

THE Original Valley Pennysaver

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Number 25

Serving the Homes of the Mohawk Valley
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January 2, 2016



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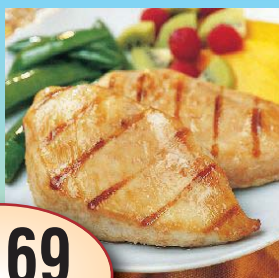
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4.7-8.7 Oz.
Select Varieties
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2004 CHEVY VENTURE, Blue, 82K, V-6, Auto, AC, PW, PL. Sale: \$4,995. **John C. Miller, Inc.** 518-762-7124. www.johncmiller.com.

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 Amy Eckler - 3rd
 Rich Meyers - 5th
 Dara Yastrzemeski - 5th
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\$2⁹⁹
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\$2⁴⁹
lb.

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\$3⁹⁹

4.4-6oz Blueberries Or Raspberries



2/\$6

8 oz. Sliced or Whole Mushrooms



2/\$4

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\$2⁴⁹
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8 oz. BY Chunk Cheese



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6 Pk. 16 oz. Busch Beer



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\$10⁹⁹ lb.

Cracked Pepper Mill Turkey
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Serving the Homes of the Mohawk Valley

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jsnyder@leepub.com

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

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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**

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Pastor Jeff Rauhauser
Sunday Service 9:30am

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

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

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

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

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

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

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

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

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

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

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

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

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

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

First Baptist Church Springfield Center, NY
Rev. - Gary Tyler
Sunday School 10:00am
Morning Worship 11:00am
Sunday night Worship 6:00pm
Wed. night Bible Study 7:00pm
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Fonda Fultonville United Methodist Church
11 Montgomery St., Fultonville
Pastor Nancy Pullen • 853-3311
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Sunday School 9:15-10:30, Coffee
Fellowship Following Service
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11am, Eve. Service 6pm, Wed. Service
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Fort Plain United Methodist Church
39 Center St., Fort Plain
Rev. Alan Griffith
Church Office 518-993-3863
Parsonage 518-993-3645
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Worship Service 11am

Freysbush United Methodist Church
Freysbush Rd., Fort Plain
518-842-1357
Rev. Cindy Leonard, Officiating
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Sunday School 10am ALL ARE WELCOME
coffee hour to follow service

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Corner of 5S & 30
Pastor Jane Hubschmitt
Sunday School 10AM
Family Worship 10:30AM

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

Grace Christian Church
20 Center St.,
St. Johnsville, NY 13452
Rev. Harry J. Teuchert
315-866-8626
Sunday School 9:30am
Worship 11:00am

Grace Episcopal Church
32 Montgomery St., Cherry Valley
315-858-4016
Fr. Kyle Grennen, Rector
Sunday School 11:00am
Holy Communion/sermon 11:00am

Grandview Baptist Church
15 Washington St., Fort Plain
518-993-9929
Pastor Dan West
Sunday School 10am
Morning Service 11am
Bible Study & Prayer Meeting,
Wednesday 6:30pm

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

Joy Fellowship
296 Co. Hwy. 119
St. Johnsville, NY 13452
518-568-3217
William Hayes Pastor
Joyce Loughran Assistant Pastor
Sunday School 9am, Morning Worship 9:30am
Wednesday Evening Worship 6:30pm

Lassellseville United Methodist Church
State Hwy. 29
Pastor Robert A. Lindsay
Worship: Sunday 9:30am
Sunday School to start soon

Lighthouse Baptist Church
1524 St. Rt. 29A, PO Box 114
Stratford, NY 13470-0114
315-429-8854
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Eve. Prayer Meeting 6:00pm; 2nd & 4th
Sunday Dinner following Morning Service
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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,
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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. Matt Draffen
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,
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Community Meal Program-Sat. Noon-1:30pm

Reformed Church of Sprakers
112 Sprakers Hill Rd
Rev. Nancy Ryan
Worship ~ 9AM
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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
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Pastor: Steve Adamoschek
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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
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Sunday Worship 10:30am

St. John's & St. Mark's Lutheran Church
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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)
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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
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Morning Service 11am, Eve. Service 6pm,
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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.
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Communion on the first & third Sundays

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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
28 Church St. Canajoharie
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Bible Study Tuesday 7 pm at 122 Moyer St. Canajoharie
Rev. Fred Jones
518-423-9115
PO Box 34 Canajoharie, NY 13317

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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.



LYDIE - 7 - 9 year old female Shepherd mix. Found on Brookmans Corner Road. Sweet and gentle, very easygoing. Good with cats and some dogs and fine with kids. Special needs.



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.



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.



DOOLEY - 2 - 3 year old black and white male Pit Bull. Found on Schultze St., Canajoharie on November 24, 2015. He's a love bug!



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



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



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



FAY - 1 - 2 year old female Boxer mix. Found in Rockwood State Forest in August 2015. Good with some dogs but not cats. Older kids only.



SHORTY - 7 year 8 month old male Beagle. Knows commands and is leash trained. Adorable!



HOPE - 1 - 2 year old female Bulldog mix. Found on Elmwood Ave. Ext., Gloversville on October 1, 2015. Sweet and friendly. Not good with cats. Fine with kids.



SNOOKIE - 5 year old female Pit Bull, 53 lbs. Sweet dog with soulful eyes and spectacular ears! Knows "sit" and gives her paw to shake. Good with some dogs, not cats. Fine with kids.



PERSIA - Large and lovely longhaired black female, 8+ years old. Came to the shelter on December 9, 2015.



TINA - 1-2 year old longhaired gray/white/tan female. Found at Nice N Easy in Fort Plain.



LIMPY - 2 - 3 year old buff and white male. Right front paw was injured. Came to the shelter on November 4, 2015.



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



CLOVER - Beautiful 2 year old female Calico. Found under a dumpster in Fonda on December 6, 2015.



BINX - 3 - 4 year old longhaired black male. Found in Palatine Bridge on November 29, 2015. Friendly and lovable.

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Fort Plain Harry Hoag student wins State Soccer Competition

by Elizabeth A. Tomlin
Fort Plain Harry Hoag 6th grader, Clayton Welch, has made quite an impression on folks across several states with his soccer playing ability.

"All of us at the Canajoharie-Fort Plain Elks Lodge are very proud of Clayton and his representation of our small lodge!" said Jeremy Whiteman, Soccer Shoot Chairman for the Canajoharie - Fort Plain B.P.O.E. #2621.

Whiteman says the Canajoharie-Fort Plain Elks Club held their Annual Soccer Shoot competition on Sept. 12 at Wiles Park in Fort Plain and again on Sept. 19 at Canajoharie.

"These make up the Local Event in the program. Clayton Welch, a student at Fort Plain Harry Hoag School won 1st place in the Boys U-12 division. