Ship 2-Day Air by Dec. 22 or Next-Day Air as late as Dec. 23 for delivery by Dec. 24.	UPS Stores nationwide. Go to ups.com or call 800-789-4623 to find a location or schedule pickup.	www.ups.com; 1-800-PICK-UPS
Fed Ex	Dec. 18 for all FedEx Ground packages.	Overnight by Dec. 23; 2-Day Air by Dec. 22 for delivery Dec. 24; big spenders can get same-day Christmas Day delivery in some areas.	Any FedEx Office location or FedEx authorized shipper.	www.fedex.com; 1-800-GO-FEDEX

Please help those in need this holiday season. All donations will be accepted up till December 11th. You may drop off at Lee Publications, located at 6113 State Highway 5, Palatine Bridge, NY. If you have any questions, Please Call (518) 673-0101.

All this food stays within our community and surrounding area. Please find it in your heart to help the needy ~ it's what the holiday season is all about!

Celebrate St. Nicholas Day at Fort Klock

On Dec. 6, Fort Klock will be open from noon to 3:30 p.m. to celebrate St. Nicholas Day. St. Nicholas Day is a traditional holiday brought to America by the early Dutch and Palatine German pioneers. It is celebrated at Fort Klock each year on the first

Sunday in December.

This prelude to the holiday season is a special day for the children as they can. Bundle up your family and come and celebrate this rich heritage with St. Nicholas. There will be warm fires, storytelling, spiced cider, hot choco-

late, cookies and gingerbread and St. Nicholas will have a wooden ornament for each child. Other activities that day in-

clude colonial music and militia drills.

For more information call 518-568-7779.

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Whatchamacallits



This week's Whatchamacallit is a tiny silver heart-shaped instrument.

It's very small and the metal is polished smooth, possibly from years of handling.

It opens with little or no effort; a simple slide to either side reveals another part — a secondary piece of metal with two raised points on it.

The points may possibly be some type of calibrator or unit of measurement.

Stamped onto the inside metal piece are the partially rubbed off numbers 9 and 5, however they are very faint and might not even be original markings.

If you know what this device is or would like to offer up your best guess, please call or email Branden at Lee Publications.



Do you have your own Whatchamacallit?

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

Ayres Animal Shelter

133 Hilltop Rd., Sprakers • 518-673-5670

Hours: Tues-Sat 12-5 • Open Wed. Nites till 7PM • www.ayresanimalshelter.com



BOONE - 2 - 3 year old tricolor male Beagle. Found on Eaker Road near Indian Road, Palatine on November 1, 2015. Handsome dog with a friendly personality.



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



TYSON - 4 year old brown and white male Pit Bull, 81 lbs. Found in St. Johnsville in 2013. Knows commands, loves car rides, swimming and treats. Should be your only pet in an adult home.



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



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



GAVIN - White and black male American Bulldog. Found in a culvert on N. Bush Road, Johnstown. Good with some dogs, not cats. Fine with kids.



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



MONTY - Handsome brown and white 10 month old male Lab/Pit Bull mix. Came to the shelter November 8, 2015.



PAIGE - 7 - 8 month old (November 2015) female Black Lab mix. Found on Willett St., Fort Plain on November 18, 2015. A living doll with big saucer eyes!



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



LUCKY - Black female, about 3 years old. Came to the shelter in February because her owner was no longer able to care for her.



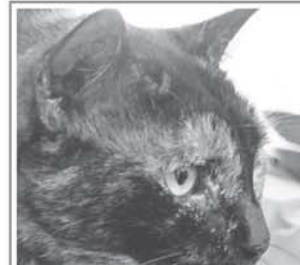
FERD - 5 1/2 year old black and white male. A very lovable feline Adonis!



MICK - Handsome 6 to 8 year old black male. Found on Lynk St., Sprakers on January 7, 2015. Great personality. Not good with dogs. Official "greeter" in cat room.



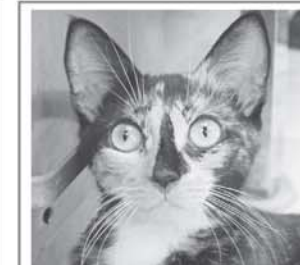
LIZZIE - 2 year old black female. Very shy. Came to the shelter in May 2014. She loves other cats!



CARMEN - Beautifully colored female Tortie born in February 2010. Came to the shelter in September 2015.



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



POLLY - 1 - 2 year old female Tortie. Gorgeous with a lovely personality.



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

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8:30 am - 11:30 am

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55 Diner
Dine In Or
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- ◆ Pizzaburger w/FF

Friday, Dec. 4th

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

Saturday, Dec. 5th

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

Sunday, Dec. 6th

- ◆ Corned Beef Hash Omlette w/HF
- ◆ Breakfast Only Closed at 12:30pm

Monday, Dec. 7th

- ◆ ALL YOU CAN EAT PANCAKES 3-7 PM
- ◆ Hot Roast Beef Sandwich w/FF
- ◆ Liver & Onions w/Potato & Veg

Tuesday, Dec. 8th

- ◆ Spanish Rice w/Veg
- ◆ Grilled Chicken Wrap w/FF

Wednesday, Dec. 9th

- ◆ ALL YOU CAN EAT SPAGHETTI 3-7 PM
- ◆ Covered Sausage Sandwich w/FF
- ◆ Spaghetti w/Meatballs,
Hot Sausage and/or Toss Salad

Thursday, Dec. 10th

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Ames, NY 13317
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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
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Worship 11am,
Sunday Eve. Prayer 6:30pm,
Thurs. Eve. of Encouragement 6:30pm
www.christianchurchcharlestonfourcorners.org

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Church School: Sunday 10:30am

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Cell: 857-523-8417
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Sunday School for All Ages 10:00am

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Canajoharie, NY 13317
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& All the Time God is Good*

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5:45pm, Evening Worship 6pm
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Worship Service 10:00am

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Sunday Service 10am

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Sundays 11:30am,
For other service times please call

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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

**Lassellsville 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!

WE HAVE HUNDREDS AND HUNDREDS OF ITEMS THAT WILL BE SOLD OVER AUCTION ON TUESDAY NIGHT AT JR'S AUCTION 7403 St Hwy 5 St Johnsville 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

LOCAL Sporting Goods AND Pet Store! Everything from crickets to crossbows! SELLING NYS Hunting and Fishing Licenses! www.facebook.com/the_sportsmansden www.facebook.com/d&dspetsupplies The Sportsman's Den and D&D's Pet Supplies, 36 Canal St, Ft Plain, 518-993-1010. LIVE BAIT, TACKLE, ARCHERY, AMMUNITION, PET, SPORTS, etc.

PACA GARDENS has the **Finest Alpaca Products** available. Alpaca is warmer than wool, softer than cashmere and hypo-allergenic. Alpaca products make great gifts. Layaways available. 27 West Main St, Little Falls. 315-823-1100 M-F 10-5, Sat 10-4.

2005 DODGE Magnum R/T AWD, blue, 97k, Hemi V-8, auto, leather, rear DVD, loaded!! SALE: \$9,995. John C. Miller, Inc. 518-762-7124 www.johncmiller.com

FISHING FISHING FISHING!! Live Bait, Rods, Reels, Tackle, Nets, etc. The Sportsman's Den, 36 Canal St, Ft Plain, 518-993-1010. LIVE BAIT, TACKLE, ARCHERY, AMMUNITION, PET, SPORTS, etc.

WEATHERSTRIPPING, WINDOW PLASTIC KITS, and spray foam are all in stock to help you seal up those drafty spots before old man winter arrives. **Behind every project is a True Value** 12 Willett St Fort Plain 993-3834

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

Quality Dog Food..LOCAL! Pets have Allergies? Dry/Itchy shin? **Try GRAIN FREE!!** We have All Life Stages Diamond Naturals Dog Food, California Natural, Taste of the Wild, EVO, and more! L'Avian Parrot food, 17in MONSTER Beef Bones, treats, collars, leashes, **Shampoos, Sprays, Wormer**, etc... at D&D's Pet Supplies, 36 Canal St, Ft Plain, 518-993-1010.

2009 PONTIAC G-6, Grey, 30K, 4cyl, Auto, AC, CD, Alloys. Sale: \$11,995. John C. Miller Inc. 518-762-7124. www.johncmiller.com

WANTED PUPPIES, mixed or purebred, any age, preferably 6 to 10 weeks old, must be healthy, call 518-673-4747

FOR SALE: 2000 Chrysler Sebring. 6cyl, Auto, 107,000 miles, \$2300. 518-321-7103

FIBERGLASS INSULATION saves energy and keeps your home warm. Kraft faced and unfaced available at C.H. BURK-DORF & SON, 35 Hough St., St. Johnsville 518-568-7016

2012 HYUNDAI VELOSTER, Red, 26K, 4Cyl., Auto, AC, CD. Sale \$15,995. John C. Miller Inc (518) 762-7124. www.johncmiller.com

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

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

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

GITARS-Acoustic, Electrical. Best Prices! Open by appointment. Imagineering Drum + Guitar shop. 601 Dise Rd., Little Falls. Call 315-823-1603 or 315-867-7119.

GLOVERSVILLE: 2 Bedroom second floor apartment on Burr Street. Includes appliances, parking, back yard, balcony. Electric heat, no pets, \$550 per month plus utilities, plus one month's security. 845-558-0088

SUPPORT YOUR LOCAL MERCHANTS. BUY LOCAL or BYE, BYE LOCAL!

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

FOR SALE: 2006 Polaris Fusion 600 snowmobile, excellent condition, \$3500. Call 518-673-3275. Leave name + number, will call you back.

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, Nov. 23rd - Sold 229 Head. Cull ave. \$.67 Top cow \$.84, Organic cull ave. \$.83 top cow \$.92, Bulls & Steers \$1.08, bull calves top \$2.20, heifer calf top \$1.65, Dairy Feeders \$.12 - \$.90, Organic Dairy Milking age top \$3000, Organic bred heifers top \$1900, Organic open heifers top \$1200, Dairy bred heifers top \$1700.

Saturday, Dec. 5th - Holiday All-Breed Registered & Grade 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. Watch for the following consignments from: Pineland, Gaige Farm, Evans Holsteins, Elmvure Farm, Kiraly Farm, Seacord Jerseys, Lucyvale (Guernsey), Bill Miracle & Lorraine Lester, Postma Bros. Dairy. A lot of Fresh, springers, show age another sale not to miss. We will be selling a group of Grade Bred heifers.

Monday, Dec. 7th - Normal Monday Sale & Fat Cow & Feeder Sale. Special 10 Angus cross feeder steers.

Monday, Dec. 14th - Normal Monday Sale & Monthly Heifer Sale & We will be doing a special Sheep, Lamb, Goat & Pig sale due to the Christmas Holiday.

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.

Like us on facebook

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

OUR NEW LOCATION!!

JR's Auction

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

ANTIQUE CONSIGNMENT AUCTION!!
Antiques!! Tools!! Furniture!! Consignments!!
Every Tuesday at 5:00pm
 At our new location ~ 7403 St Hwy 5 St Johnsville NY 13452
 We always have lots of items to be sold over Auction; Antiques, Collectables, Furniture, Tools, and Household and much more!! **ATTENTION IF YOU HAVE ITEMS YOU WANT TO SELL BRING THEM ON DOWN AND WE WILL TURN THEM INTO CASH FOR YOU!!**
WE HAVE LOTS OF ITEMS THAT WILL BE SOLD OVER AUCTION!! DON'T MISS THIS AUCTION!!

Food Consignment Auction!!
Wednesday December 2nd • 6:00pm
Groceries, Food, Meats, Cheese, Snacks, Chips, Pretzels, Yogurt, Soap, and much more!!!!

Christmas Auction
Friday Night December 4TH • 6:00pm
Tools!! Toys!! Collectables!!
 WE HAVE JUST RECEIVED A WHOLE SKID OF BRAND NEW TOOLS INCLUDING, AIR COMPRESSORS, SHOP TOOLS, CRAFTSMAN ROUTER, SAWZALL, SHOP VACUUMS, AND MORE!!
 We are also accepting consignments of New Tools, New Toys, New Electronics, New Christmas Decorations and more for this Auction!!!
Bring us your best and we do the rest!! DON'T MISS THIS AUCTION!!!!



KING'S

Thurs., December 3rd Food Auction ~ 6:33pm
Fri., December 4th Christmas Auction ~ 6:33pm
Sat. December 5th Consignment Auction ~ 6:33pm
Fri. December 11th Christmas Auction ~ 6:33pm
Sat. December 12th Consignment Auction ~ 11:33am
Sun. December 13th Breeder Sale ~ 11:33am

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

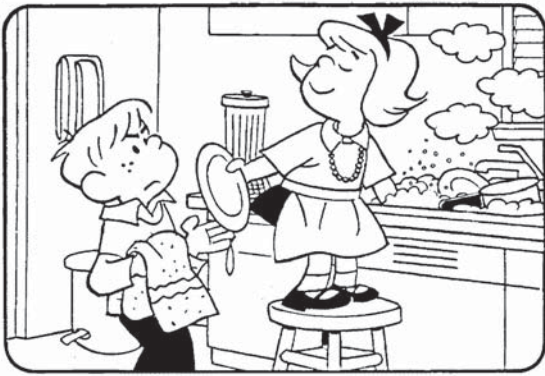
King Crossword

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					
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59					60					61		

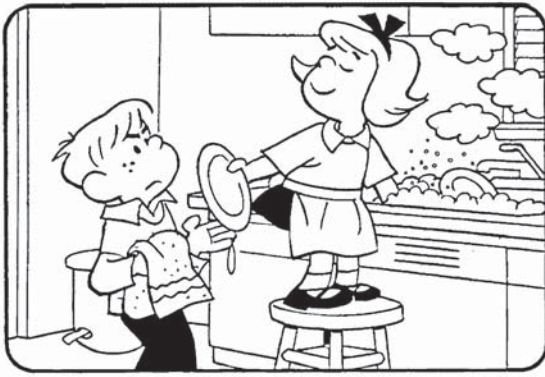
- ACROSS**
1 State leader (Abbr.)
4 Donkey
7 Talks on and on
11 First victim
13 Homer's interjection
14 Lecher's look
15 Had on
16 Make a mistake
17 Greek vowel
18 Skewered entree
20 Swerve
22 Namely (Abbr.)
24 Paid escort
28 Shameless hussy
32 Andrea — (ill-fated ship)
33 Tiny particle
34 Fix the soundtrack
36 — -do-well
37 Horses' neck adornments
39 Ardent
41 Laundry whitener
- DOWN**
1 Stare stupidly
2 Reed instrument
3 Predicate part
4 Summery quaff
5 Kind
6 Unspoken "I dunno"
7 Taking time off, GI-style
8 Past
- ACROSS**
9 Diner order, for short
10 The Red or the Black
12 "Get lost!"
19 Baby's meal-time garb
21 Disencumber
23 Londoners' last letter
25 Sandwich cookie
26 Stead
27 Rowing tools
28 Door-frame part
29 List-ending abbr.
30 Region
31 Light (Sp.)
35 Spelling contest
38 Biol. or bot.
40 Puncturing tool
42 Jack up
45 3-Down's counterpart
47 Actions at auctions
48 Bread spread
49 Tenant's expense
50 Macabre author
- ACROSS**
51 On in years
52 Trail behind
54 Trawler need

HOCUS-FOCUS

BY HENRY BOLTINOFF



Find at least six differences in details between panels.



Differences: 1. Phone is missing. 2. Towel is shorter. 3. Blender is missing. 4. Beds are missing. 5. Apron is different. 6. Pan is missing.

New! 24 HOCUS FOCUS puzzles \$3.50 • 24 Volumes • Order at: rbmamall.com

Weekly SUDOKU

by Linda Thistle

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

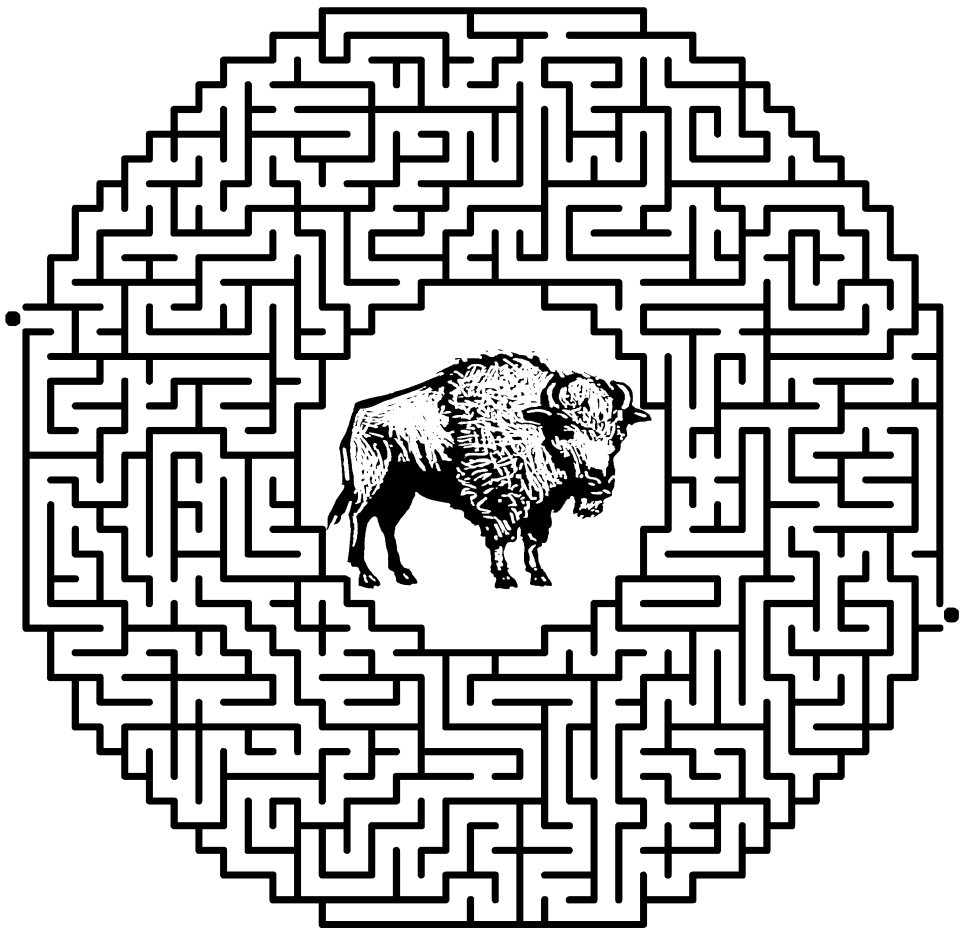
Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

DIFFICULTY THIS WEEK: ★
★ Moderate ★★ Challenging
★★★ HOO BOY!

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Mega Maze

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“It is only through labor and painful effort, by grim energy and resolute courage, that we move on to better things.”
— Theodore Roosevelt

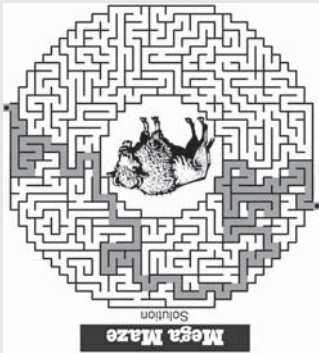
Theodore Roosevelt, former President of the United States.
Photo by Pach Brothers, Jan. 1 1915

ANSWERS

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

Answer

Weekly SUDOKU



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

Solution time: 21 mins.

Answers

King Crossword

Real estate... New beginnings

Store, Office or Restaurant
FOR RENT at 29 Church St. Canajoharie
 Large 16'x70' But Can Reduce Size if Needed
 Will Do Some Building to Suit **\$395**
518-673-5938 - No Answer in 3 hrs 518-365-2976

CANAJOHARIE APARTMENTS

52 Maple Ave.

2 BEDROOM APARTMENT

Beautiful - Modern

AC, Dishwasher, Range, Refrigerator Superior Service

Rent \$755 Month

Includes Heat & Hot Water

Call 518-673-8500

No Money Down Home Purchase

- ✓ No Down Payment Necessary
- ✓ Perfect Credit NOT REQUIRED
- ✓ 102% Financing!!!
- ✓ Low Fixed Rates
- ✓ Low Private Mortgage Insurance (PMI)

New York's USDA Home Loan Program allows Borrowers to purchase a home with 102% financing!

Email us at info@mapletreefunding.com

Visit us at www.MapleTreeFunding.com
 or Call us at 518-655-LOAN (655-5626).

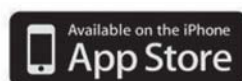
Registered Mortgage Broker - NMLS#55185

NYS Department of Financial Services

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 Maple Tree Funding - 1202 Troy Schenectady Road - Latham, NY 12110



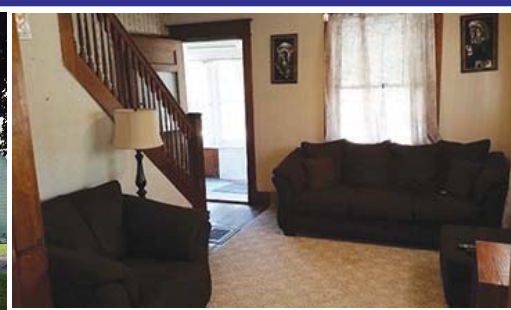
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(113) The owners of this Canajoharie home are motivated and want to hear your offers. The second floor has two BR's and a Bathroom. First floor has a den or third BR, half bath, LR, DR and Kitchen. Wood floors and original woodwork throughout. The natural gas hot air furnace and 40 gallon hot water heater were updated only a few years ago. New lifetime windows in the DR. Relaxing 16x20 rear deck and enclosed front porch. **Looking for reasonable offers.**

RE Richard Euler
Real Estate
 Licensed Real Estate Broker
518-673-3677 richardeulerrealty.com



48 Church Street,
 Canajoharie, NY 13317

Home FOR SALE in St. Johnsville



13 Royal Place

2 Bedroom, 1 bath home. New windows and new kitchen. Bathroom recently remodeled. Furnace and hot water tank are only a few years old. All new rugs and completely repainted top to bottom.

More interior pics on forsalebyowner ad #22636253 **\$30,000**

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FOR SALE St. Johnsville *Owner Financing Available to Qualified Buyers. Owner is Licensed Real Estate Broker*

83 W. Main St. \$85,000



Beautiful victorian home. Four large bedrooms, a beautiful dining room and living room with hardwood throughout. The home has been recently remodeled from top to bottom, has a two car garage with off street parking, and within walking distance to anything in the village.

16 Timmerman Ave. \$129,000



MUST SEE! This gorgeous ranch style home is in excellent condition. Located in a very quiet neighborhood with close proximity to the St. Johnsville Rehabilitation and Nursing Center. It features a very large manicured yard, an attached garage with carport, utility shed, sun porch, back patio, radiant heat in the kitchen floor, and so much more. Don't miss this opportunity, it won't last long.

22 Timmerman Ave. \$109,000



A very nice Raised Ranch in a very nice residential neighborhood. This home offers 3 bedrooms, 2 full baths, large living room and dining room. It also has a family room in the basement with a kitchen. The basement area could be used as an apartment or as part of the main living area. A large 173'x120' lot, a garage under the basement and ample parking in the driveway make this a great property. Call Bob Snell at 518-321-9897 or robertsnell@hotmail.com for your appointment.

31 Averill St. • \$99,000

Constructed in the 1950's, but years ahead of its time. Limestone wall fireplace in the living room and dining area. Stone for the construction for the fireplaces was hand picked locally. Basement has a spacious family room with fireplace, den or bedroom, full bath & work shop. Many Anderson windows with southern exposure and ample light. Knotty Pine throughout home. 3-4 bedrooms w/closets and full bath on 2nd level. Circular paved driveway. Large yard with mature landscaping and possible 2 building lots.

31 Averill St., St. Johnsville: House For Rent or Lease w/Option To Buy. Very nice 4-5BR, 2 bath, fireplace, attached garage, large yard, excellent neighborhood, close to school. \$850/mo - security & references required. Call 518-568-2776 or 315-867-3931



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Queen Set Ret.	\$429	\$299
King Set Ret.	\$649	\$549

*See store for details. †



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Queen set Was \$649

	Was	NOW
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Full Set Ret.	\$579	\$449
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Restonic Comfort Care Addison Cushion Firm

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Calendar of events

ORIGINAL VALLEY PENNYSAVER

NOTE: Calendar entries must arrive at the Original Valley Pennysaver office by Wednesday, December 2nd for them to be included in the calendar of events for

our Saturday, December 12th issue. Send events to Lee Publications c/o The Original Valley Pennysaver, 6113 State Highway 5, P.O. Box 121, Palatine Bridge, NY 13428 or e-mail: kkelly@leepub.com

DEC 1 - 31

Arkell Center Events for December

Arkell Center, Canajoharie, NY. Arkell Center Programs for ALL AREA Seniors during December are as follows:

ALL PROGRAMS ARE CLOSED DEC 10, DEC 25 & DEC 31ST DUE TO THE HOLIDAY SEASON.
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 am - 11 am - Continuing through December 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. OUR NEXT TAI CHI WORKSHOP WILL START JAN 12, 2016.

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

Dec. 2, 16, 23 & 30: 12:30 pm - 4 pm. Senior Citizens Pinochle Card Party, donation \$2, prizes & refreshments. If you would like to sub, call Terry-673-5635.

Dec. 2: 10 - 11 am. We will be holding "Meditation with Harold Rolls." All are welcome.

Dec. 14: 7 pm. The Valley Choraliers will be sharing their Christmas Program.

Dec. 18: 11:45 am. Montgomery County OFA Meals program is having a Christmas Dinner. Call 673-2000 for menu and to make reservations.

Dec. 22: 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

Dec. 3, 17: 10:15 am - 11 am. The Diet Club meets in the Gallery at Arkell Center. The goal is to be accountable while losing or maintaining your weight. Call Grace 673-2112.

Dec. 4: 1 pm. Canajoharie Senior Citizens Club Meeting.

Dec. 8: 6 pm. Canajoharie Palatine Chamber of Commerce Meeting.

Dec. 22: 10 - 11 am. Alzheimers Caregiver Meeting. Please join us.

DEC 5

Elves Night Out Weekend Used Book Sale

Canajoharie Library. 12 - 5 pm.

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

Christmas at the Fort
Fort Plain Museum. 10 am - 6 pm. Free admission.

DEC 5 - 6

39th Annual Christmas at the Barn

Butternut Barn Primitives, Richfield Springs. 10 am - 5 pm.

DEC 6

St. Nicholas Day

Fort Klock Historic Restoration, St. Johnsville, NY. 12 - 3:30 pm. All children will receive a home-made wooden ornament from St. Nicholas. Tryon Co. Milita will drill, storyteller, roaring fires, pine bough decorations and a tree. For more information call 518-568-7779 or visit www.fortklockrestoration.org.

DEC 12

Free Clothing Give-Away

Valley Alliance Church. 9 - 11 am. Doors open 8:45 am. Refreshments will be provided.

DEC 13

5th Annual Holiday Tea & Fine Craft Fair

Van Alstyne Homestead, 42 Moyer Street, Canajoharie. 11 am, 1 pm and 3 pm seatings. \$10 members, \$15 non members. Tickets available at the Plain Food Coop in Fort Plain and the Mohawk Valley Regional Center in Canajoharie. Call 673-4186 for seating availability. Craft Fair open to the public fro 10 am - 4 pm.

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Winter can be an unforgiving season. Freezing temperatures coupled with snow and ice can take its toll on people who live in climates where cold weather is a fact of winter life.

While winter can test

people's patience, it also can be harsh on cars and trucks. Understanding what components of a vehicle can be compromised by dropping temperatures and snowy roads can help drivers take action to safeguard

their automotive investments.

While the Canadian Automobile Association notes that winter can wreak havoc on just about every part of a vehicle, there are some parts that seem to bear

the brunt of Old Man Winter's abuse. Properly servicing and caring for a car or truck can help.

Drivers should take their vehicles for a tune-up and inspection before wintry weather arrives. A mechanic will examine

the car battery and check antifreeze levels and make sure that the thermostat, defroster, brakes, and even wiper blades are working effectively. Have the tires inspected for adequate tread, which can make navigating roads safer. If the treads are worn, replace the tires.

In addition to visiting their mechanics, drivers can perform some inspections and fixes themselves.

- Check that all of the vehicle's lights are operational so your car can be easily seen during inclement weather. Exchange your existing windshield washer fluid with one that will not freeze in cold conditions. Check the nozzles on the windshield-washer system routinely and clear out any blockages of ice or debris. While addressing windshield washer fluid, also replace worn out windshield wiper blades with ones that can withstand snow and icy weather.

- A new coating of wax can serve as a shield against road salt, snow, sleet, and rain. Try a polymer wax to protect the paint. Whenever possible, rinse off salt and grime so it does not dry on the car and gradually wear away at the paint.

Some drivers mistakenly believe that salt stops being a problem once it dries simply because moisture is the active ingredient for a corrosive reaction. But humidity in the air is enough to keep the salt eating away at the car's paint, and that can contribute to rust. Be sure to rinse off the undercarriage of the vehicle as well.

- Have your tires' alignment checked toward the end of winter or early spring. A season of traveling over pothole-ridden roads or hitting curbs buried under snow drifts can affect the alignment. Get everything back on track. Similarly, inspect tires routinely, as weather changes can affect tire pressure and strength.

- Use a soft snow brush or a foam brush to clear snow off of the car. Avoid hard plastic scrapers you might use on your windshield, as they can scratch painted surfaces.

- Try to park the vehicle in a garage or under a car port, each of which can protect cars and trucks from the often harsh elements of winter.

Vehicles can be affected by the cold weather. Keep them running efficiently to prevent damage this winter.



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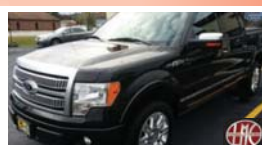
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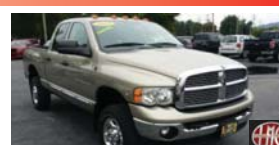
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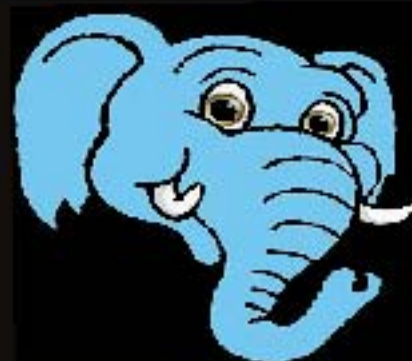
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1. Additional Terms and Conditions: Get up to an \$80 Rebate on a qualifying purchase of a set of four select Goodyear or Dunlop tires or double your rebate up to \$160 when the purchase is made on the Goodyear Credit Card. Subject to credit approval. Mail-In Rebate paid in the form of a Goodyear Visa® Prepaid Card. Goodyear is not affiliated with Visa. Mail-In Rebate offers available only at authorized participating Goodyear Retailers and websites. Offers valid only for U.S. residents with mailing addresses in the U.S. and U.S. territories. Mail-In Rebate offers valid only on purchases between 10/01/15 – 12/31/15. One Goodyear Visa® Prepaid Card per qualifying purchase. Prepaid Cards are issued by Citibank, N.A. pursuant to a license from Visa U.S.A. Inc. and managed by Citi Prepaid Services. Prepaid Cards will not have cash access and can be used everywhere Visa debit cards are accepted. Prepaid cards expire after 6 months. Base portion of rebate offered by Goodyear and doubled portion of rebate offered by Citibank, N.A. Rebate form must be postmarked no later than 01/31/16. Allow 6 to 8 weeks for Prepaid Card delivery. **Get a \$20 Prepaid Card** or \$40 if purchase is made on the Goodyear Credit Card when you purchase a set of four of the following tires: Assurance Fuel Max, Assurance® Fuel Max, Ultra Grip Winter. **Get a \$40 Prepaid Card** or \$80 if purchase is made on the Goodyear Credit Card when you purchase a set of four of the following tires: Assurance All-Season, Eagle Sport All-Season, Wrangler SR-A, Signature HP, Winter Maxx SJ8. **Get a \$60 Prepaid Card** or \$120 if purchase is made on the Goodyear Credit Card when you purchase a set of four of the following tires: Assurance TripleTred All-Season, Assurance® TripleTred All-Season, Eagle F1 Asymmetric 2, Eagle F1 Asymmetric 2 ROF, Wrangler Fortitude HT, Ultra Grip Ice, Ultra Grip Ice WRT, SP Winter Sport 4D, SP Winter Sport 4D ROF, SP Winter Sport 3D, SP Winter Sport 3D ROF. **Get an \$80 Prepaid Card** or \$160 if purchase is made on the Goodyear Credit Card when you purchase a set of four of the following tires: Assurance ComfortRed Touring, Eagle F1 Asymmetric All-Season, Wrangler All-Terrain Adventure with Kevlar®. Additional terms and conditions apply. Ask participating retailer for complete details and rebate form.

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REAL ESTATE GUIDE

Supplement to the Original Valley Pennysaver

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December 2015



LANA RUGGIERO, GRI, ASP

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

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"Merry Christmas, Happy Holidays!"

123 Longview Dr., Lake Pleasant

REDUCED



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!

New Price \$399,900

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 Abundant storage. **\$239,900**

*102 Laurel Dr., 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**

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 3 bedroom 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**

15 Elmwood Ave., Town of Johnstown

NEW LISTING



Super cute 3 bedroom ranch on the outskirts of the city. New roof, fresh paint, upgraded electric service and furnace. Low taxes, reasonable heating costs...close to shopping, elementary school. **\$89,900**

28 Clyde St., Gloversville

NEW LISTING



Adorable bungalow is perfect for the first time home buyer or those young retirees that may want to head south for the winter. Very well maintained, easy to heat, low taxes. Plenty of storage in this 2 bed, 1 bath home.. 2 car garage, sheds, full basement and walk up attic. **\$73,500**

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 woodwork, 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**

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**

338 Blecker St., Gloversville



For The Money... great house! 3 bedrooms, eat in kitchen, dining room, living room. Very nice yard... close to school, shopping, hospital & golf course. Easy to heat, reasonable taxes. **\$39,900!**



*Clovercrest Drive,
Town of Johnstown*

BUILDING LOT
2.1 Acres
\$29,000



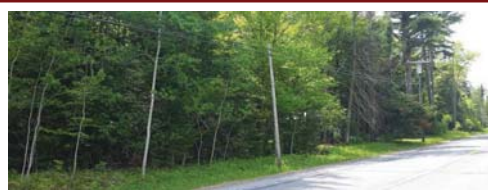
*1932
St. Hwy. 29A,
Town of Johnstown*

**1 ACRE
LOT
\$19,999**



*State
Highway 29
Town of
Johnstown*

3 Acres
\$19,900



*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**

NINE TIPS to help you make a smooth move

(NAPSA) — Millions of Americans move to a new home every year. The next time you're among them, you may be able to save time, trouble and money if you heed a few hints on driving a moving truck. These come from the experts at Penske Truck Rental:

1. Give yourself plenty of time. Chances are, the trip will take longer than the GPS predicts. Be aware of when rush hour is likely to be in communities you'll drive through.

2. Sit awhile before you drive. Don't take off until you've familiarized yourself with all the truck's switches and gauges. Make sure the mirrors are properly adjusted.

3. Watch out for blind spots. The Federal Motor Carrier Safety Administration points out that trucks have oversized blind spots known as the "No-Zone." Bear these in mind, especially when changing lanes or coming to a stop.

4. The things you carry. Truck rental agreements

generally include language from the U.S. Department of Transportation prohibiting the "carrying or hauling of explosives and other dangerous articles." That means don't pack such flammable items as paint, chemicals, cleaning materials, solvents, propane, gasoline and so on. Your rental

agent can help you tell whether something you want to bring along is allowed.

5. Be smart about size. "Trucks are taller, wider and may weigh up to 10 times more than the average car," explained Don Mikes, senior

vice president-rental, Penske Truck Leasing. They also take longer to stop. Ease off of the accelerator early when approaching a stop. This also helps keep your cargo from shifting.

6. Protect your property. "Most insurance and credit card companies won't cover truck rentals under existing policies," Mikes added. If your insurance company is among them, consider signing up for additional coverage options to protect yourself and your belongings. You may feel more confident knowing that his company offers free 24/7 emergency roadside assistance.

7. Look for a sign. Pay attention to road signs pertaining to trucks such as weigh station stops, truck or lane restriction signs and overhead clearance postings.

8. Park smart. Set the emergency brake every time.

9. Learn more. You can find further useful moving facts and tips at www.PenskeTruckRental.com.



Proper preparation can make your next move a much better one.



IN THE SPOTLIGHT



Lisa Tenneson
Licensed Broker/Owner
Office Phone: 518-702-4194
Cell Phone: 518-209-5369
Office Fax: 518-702-4059

Lisa began her career in real estate over 3 decades ago. In 2010 she opened Four Star Realty Group. Lisa lives in Schoharie County and says "I love where I live and want to share it with everyone". Her relationship with her clients is the most important part and they may come in as clients but they leave as friends. Finding clients the "right" place to call home gives Lisa the most satisfaction.



Lillian Valentine
Office Administrator
Office Phone: 518-702-4194
Office Fax: 518-702-4059

Lillian joined our team in 2012 and is in the office Monday through Friday 9am-2pm. To best serve our clients, Lillian is currently working on her real estate salesperson license so she can offer more to our clients in her office administrator position.

Four Star Realty Group 310 Main Street Middleburgh, NY 12122

518-209-5369 Lisa cell • Office 518-702-4194 • Fax 518-702-4059

Our company is based on the belief that our customers' needs are of the utmost importance. Our entire team is committed to meeting those needs. As a result, a high percentage of our business is from repeat customers and referrals.

We would welcome the opportunity to earn your trust and deliver you the best service in the industry.

Why go with Four Star Realty Group, You ask?

1. Our Success is based on your satisfaction.
2. Our web presence is strong and we utilize all the real estate search sites; in addition, we are members of the Columbia Greene Northern Dutchess MLS, Capital Region MLS and NY State MLS.
3. We invite people to ask questions. Educating buyers and sellers is very important in today's market.
4. Our intense "out of the box" marketing gets us noticed.
5. Our community involvement equals exposure.
6. Our Service is a cut above the rest and we have constant communication with our clients. You will always know what's going on.
7. Our Team atmosphere in the office, gives you the client...More people working for you.

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TIME YOUR MOVE RIGHT to save money

Buying a new home is the most expensive purchase a person is likely to make in his or her lifetime. It also can be one of the more stressful. The Employee Relocation Council states that moving is the third most stressful event in life, following death and divorce. But a well-timed move can reduce stress and save money.

Moving during certain times of the year can result in considerable savings. Moving during the summer, when children are out of school and the weather is nice, can make a move more manageable. Keep in mind that because late spring and summer are the peak moving seasons, they also tend to be more expensive. Many moving companies and truck rental agencies will charge a premium if you use their services during the summer. Furthermore, crews may change in the summer when students on vacation could fill in for regular, more experienced movers.

High prices are not only reserved for those who buy a new house during the spring and summer. Renters may find spring and summer is also the peak season for rentals. Many apartment managers can attest that the dates between June 2 and Aug. 30 are quite busy in terms of apartment turnover. College students are more likely to move as soon as the

academic year ends, and many landlords plan leases to expire in the summer months to ensure that re-renting places will be easier thanks to a flooded apartment market. According to Apartment Wiz, a Houston-based apartment locating service, although there might be greater apartment availability during the warm-weather months, it also means greater competition between prospective tenants. That greater competition can drive up prices.

But apartments are harder to fill in the fall or at the onset of winter. That's because many people do not want the hassle of moving once school has started or the weather has chilled. Landlords who are stuck paying utilities and advertising fees for vacant apartments are far more likely to negotiate rent prices, lease terms and even security deposits during the winter in an effort to fill the apartment quickly.

People sitting with homes on the market are also more likely to negotiate during cooler months when foot traffic has fizzled out. That can make shopping for a home in the fall advantageous to home buyers.

Here are some other tips to reduce stress and save money when moving into a new home or apartment.

- Move mid-week. Weekends are a prime time for truck rentals and moving companies. Pick a Tuesday or a Wednesday to move, and you're much more likely to find an available moving service (even during peak moving months); you may even be able to negotiate a lower rate.
- Pick a mid-month moving date. Many people move at the beginning of the month when leases are up or after mortgage payments are made. Fewer people move in the middle of the month, so you might find more affordable moving deals if you can wait a few extra weeks.

- Schedule a fall or winter move. The American Moving and Storage Association says half of all moves occur during one-third of the year — between the beginning of May and Labor Day. Beat the rush by moving outside of these dates.
- Get an early start. Many people underestimate the amount of time it takes to actually move their belongings. Try to schedule a moving company to come very early in the morning to give you ample time to pack up the truck and unpack at your new home.





Four Star Realty Group

310 Main Street
Middleburgh, NY 12122

518-209-5369 Lisa cell • Office 518-702-4194 • Fax 518-702-4059



Lisa Tenneson
Broker/Owner



Westerlo - Welcome HOME! This custom beauty is on a private country lane shared with only 2 other homes. The house was built using the "passive energy" concept and is cost efficient. Spacious and open with Ceramic tile floors, 2 car garage, a den above garage (could be home office), large mud-room. The family room off kitchen can be a master bed with full bath and Jacuzzi tub. A private patio around the home with gorgeous views and a pool. Close to both ski Windham and NY St Thruway and only 20 miles south of Albany.

\$322,000



Wright - When only the BEST will do! This top of the line custom built dream home will be the reason you no longer go on vacation. Sit on your wrap around deck overlooking the most unbelievable view while enjoying a swim in your pool and gazing at your horses that are relaxing in the 40x40 barn complimented by the electric fence. This home has been built to last! In addition to the EZ commute to the capital region makes this the perfect place to call HOME!

\$279,900



Jefferson - Great Value! Spacious 3 bedroom 1 and 1/2 bath home with an over sized living room and a beautiful solarium for a family room. This home has great features, large rooms, full basement, a large kitchen that leads to a deck, 4.4 private acres with a pond, a 2 car detached garage with a workshop, and a large 1/4 acre fenced in dog run. The home needs some work and is priced in consideration of that. This is an estate. **\$134,500**

Our inventory is getting low and there are buyers out there. If you're thinking of Listing give us a call.

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A well-timed move can reduce stress and save money.

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61 Third Ave \$39,000
 Short Sale Big Colonial 4BR 1.5BA, Big Yard



\$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!



\$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!



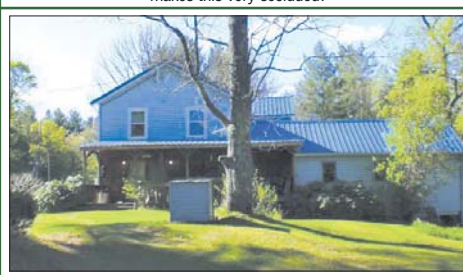
ARIETTA HOTEL RESTAURANT AND BAR. \$305,000

Turnkey established successful restaurant/bar with rooms for rent too!! 40 years you can take over and make money instantly. Everything ready to go!



\$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.



\$85,000 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.



\$27,500 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.



\$153,500 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!!!



LAND FOR SALE

13 Acres Town of Danube
\$22,500

10 ACres S Shore Caroga Lake ..
\$38,500

48 Acres W Stoner Lake
 Waterfront\$119,900



**GLOVERSVILLE WAREHOUSE!
 REDUCED \$89,000**

Broad Street. Pennies per sq. ft. for this 3 story brick building! Fully sprinkled, freight elevator, high ceilings. **MAKE OFFER**



**PRIVATE NEWKIRK LAKE! NO MOTOR
 ADIRONDACK LAKE HOUSE!**

Borders State land!
 Suite style 4 BR/3.5 BA custom home on 110 acres.

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

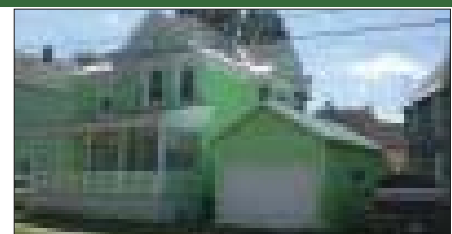


**OR OWN MOST OF THE
 ADIRONDACK LAKE!**

Want to build your own house? Buy the adjoining wooded land with 1000s of feet of waterfront on Newkirk Lake.

2 FAMILY HOMES

MAKE A PACKAGE WITH THESE TWO



\$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.



**\$49,500
 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!



**\$57,500
 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

ADK REALTY

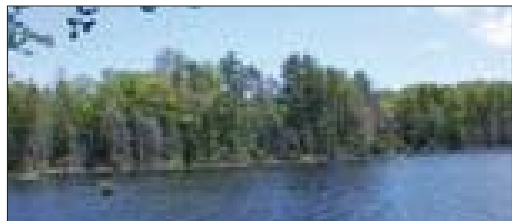


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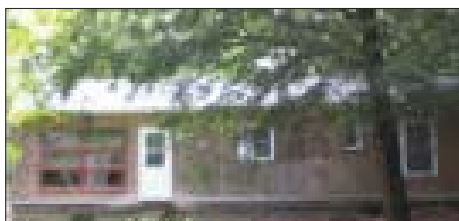
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ADIRONDACK HUNTING, SNOWMOBILING & SO MUCH MORE FALL & WINTER FUN!



\$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!



\$189,000 EAST STONER

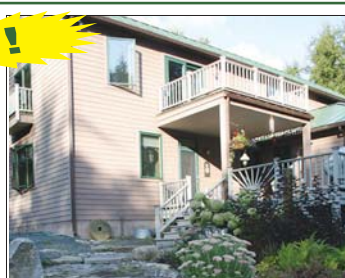
LAKE WATERFRONT! Sandy Waterfront! 3BR/1BA. Living room w/fireplace, dining room, laundry room. Patio overlooks motor friendly E. Stoner Lake!



\$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.

NEW!



\$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!

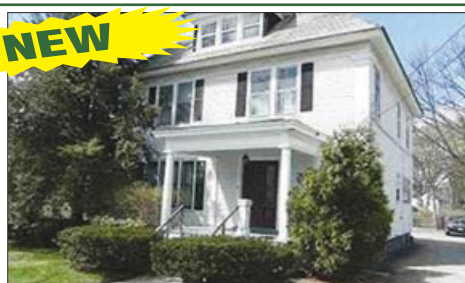


NEW

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

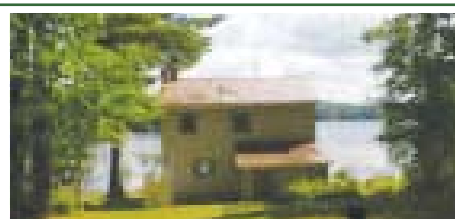
Lots of updates; 2-3 BR/1 BA open floor plan. Side and front porches, access E. Caroga Lake via 2nd Ave Beach Assoc.

NEW



NEW \$59,900 9 FIFTH AVE

Big Colonial with \$900/month income from 2 apartments in detached 2nd home. Main hous 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.

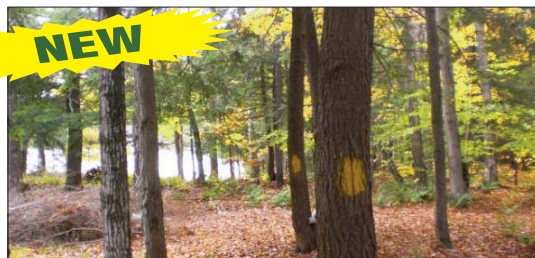
REDUCED



\$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.

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.

PENDING



NEW \$118,900 11 FOSTER RD

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



\$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!

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



\$150,000 422 ST HWY 10, E. STONER LAKE

123 ft. waterfront! Adirondack style 3BR/1BA. Dine overlooking the lake. Relax by the woodstove. Jump in the lake from your dock. Big and Beautiful!

NEW LISTINGS: www.ADKSRealty.com

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THINGS TO CONSIDER before buying an investment property

Real estate can be an incredibly fruitful investment. Buying a property at the right time can provide investors with a substantial return when they decide to sell, and that opportunity compels many men and women to consider investing in real estate.

While there's no denying real estate can yield a great return on buyers' initial investments, there's more to making money in real estate than simply buying a property and waiting for its value to rise. Buyers who are thinking of investing in real estate should consider a host of factors before purchasing an investment property.

Price trends

Recent sale activity in a given town or neighborhood is something prospective real estate investors should study before buying an investment property. Would-be real estate investors can explore real estate websites such as Zillow.com for recent sale information, which may also be available through local government agencies. Such data can be invaluable, showing potential

investors which neighborhoods are in demand and which may be in decline.

Taxes

Investment properties are not eligible for as many tax benefits as primary residences. However, landlords can write off repairs, management costs and other fees associated with rental properties. But it's not just their own tax bill prospective investors should consider before buying an investment property. Many potential buyers down the road may prefer a property in an area where property taxes are relatively low, so even if you can afford the tax on the investment property, you may find buyers are unwilling to assume that burden when you put the property up for sale in the future.

Location

Prospective real estate investors no doubt know the value of location with regard to real estate, but if you can't afford to buy in a neighborhood that's currently hot, that does not necessarily mean you can't still capitalize on that area's popularity. When a town becomes popular, its

property values rise, and many buyers find themselves just barely priced out. When that happens, the surrounding towns tend to become the next hot neighborhood, as these areas are nearly as close to the attractions that make the initial neighborhood so desirable. Buying on the outskirts of a hot neighborhood can set you up to benefit nicely when that area gets too pricey.

Schools

School systems should be examined even if you do not have children. In a recent Trulia.com survey of American home buyers, 35 percent of respondents with children under age 18 indicated they want to live in great school districts. GreatSchools.org has profiles of 200,000 public, public charter and private preK-12 schools. Investors can use the GreatSchools.org search engine to find information about local schools and school systems so they can better position themselves to buy properties in areas that will appeal to buyers down the road.



Real estate can be a fruitful investment, and investors who want to benefit the most from their properties will explore various factors before purchasing a home or homes.



(204) **PALATINE BRIDGE** Brick 3 BR home has a custom Kitchen. There are wood floors under the carpet. Finished garage. In ground pool **\$129,000**



(288) **PALATINE BRIDGE** gracious stone home built 1894 has an oversized Kitchen. Includes many upgrades. Two fireplaces. **New Price \$175,000**



(197) **CANAJOHARIE** 2 family. The 2nd floor apartment has had an extreme makeover. Tenants pay own heat and electric. Low taxes. **\$55,000**



(195) **SUMMIT** 3 BR home is right across from the lake with deeded lake rights. Situated on 4 acres. Many new upgrades. **Asking \$230,000**



(194) **CANAJOHARIE** 3 BR / 2 Baths. Private, quiet setting on 5.4 Acres. Attached 2 car garage. Outbuilding. Very nice condition. **\$199,500**



(189) **PALATINE BRIDGE** 5 BR home has a new price. Original finish woodwork. Wood floors. Pocket doors. New Pool. 242' deep lot. **Now \$115,000**



(168) **CANAJOHARIE** 3+ BR home is eligible for the historic 20% tax credit. Desirable street a block to the school. Many updates. **ONLY \$89,000**



(97) **CANAJOHARIE** home has 3 BR's / 2 Baths and a LR full width of home. Private country setting on 3.1 Acres. Below market value. **\$89,000**

Richard Euler
Real Estate
Licensed Real Estate Broker

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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 at
\$110,000.



MLS 201518108 **\$135,000**
Immaculate ranch with new
berber carpet, freshly painted
large bedrooms and fireplace.
Kitchen has an island with a
gas stove, cabinets, and stor-
age 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. Newly paved driveway and gorgeous landscaping. Make
this one yours and be the envy of your friends and family!



MLS 201509665 **\$279,000**
The opportunities are endless
with this property. Could easily
be converted into retail space,
office space, medical offices.
Great exposure on State
Highway 30, very close to the
Route 29/StHwy 30 roundabout.
Close to the NYS Thruway and
Saratoga. Plenty of parking in
front and behind building. Easy
on and off access on StHwy 30.

EPHRATAH



MLS 201523039 **\$69,900**
Country Cape Cod Cutie. This
home is adorable and with a
little effort will make a great
home for you. Warm and
inviting living room with hard-
wood floors and wood burn-
ing fireplace. Large eat in
kitchen with views of the back
yard and 5 plus acres of
woods. A great bargain and
plenty of value to go around.

ESPERENCE



MLS 201523044 **\$145,000**
Motivated Seller! Well main-
tained spacious 3 BR 2 Story
home in quiet country like
setting. This home offers a
roomy enclosed porch, LR,
DR, original woodwork, cen-
tral air and an additional room off of the eat- in- kitchen for
an office or storage. Lots of State Land nearby to roam,
hunt, fish, hike. Paved driveway with 2 car garage, addition-
al storage shed, 2 large gardens and blueberry bushes.

TOWN OF FLORIDA

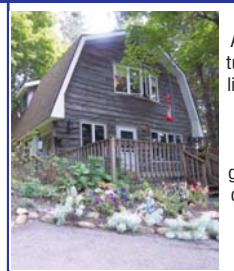


MLS 201521550
\$79,900 28+ acres and
a farmhouse located in
the Fonda-Fultonville
School District. The
value is in the 28+ acres,
the 6 bedroom, 3340
sqft farmhouse is inhab-
itable but the possibili-
ties are endless. The
land consists of fields
and wooded areas.

FONDA



MLS 201521686 **\$49,300**
This 2-3 bedroom home
is eligible for USDA
financing. The home is
priced to sell! It offers a
new deck off the rear,
vinyl siding and a newer
furnace. Purchase pay-
ment could be less than
your cost of rent, right
now.



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 main-
tained and features beautiful
wood floors and beams, flower
gardens, central air, a 1.5 story 2
car garage, shed and two decks.
Minutes to the NYS thruway,
lakes, ski area, schools and
shopping! A MUST SEE

FORT PLAIN



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



MLS 201519565
\$159,900 Lots of room in
this 3 bedroom, 2 bath
Ranch with L shaped eat
in kitchen, huge pantry,
large living room, gas fire-
place insert, large linen
closet, enclosed porch off
back, his/her closets in
master, maintenance free
vinyl siding and stone
façade and 2 car garage.

ST. JOHNSVILLE



MLS 201507871 **\$69,900**
A little TLC can make this
country home all yours.
Being sold "as is". This
home has 3 bedrooms, 1
½ bath on 2 acres with 2
car detached garage.
Roof is 3 years old, new
electric and new furnace.
Enclosed front porch for
some added space. Come
check this home out.



MLS 201522159 **\$142,888**
Currently being used as a 2
bedroom, but easily could be
a 3 bedroom. Currently one
bath home, with plumbing in
place in basement for sec-
ond bath. Nicely landscaped
with deck, stamped concrete
walk and patio. New Pella
windows, new heat registers and new door. Two concrete
slabs ready for a 12x20 in/out garage. Call for your appoint-
ment to preview this home, today!

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 at \$144,900.



MLS 201508331
\$129,900
Gorgeous sprawling
ranch located in the vil-
lage of St Johnsville and
close to the school. This
4 bedroom, 2 full bath
home has a fireplaced
living room, formal dining room, eat-in kitchen, 3 season
screen room, full basement, 2 car garage and an extra lot
with water and sewer for your RV parking! Won't last long at
this price, call today to schedule your showing



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

JOHNSTOWN



MLS 201510116
\$95,500 Beautiful 2
bedroom Cape on a nice
country lot, just outside
the city. Totally renovat-
ed with solid oak hard-
wood floors, new energy
star vinyl windows, new molding, new kitchen with marble
countertops and name brand appliances, bath, newer roof,
electrical, and plumbing. Front porch made of ever last com-
posite decking. Reasonable taxes and close to everything



MLS 201523357 **\$99,900**
THIS 3 BEDROOM HOME
WITH ONE FULL AND TWO
HALF BATHS IS LOCATED
CLOSE TO SCHOOLS AND
AMENITIES. FEATURING
TWO CAR GARAGE, HARD-
WOOD FLOORS AND TRIM,
UPDATED OAK KITCHEN.
ITS AN ARTICHECTUALLY
APPEALING HOME...COME
TAKE A PEAK.



MLS 201517132
\$184,900
Experience the joy
of country living
in this beautiful
and spacious
ranch on 1.6 acres. Located within minutes of the city of
Johnstown. Enjoy 3-bedrooms and 1.5 bath home plus a 2
car garage. All newly renovated with great features to include
a dining room, casual living room with a stone fireplace, lami-
nate wood floors, desirable sunroom, kitchen with appliances
included, first-floor laundry, and sliding glass doors.

**JOHNSTOWN OFFICE RENTAL:1000 +/-
SQUARE FOOT, 3 ROOM OFFICE. FRONT
ENTRANCE, SIDE ENTRANCE, 3 BATHS,
SHARED CONFERENCE ROOM AND SHARED
KITCHEN. AMPLE PARKING. LOCATED ON A
HIGH TRAFFICE ROUTE.**

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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**



003: **CANAJOHARIE:** This 2 bedroom bungalow is located 2 blocks from the Elementary and High Schools. It has a nice backyard and a 2 stall garage and a new roof installed in Oct. It has hardwood floors in the living room, bedrooms and kitchen that need light refinishing. **Asking \$58,000**



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**



007: **FORT PLAIN:** Looking for a great location to

build a home or just looking for a little land as a getaway? This could be the place (4.3 acres). The trailer is in decent shape and could be used while building your new home or just as a camp. There are two spots in the ceiling that have leaked and the owner will repair. The property has been vacant since 2005 and had some leaking pipes. All vehicles and equipment on the property will be removed by the owners. Take a drive by or call for a showing. This property has a lot of potential. **Asking \$47,500**



200: **NEW LISTING!!! ST. JOHNSVILLE:** Owner retiring. Auto body repair shop and towing service. Modern 78'x60' steel Morton building w/78x16 lean-to on back side for storage. Building has 2 huge garage doors. 1 door 12x10, 2 bathrooms and 12" high ceilings. Inventory: Mohawk Lift, 4 post platform, 3 post frame machine, tire changer, air compressor, spray booth, paint mixing bank and tons of hand and air powered tools. **Asking \$599,000**



214: **NEW LISTING!!! TOWN OF OPPENHEIM:** 135+ acres 50/50 tillable and woods. Million dollar views, even room to put an east to west air strip on top of the mountain. A Dutch Barn with an attached concrete addition with hay mows. Plenty of wildlife. Surrounded by New York State land. Access from either Route 29 or Schulerberg Road. Land borders a stocked trout stream (Timmerman Creek) on southeast portion of the property. 5 miles to St. Johnsville and 2 miles to the school and 1 hour to Cooperstown, Saratoga and Albany. **Asking \$275,000**



504: **REDUCED!!! CANAJOHARIE:** This split level house plan features 3 levels of living space. A dead-end street with a view and a beautiful backyard meticulously landscaped and a relaxing patio-perfect for entertaining. Open concept, hardwood floors, new roof, and a paved driveway leading to a 2-stall garage w/carpet. **Asking \$119,000**



518: **FORT PLAIN:** Two-story house on a quiet residential street. House needs TLC, but price is right!!! "Cheaper than renting." **Asking \$19,000**



521: **PALATINE BRIDGE:** 2 story, 3 bedroom home located on a dead end street. Hardwood floors throughout. Foyer with a gas fireplace. Formal dining room.

Front porch. Finished attic with bar. Exterior is vinyl sided. Large back yard with an above ground pool and completely fenced; makes it safe for kids and pets. **Asking \$118,000**



603: **CANAJOHARIE:** This Craftsman Style home has been lovingly restored by the current owners. The architectural details are all

intact and in outstanding condition. Hardwood floors, moldings, doors with glass knobs and French doors are all here. The kitchen and bathroom have been newly updated while saving some original details. Come view this special home and we'll show you the difference between renovation and great restoration!!! **Asking \$89,900**



650: **CANAJOHARIE:** This village home is in a great location and has been updated throughout by the current contractor/owner. When you arrive you'll be greeted

by a newly paved driveway with a two-car garage. Once inside notice the inviting gas fireplace and new sheet rock throughout. Almost no surface has been left untouched by updates, including electric and plumbing. The added insulation and replacement windows make it very efficient. We rarely offer a village home of this size with this many updates **Asking \$92,500**



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**



824: **NELLISTON:** GREAT HOME ON A DOUBLE LOT!!! This home is move-in ready- nothing to be done. New windows, siding, modern kitchen, hardwood floors in dining room, central air and 150 amp breakers. Living room is 22' x 13" with built-ins at one end. Half bath and laundry are in the breeze way - very handy when the pool is being used. **Asking \$99,900**



827: **PALATINE BRIDGE:** Relax on the front porch of this home located on a dead-end street or entertain on the deck in the large back yard. Many updates: windows, vinyl siding, furnace, roof, new entrance door, hot

water heater. Completely renovated kitchen and bath. Large living room with window seat. Hardwood floors in the upstairs. Walk up attic for expansion. Built-in shelf going up the stairway. Walk out basement. **Asking \$124,900**



875: **ST. JOHNSVILLE:** "CHEAPER THAN RENTING" 2-story, 4 bedroom and 1 and 1/2 bath home. Eat-in kit, LR, DR and foyer. Large front porch. You get a lot of house for the money. Nice back yard, many updates and nice size rooms make it worth looking at. **Asking \$29,900**



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



960: **CANAJOHARIE:** Great Investment Opportunity or Family Home. Lots of space and in need of some TLC. New Furnace, Windows, Washers, Dryers. **Asking \$85,000**



965: **PALATINE:** Attention hunters & Farms and just land lovers! Don't miss the opportunity to own a special piece of property w/ an amazing view! 200 plus acres on top of big nose overlooking the Mohawk River. **Asking \$299,900**



969: **FONDA:** Nice two-family home located in the heart of the Mohawk Valley. Easy access to village amenities and the school. Only minutes from the New York State Thruway and access to the Mohawk River. **Asking \$54,499**

HOW TO MAKE OLDER HOMES more energy efficient

Older properties tend to have a sense of charm that newly built homes may lack. Perhaps it's their lived-in feel or design elements that remind homeowners of yesteryear that make older homes so popular among home buyers.

What older homes have in character they may lack in modern amenities. For example, whereas many homes are now built with energy efficiency in mind, older homes may not be so eco-friendly. Fortunately, there are many ways for homeowners who love their older homes to keep that love going strong while

making their homes more energy efficient at the same time.

- **Check for leaks and plug any you find.** Homes may develop air leaks over time, and such leaks allow air to infiltrate the home. When that occurs, homeowners instinctively turn up the thermostat in winter to combat the cold air getting in. Come summertime, those same homeowners will run their air conditioners on a higher setting in an effort to stay comfortable when hot air is creeping through the cracks. Rather than adjusting the temperature inside, fix any sources of air infiltration you find. Run your hand along doorways and windows to determine if any drafts are coming through. Older homes may also develop cracks in bricks, around the foundation and in siding or stucco. Seal any areas where you feel air infiltrating your home, which will save money, reduce your energy consumption and make your older home more efficient.

- **Add insulation.** Many older homes are poorly insulated. But according to the United States Environmental Protection Agency, adding insulation can reduce energy costs

by as much as 50 percent. Installing insulation can be tricky, especially if insulation was not originally included in your home, as is sometimes the case with older homes. Insulation can become damp and prove ineffective if installed improperly. Damp insulation also may contribute to mold growth and rot in the home's framing. Older homes may be lacking adequate insulation around attics, crawl spaces, basements, heating and cooling ducts, and water pipes. Cover your water heater with an insulated water heater blanket so the heater retains more heat and consumes less energy to heat the water.

- **Stay on top of your home.** Much like older vehicles, older homes require a little extra TLC on the part of homeowners. Don't allow your home to fall into disrepair. Even if your energy bills are not on the rise, inspect windows and doors to make sure they are closing tightly, as over time such seemingly minor problems can add up to substantial energy loss. Don't forget to clean gutters and downspouts, removing debris that can add up and lead to water damage that may ultimately compromise the effectiveness of your home's insulation.

- **Book an energy audit.** Energy audits, which may be offered free of charge by your utility company, can help detect any additional areas where a home may be using energy inefficiently. Even if you have to pay for an audit, the cost savings if any additional inefficiencies are discovered will likely add up to more than the cost of the audit.

Older homes are attractive to many homeowners, who can take several steps to make sure their homes are operating as efficiently as possible.



Replacing old or inadequate insulation is one way that homeowners can make older homes more energy efficient.



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FACTORS TO CONSIDER when choosing a neighborhood

When shopping for a home, it's easy for buyers to fall in love with a property. A well-maintained home with updated features can be hard to resist, but buyers must consider more than just a home's appearance before submitting an offer.

One variable prospective home buyers tend to value more highly than others is the neighborhood where they will ultimately choose to live. Many buyers even value neighborhoods more than homes, feeling they can always fix a home but cannot necessarily fix an undesirable neighborhood. When considering which neighborhood to begin a home search, buyers should research a host of factors.

Crime
Crime statistics are public domain, meaning buyers can examine crime figures for any neighborhood where they are considering buying a home. Some real estate websites list neighborhood crime ratings among the information they offer about a given property. In addition, buyers interested in learning about crime in a given neighborhood can visit a site such as CrimeReports.com to access data on crimes committed near a particular address.

Home values
Home values are another factor to consider when choosing a neighborhood in which to buy a home. Buyers can work with a local realtor to find a neighborhood or area where real estate prices are trending upwards. While buyers might be able to find a great deal on a home in a neighborhood where home prices are dropping, it's important to remember those home prices are dropping for a reason. Work with your realtor to find a neighborhood where you can afford a home and where property values are not in decline. Realtors will have access to recent sales figures so you can get an idea of whether a neighborhood is trending upward or in decline.

Amenities
The proximity of amenities such as shopping, restaurants and parks is attractive to many buyers, and that's something all buyers should consider before buying a home. Even if you prefer a home in a remote location, that could limit your market of buyers when you want to sell the home down the road. While your own comfort and preferences should ultimately prevail over potential resale value, it's important that you at least consider access to amenities before making a decision. You might be able to find a compromise in a home that is a short drive away from a town center, but still remote enough that you are not in the middle of the hustle and bustle.

Commute
Quality of life is heavily influenced by commute time. Many men and women feel their quality of life improves dramatically the shorter their daily commute is. When considering a particular neighborhood, do a test run before making an offer on a home. Wake up early and drive to the area where you are thinking of buying, and then commute from there during rush hour. Also, do the reverse commute come quitting time. You might be able to get an estimated commute time online, but a test run can give you a more accurate idea of what your daily trips to and from the office will be like.



Choosing a neighborhood where you will enjoy living requires some forethought and research.



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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



MLS 201503491

30 DAY BLITZ SALE (Gloversville): This great family home is in the midst of being updated. Owner bought materials, but now must move and cannot complete. All quality materials stay, finish to your liking! 4 BRs, 2 baths..... Asking \$85,000 \$65,000 + Taxes & Closing Costs



MLS 201518589

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



MLS 201517469

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



MLS 2015481

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



MLS 201524770

30 DAY BLITZ SALE (Gloversville): This great family home is in the midst of being updated. Owner bought materials, but now must move and cannot complete. All quality materials stay, finish to your liking! 4 BRs, 2 baths..... Asking \$85,000 \$65,000 + Taxes & Closing Costs



MLS 201505078

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



MLS 201520977

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



MLS 201513125

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



MLS 201524124

MODEST HOME W/MANY UPDATES (Gloversville): Make your memories here! LR, DR, kitchen, 3 BRs, 1 bath. Enclosed back porch, fenced yard, detached garage. Move-in condition, motivated seller! Asking \$69,900



MLS 201523683

GREAT FAMILY HOME (Gloversville): LR, DR, kitchen, and den (or 4th BR) down, 3 BRs up, full bath up. Lovely front porch, paved driveway (shared), move-in condition, motivated sellers! Asking \$54,900



MLS 201407491

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. Asking \$49,500



MLS PENDING

SOME UPDATES BUT NEEDS TLC (Gloversville): Nice location. LR, DR, kitchen and full bath down, 3 BRs and partial bath up. Enclosed porch, nice yard. Priced to sell now. Asking \$39,900



MLS PENDING

SOME UPDATES BUT NEEDS TLC (Gloversville): LR, DR, kitchen, BR and full bath down, 2 BRs and another full bath up. Roof 6 years old, heating system 8 years old. Being sold "As Is" Asking \$37,000



MLS 201503491

HANDYMAN'S SPECIAL (Gloversville): Private location, edge of city, 1.6 acres, partially wooded. Small home in need of renovation, or perhaps a great site for a new home. Asking \$34,900



MLS 201523770

SMALL BUNALOW ON 1/4 ACRE (Town Of Johnstown): Nice one-floor living with small BR down, more sleeping space in attic area but low ceiling. Detached garage, sheds for extra storage..... Asking \$32,000



MLS 201516306

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



MLS 201422015

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



MLS 201517954

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:

City Of Gloversville

3 adj lots (paper st) REDUCED TO \$4,000

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

Town of Caroga:

4 acres (commercial, highly visible)

. Call for details

EXTERIOR LIGHTING improves the safety and appearance of a home

When drafting a to-do list for home improvements that can increase home value and appeal, several renovations may be atop homeowners' lists. While kitchen or bathroom remodels may be popular renovations, homeowners also should consider outdoor lighting schemes that can make homes safer and more alluring.

Outdoor lighting serves various purposes. Such lighting can draw attention to more impressive parts of a property. In addition, such lighting can improve security and deter criminals.

To get started, homeowners should first examine the exteriors of their homes and make note of existing lighting and where improvements can be made. If you're not sure where to begin, speak with an electrician or a landscape designer, each of whom can offer suggestions on lighting and which options are the best fit for your particular property.

Next, you'll want to consider efficiency and function. The United States Department of Energy suggests incorporating energy-efficient lighting, including energy-saving LED bulbs or fluorescent lights, into your plans. Timers and other automatic controls can prevent waste by turning lights on only when they are needed. Solar lights can be used as accent lights, further saving energy.

Beauty
When addressing aesthetics, think about the appeal of an accented landscape. Include lights to frame the front door and call attention to certain elements, such as decorative trees or water features. Use lights to light up deck stairways or to accent planters. Speak with a lighting professional about how to position lights to cover the most territory in the most attractive way possible.



Revamping exterior lighting elements can improve the safety and the look of a home.

Safety
Safety is an important consideration when improving a home. Lighting can help illuminate potential hazards or draw attention to borders or property boundaries. Navigating in the dark can be treacherous, so put lights along pathways and near pools or spas. Be sure that lights will clearly mark other walkways around your home, such as those leading from doors to the yard or from the garage to where trash and recycling pails are kept. If a design element such as a bridge over a water feature or a particular ornamental tree or shrub is difficult to navigate in the dark, use lights to improve visibility.

Security
Added security is another reason to install more exterior lighting. Dark homes are attractive to burglars. Eliminate dark corners by lighting up areas where thieves may be able to gain access to your home. This includes areas near doorways and ground-level windows. Install motion-sensor lights in such areas so you are not wasting energy.

Lighting may not only deter human intruders, but also it can scare away animals. A raccoon, skunk or opossum may think twice about hanging around your home when your property is bathed in a spotlight.

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102 Sheldon Ave, Frankfort



Nice larger home in the village! 5BRs, 2 full baths, spacious kitchen with center island, LR, 1st floor laundry, garage. Take a look and make an offer!

12 Brookside Dr, Mohawk



Looking for an amazing home with tons of extras? This one's for you! Central air, central vacuum, finished basement, in-ground pool, fireplaces, all in a great location. PLUS tons of space for you and your family. 3-4 BRs, 2.5 baths, entry hall, LR, FR, kitchen, dining area, garage. Move in and do nothing but enjoy!

REDUCED

301 Gray St, Herkimer



ADORABLE 2 BR, 1 bath Cape Cod. Nice open LR, DR, kitchen, garage, hardwoods, & many updated mechanicals including 3 year old roof, windows, furnace, and water heater. Don't miss out on this one!

REDUCED

334 Third Ave, Frankfort



Nice location for this 3BR, 1 bath village home just overflowing with potential. Includes LR, kitchen, formal DR, garage, nice corner lot. Being sold as is as seen on short sale.

REDUCED

2 2nd Ave, Ilion



You won't run out of space in this large village home. Offers 4BRs, 2 full baths, LR, FR, kitchen, DR, den, sun room, etc. Nice corner lot in the village. Call for your appointment today!

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THIS BEAUTIFUL HOME WAS CUSTOM BUILT and offers over 3,300 Sq. Ft. on 3 acres 8 yrs young, 4 BDRM & huge bonus rm., 2 & 1/2 baths, family room, full basement, NEW ROOF, radiant heat in home, garage & basement, 9 ft. ceilings, just too many great features to list them all! Broadalbin Perth School District. Only 20 mins. to Downtown Saratoga.

NEW LISTING \$124,900
213 Brookside Avenue, Amsterdam



This is a very nice 3BDRM, 2 full bath home, fenced yard, 1 car garage, full basement, newer siding & windows & has some beautiful old wood work throughout the home. Call today to see it!



REDUCED \$239,900 • 510 Progress Road, Johnstown

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.

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677 Sacandaga Rd., Scotia



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NEW LISTING \$94,900
1845 Hickory Hill Rd., Fonda



This is a large 3 BR, 1 1/2 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 & has a ton of potential but does need some TLC.

REDUCED \$235,000
489 Sara Lib Road, Esperance



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 & Living Room. Attached 2 car garage & 2 car detached. New Propane Furnace. Private setting. Sellers are finishing up the detached garage & a new deck but if your looking for brand new, we have it here!

NEW LISTING \$50,000
60 West 8th Ave, Gloversville



A SUPER INVESTMENT HERE! Rent it out or live in it & let your tenant pay your mortgage. This duplex is priced to sell. Owner occupied & one very good tenant. Home is in EXCELLENT condition, nice yard, each unit has 3 BDRM, 1 full bath & is up & down, full basement w/ laundry area.

NEW LISTING \$115,000
508 Sulphur Springs Rd., Pattersonville



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 & PELLET STOVE.

REDUCED TO \$139,900
137 North Green Rd, Town of Charleston



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 & surrounded by fields & woods. FFCS School District.

REDUCED TO \$264,900
154 Reynolds Rd, Town of Glen



STUNNING, LARGE 4 BDRM, 3 FULL BATH HOME ON 4.7 +/- acres, 2 car garage, outbuilding, radiant heat, wood fireplace, granite countertops, & a beautiful master suite.

REDUCED \$158,900
306 West State St., Johnstown



This is a BEAUTIFUL LARGE 4 bdrm, 1 1/2 bath, 2 car garage w/bonus room & fenced yard. AMAZING, STUNNING WOOD WORK THROUGHOUT THIS HOME! Lots of old character & charm but lots of modernization too. Book your appointment today!

REDUCED \$80,000 • 184 Moyer St., Canajoharie



A VERY CUTE 3 BDRM, 1 BATH RANCH situated on a large lot, home has a new roof, newer furnace & paved driveway. Don't wait, Call Today!

\$147,500
112 First Ave East, Tribes Hill



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 & Saratoga, FFCS Schools, Dead End Rd & large lot. Come see it today!

REDUCED \$189,900
288 Burtonville Rd, Charleston



Large 3 BDRM, 2 Full Bath Ranch with a HUGE 3 car garage & HUGE basement on 25 acres. Only 13 yrs old, Fonda-Fultonville School District, fenced yard, hot tub & Generac generator.

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\$174,500
12 Tilton Rd, Palatine Bridge



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, & DUCTLESS HEATING & COOLING SYSTEM...and so much more

REDUCED \$129,500
114 Old State Route 80, Fort Plain



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 & on a dead end road.

WHAT? ONLY \$35,000
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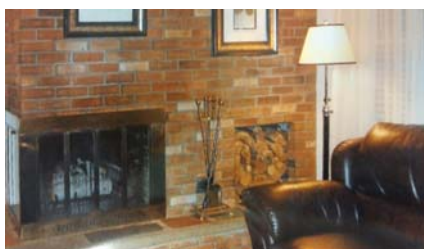
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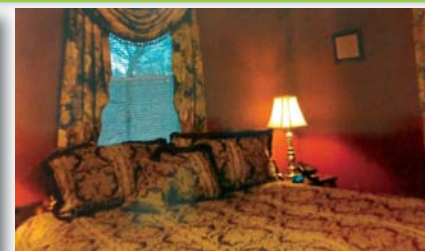
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The master suite is perfect and inviting as are the additional bedrooms



The lower level is finished with style and offers wet bar and fireplaced area.



A bar to entertain with style



Just Listed - Caroga Lake

*A cute little cottage behind Golf Course with 200' deep lot! Needs some TLC! What a bargain!
\$12,500*



SOLD!

Very Unique!

*This Caroga Charmer is reminiscent of days gone by, but has recent electric, septic and plumbing updates and is close to a sandy beach. **Asking \$74,900***



Just Listed - Caroga Lake

*Storage Units nearly full capacity. Located on 3.1 acres and only 12 years old. Super income for a smart investor! **A Nice Deal At \$88,000***

SALE PENDING



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



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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.

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TIPS FOR first-time home buyers

Buying a home for the first time is an exciting period in a person's life. Deciding to buy a home often indicates buyers are ready to establish firm roots in a community where they can see themselves living for years to come.

The process of buying a home is rarely easy, and first-time buyers may feel overwhelmed at times. Such feelings are perfectly normal and felt by first-time buyers regardless of their budgets or home preferences. But there are a few ways to make buying a home more enjoyable than it is nerve-racking.

- **Examine your finances.** The first step toward buying a home has nothing to do with deciding if you prefer a craftsman — or Tudor-style home. Before you even begin your search for a home, carefully examine your finances to determine how much is coming in and how much is going out of your household each month. Figure out how much debt you are currently carrying, be it student loan, automotive, consumer or any other types of debt. Order a credit report so you can see how prospective lenders are likely to see you, and address any errors you find on the report before meeting with any

lenders. Peruse past bank statements to track your spending habits, looking for areas where you might be able to scale back if need be.

- **Be prepared when visiting lenders.** Prospective borrowers can make the home-buying process go smoothly by having all of the necessary documentation ready when visiting potential lenders. Many mortgage lenders will want to see some recent pay stubs (from both borrowers if buying with a spouse or partner), a couple years' worth of W-2s and tax returns, as well as your recent bank statements. You can always call ahead and ask lenders what they need to see when applying for a loan. Having these materials ready in advance means you will spend less time at the bank and more time finding the right home for you.

- **Secure financing before you begin house hunting.** Many first-time home buyers might not realize the benefits of securing financing before they begin looking for a home. Mortgage preapproval lets buyers know how much a bank will loan them, meaning they won't spend time looking at homes they

can't afford. In addition, preapproval means buyers won't lose out on their dream homes as they scramble to secure financing after making an offer.

- **Work with a local real estate agent.** Real estate agents are an invaluable resource to home buyers and are especially valuable to those buyers who have never before purchased a home. Agents can help first-time buyers navigate the often confusing and, at times, disappointing process of buying a home. Choose an agent who is established in the area where you want to buy a home. He or she can provide information about local property taxes and schools as well as a multitude of additional issues that first-time buyers may not think of. Agents also know the lay of the land regarding home prices, which can ease first-time buyers' fears about overpaying for their first homes.

A home is the biggest purchase many people will ever make. First-time buyers may be intimidated as they begin searching for their homes, but there are several ways to make the process go smoothly.



First-time buyers may be intimidated as they begin searching for their homes, but there are several ways to make the process go smoothly.

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Cell: 518-774-7653 • Office: 518-212-2503
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4781 St. Hwy 30, Amsterdam, NY 12010 • 518-212-2503



BUDD STREET MLS 201518949 **\$62,000** THIS PARCEL OF LAND WHICH IS 62 ACRES WITH 1125 FEET OF ROAD FRONTAGE HAS THE POSSIBILITY OF MANY INTERESTS. THE LAND IS CLEARED, WOODED AND SLOPED. BUILD A DREAM HOME, USE RECREATIONALLY...THE CHOICE IS YOURS.



308-310 FOREST MLS 201423159 **\$49,900** THIS TWO FAMILY IS SET UP AS A DUPLEX WITH TWO BED-ROOMS ON ONE SIDE AND THREE BEDROOMS ON THE OTHER. WHAT A GREAT INVESTMENT OR LIVE ON ONE SIDE AND RENT THE OTHER TO HELP WITH EXPENSES.



312 DIVISION STREET MLS 2015014495 **\$64,000** CURRENTLY BEING USED AS A TWO-FAMILY WITH 2 BED-ROOMS AND A BATH IN EACH APARTMENT. THIS WELL MAINTAINED HOME COULD EASILY BE CONVERTED TO A ONE FAMILY HOME. NEW KITCHEN DOWNSTAIRS, NEW HOT WATER HEATER, REPLACEMENT WINDOWS THROUGHOUT AND SEPARATE ENTRANCES. CALL FOR MORE DETAILS TODAY.



1088 LAKEVIEW MLS 201422158 **\$99,900** CONVENIENT LOCATION FOR MAGNIFICENT OLDER, UPDATED HOME. MOVE IN CONDITION THIS 3BDRM HOME IN DESIRABLE NEIGHBORHOOD OFFERS A LIVING ROOM WITH WOOD FIREPLACE, FORMAL DINING ROOM, WOOD FLOORING AND A LARGE UPDATED KITCHEN WITH NEVER APPLIANCES. THERE IS A LARGE PANTRY THAT COULD BE CONVERTED TO 2ND BATH. LARGE YARD, BACK DECK AND COVERED FRONT PORCH. GARAGE ROOF IS NEW AND HOUSE ROOF IS ABOUT 6YRS OLD. THIS IS A GREAT HOME FOR THE MONEY



485 N MAIN MLS 201505474 **\$199,900** SPOTLESS THREE-STORY BRICK HOME IS VERY UNIQUE. It has 5 bedrooms, living room with fireplace, dining room and eat in kitchen. Large family room with fireplace and deck overlooking back yard. This home offers warmth and charm and is conveniently located at the edge of the city. Kitchen is efficiently designed with ample storage and counter space, stainless steel appliances. Oversized heated two-car garage. You won't see many homes like this on the market call today asking \$199,900.



104 KINGSBORO MLS 201510662 **\$199,900** If you like the uniqueness of an older home, don't miss this 4,000 sqft home which has a butler pantry off the kitchen, breakfast room. Gracious entertaining will be yours in this formal dining room and large elegant living room with fireplace. Gorgeous sunroom. French doors, hardwood floors, deck, fenced in-ground pool with heater, and 3 car garage on a spectacular lot. Separate entrances make the possibilities for this home endless.



145 PRYNE ROAD MLS 201524577 **\$339,000** Gentleman's farm, peaceful location. 63 acres of cleared fields. 36 x 50 barn with a 16 x 20 apartment with kitchen, bath living room and bedroom. 50 year architectural shingle roof, 22 acres with electric fence, ponded well, septic. Stone fence, underground electric, Second barn 52 x 54 has metal roof. Fields have been free of fertilization for over 10 yrs.

HOST A SUCCESSFUL open house

When selling their homes, homeowners can employ several strategies in an effort to drum up interest among potential buyers. One such strategy is to host an open house, which invites prospective buyers to tour the property.

Realtors have long used open houses to introduce properties to the market, and a well-planned open house can help sellers generate numerous offers in a single day. Whether working with a realtor or listing homes on their own, homeowners can follow a few simple tips to ensure their open house is a success.

- **Generate publicity online.** Nowadays many prospective home buyers do the bulk of their research via their computers and devices. By advertising their open houses online, sellers have the potential to reach a wide array of buyers. Many real estate agents employ sites such as Zillow.com and Trulia.com to promote open houses and showcase properties, so sellers can make sure their agents are taking advantage of these wildly popular sites. Some even allow sellers to list their homes on apps that buyers can peruse on their smartphones.

- **Generate publicity in traditional ways as well.** Traditional publicity should not be overlooked when promoting an open house. A \$5 “Open House” lawn sign is an effective and inexpensive way to attract buyers who are driving through desirable neighborhoods looking for their next homes. While the Internet is a valuable resource to promote your open house, the sheer volume of online list-



When hosting an open house, sellers can take several steps to make their homes more appealing to buyers.

ings can make it hard to reach potential buyers. A traditional lawn sign and a listing in your local newspaper are budget-friendly promotional opportunities that can generate interest in your open house.

- **Invite your neighbors.** Neighbors can be great salesmen for your home and the community where you live. Invite friendly neighbors to your open house and encourage them to chat with prospective buyers. Buyers will appreciate neighbors’ firsthand knowledge about the community, and their friendliness can help to create a strong first impression that increases buyer interest in your home.

- **Consider some changes to your home decor.** When hosting an open house, you might not need to go so far as to stage your home, but you may want to make some changes to the decor to make your home more neutral and appealing to buyers from all walks of life. Remove any potentially controversial artwork or decorative items, replacing them with more neutral items that won’t offend or distract any potential buyers.

- **Leave the hosting to the professionals.** Unless you’re selling the home on your own, resist the temptation to attend your open house. Let your realtor do the work. Your absence can make it easier for potential buyers to see themselves in your home, while your presence may make them uncomfortable or hesitant to explore the property and ask any questions.

BETH WANMAR

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<div>CHURCH</div> <div>MLS 201504601</div> <div>\$13,000</div> <div>Don't miss out on this beautiful 5.2 acre level lot in the country! 330 feet of road frontage, partially cleared and partially wooded with gravel driveway and shed</div>	<div></div> <div>11 CENTER</div> <div>MLS 201519124</div> <div>\$49,000</div> <div>Investment opportunity! Well cared for two family home with separate utilities and 2 bedrooms in each apartment. Would make a great owner occupied home. Convenient to shopping and restaurants.</div>	<div></div> <div>27 MAIN</div> <div>MLS 201519125</div> <div>\$44,999</div> <div>Great opportunity with endless possibilities! Currently a consignment shop on the first floor. Second floor was formally used as a dance studio. Consignment shop owner holds fashion shows on the second floor.</div>	<div></div> <div>810 FONCLAIR</div> <div>MLS 201513963</div> <div>\$65,000</div> <div>ADDORABLE CAPE COD STYLE HOME FEATURING 3 BEDROOMS. LIVING ROOM, FORMAL DINING ROOM WITH SLIDING GLASS DOORS THAT LEAD YOU TO THE DECK THAT OVERLOOKS THE NICE BACK YARD</div>
<div></div> <div>136 JACKSON</div> <div>MLS 201507982</div> <div>\$125,000</div> <div>Large parcel suitable for development with 103.98 acres and 2,165 feet of road frontage. Two existing dug wells, two septic systems and driveways. Farmhouse, barn and mobile home in poor condition.</div>	<div></div> <div>7 PENNY</div> <div>MLS 201513963</div> <div>\$169,000</div> <div>Rare opportunity to own the entire North side of Penny Lane. Frontage on N. Main Street and Penny Lane, bordering golf course! Lovingly cared for by one family. Custom built 3 BDRM/2 BA home with 1st floor master suite and laundry. High quality new carpet in upstairs bedroom. Enjoy wildlife and privacy on the deck overlooking a wooded backyard. NEW ADK Basement System installed. Basement has walk-out door and great potential to finish into extra living space.</div>	<div></div> <div>129 SECOND</div> <div>MLS 2015507964</div> <div>\$225,000</div> <div>REDUCED! Own a piece of paradise with over 500 feet HRRD waterfront on Sacandaga Reservoir/Kenyon Creek. 20.35 acres to develop or use as your personal playground. Enjoy the secluded privacy and convenience of the freshly painted 3 bedroom, 2 bath ranch home with large attached garage with workshop area. Eat in kitchen, combined living room/dining area and fireplace with woodstove insert. Master bedroom and bath. Dirt Road access to waterfront for fishing, boating, for ease of development.</div>	<div></div> <div>4360 STHWY 30</div> <div>MLS 2021522111</div> <div>\$439,000</div> <div>Commercial Building on busy State Highway 30. Currently used as a contractor's garage/shop and office. Many potential uses including car sales and warehouse use. Mobile home in back of building has 2 bedrooms and 2 bathrooms in very good condition. Approximately 4 acres to be subdivided off a larger parcel.</div>

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316 Mohawk Drive, Tribes Hill, New York

518-829-7250

Digiorgi Lane, Fonda



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!! **\$124,900.**

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.**

Oxford Terr., Gloversville



Absolutely adorable Cottage style home featuring kitchen with appliances, formal DR with hardwood floor and large LR with wood burning fireplace. 3 beds, 1 1/2 baths, great enclosed side porch a 2 car garage and lots of charm!! **\$79,900.**

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



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! **\$89,500.**

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. **\$219,000.**

Mohawk Drive, Tibes Hill



Tavern with commercial possibilities. Building was a neighborhood tavern for years and still has the full bar, pool tables, small kitchen and a men's and women's room. Many possible uses! **\$59,500.**

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



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



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



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.**

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316 Mohawk Drive, Tribes Hill, New York

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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.**

Prospect Ave., Gloversville



Excellent condition 2 family would make a great owner occupy! Down stairs has updated kitchen, formal DR, LR, 3 beds & 2 baths. Up has kitchen, DR, LR, 2 beds & 1 bath. Separate utilities, new windows throughout, city water and sewer and a 3+ car garage with shop **\$110,000.**

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.**

Steers Rd. T/O Perth



Nice Duplex in a country setting. One side with 4 beds, 2 1/2 baths, kitchen, dining area and LR. 2nd side has 2 beds, 1 bath, kitchen, dining area and LR. Home is set on 1+ acre of private land, new roof, separate utilities, great yard and a 2 car garage. **\$169,500.**

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, T/OA



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.**

Taft Place, Amseterdam



Right hand side of duplex across from Veterans Field. Home has eat in kitchen & LR. 3 beds and 1 bath upstairs. Full basement with washer dryer hookups and a new 100 AMP box, and an open front porch. Great starter home or rental property! **\$30,000.**

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



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**



January 2016 Issue

Deadline Monday, December 14, 2015

SERVING HOMES IN THE FOLLOWING COUNTIES:

❖ **Albany** ❖ **Fulton** ❖ **Herkimer**
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MAKE A HOME OFFER they can't refuse

Buying a home can be very competitive. A well-maintained property with all of the bells and whistles that today's buyers demand figures to attract many offers, and buyers who have found their dream homes must be prepared to make an offer that sellers can't refuse.

Standing out in a sea of other potential home buyers is not always so easy, but there are steps buyers can take to ensure their offer is the one sellers ultimately accept.

- **Get preapproved for a mortgage.** Sellers' patience may wear thin with buyers who are not preapproved for a mortgage when making their offers. Preapproval can speed up the selling process, as buyers won't need to secure financing afterward. When sellers receive multiple offers on their homes, they are more likely to sell their homes to buyers whose financing is already lined up as opposed to buyers who have to scramble to secure loans.

- **Establish a strong rapport with the sellers.** It's not uncommon for homeowners to develop emotional attachments to their homes, and buyers should keep that in mind when viewing a home and negotiating their purchase. Sellers won't want to hear about how ugly a home is or how much money buyers will have to spend to bring the home up to their standards. While buyers must weigh such variables when making their offers, keep it as cordial as possible and avoid any inflammatory remarks during the negotiation process. Sellers may be more likely to accept a lower offer from a buyer they like than a higher offer from someone they don't like.

- **Don't delay an inspection.** When a property is drawing significant interest, buyers can set their offers apart from the rest by arranging for a near-immediate inspection. Some buyers may want sellers to give them a couple of weeks to arrange for an inspection, and that may irritate sellers who want to sell their homes as quickly as possible. Have an inspector ready to perform an inspection within days of making your offer.

- **Include an escalation clause.** When making an offer on a home, prospective buyers can include an escalation clause. Such a clause acknowledges that a potential buyer is willing to increase his or her initial offer by a predetermined amount to exceed any bids that are higher than that initial offer. When sellers trigger such clauses, they are often required to show the other offers they received that triggered the escalation clause. Escalation clauses show the sellers you really want the house while keeping potential buyers' hopes of buying the home alive when the bids are competitive.

Prospective home buyers may find themselves in some stiff competition upon finding their dream homes. But a few simple strategies can make their offers stand out and increase their chances of buying their ideal homes.

A few simple strategies can make an offer stand out and increase the chance of buying the ideal home.



PALATINE HOME
ON 13 ACRES
 Reduced To
\$109,500



MOHAWK Towne & Country Realty

Sue Leavitt, Licensed Real Estate Broker
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Gloversville
2 Family
 Reduced To
\$35,000



It's Your Move

and we have just the Home for you. Cape Style. "Open" Kitchen-Dining,-Living room, (Den or Office maybe with separate entrance), 2 Bedrooms up; 2 Full Baths, Enclosed Sun porch, louvered closets, Bonus Room (3rd BR?) generator back-up, , updated electric, 2 car garage, outbldg. landscaped Yard, **\$72,500**



Step Inside...

Then take a look at this 3 Bedroom, 1 1/2 Bath Cape Cod in Ft. Plain, that's in wonderful condition. It shines with it's brick fireplace, hardwood floors, & carpet, open staircase; bright Kitchen, lazy deck & att. Garage. Easily affordable & close to schools **\$75,500**



Stunning Victorian

Restored to 1896 standards (with modern conveniences). Ft. Plain 4 Bedroom, 3 Baths; high ceilings, stained glass doors, Granite Countertops; detailed woodwork; Master Suite w/ Bath, "Maid's Quarters" now a Bedroom & second Kitchen; Set amidst flowering shrubs & colorful plantings **\$285,000**



Reduced To \$89,500

All the Room you'll need to raise your Family. 3 bedrooms, 1 1/2 Baths, Laundry, Entry room; Kitchen w/Pantry, Living, Dining, Den. Huge walk-in closet with built in drawers & clothing storage. Wood flooring, 2 fireplaces, enclosed Sun Room. Garage & a nice Big Yard. **Offers?**



Only \$37,500

A Professional, or Working Couple will appreciate what little time it takes to maintain this Village Cottage .Modern Kitchen, an ole' -fashioned Bath, "studio" Bedroom, Living Room. Thermo windows, hardwood floors, a good roof & a nice Big Yard, maybe Investment for Rental?



55 Acre Minden Farm

Absolutely Gorgeous Views from this 55 Acre 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.**

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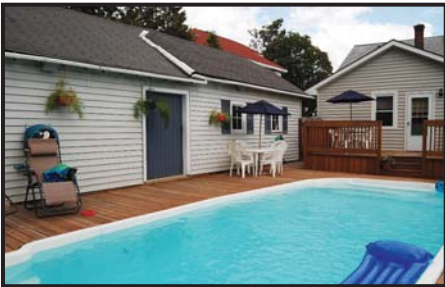
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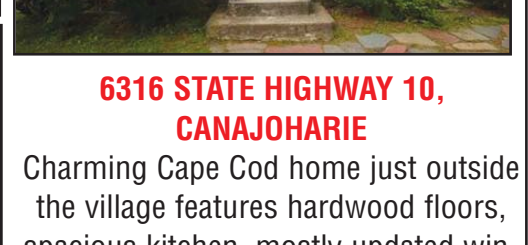
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PALATINE BRIDGE

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**



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**



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**



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



BADEAU 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**



NEW LISTING
Log Home Hunting lodge with 36 acres and state land near by. Current owner has samples of local trophies mounted on his walls. Well built log home features 3 BRs 2 Bath and wonderful views. Call for appointment and use the property this season. **Only \$249,000**



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!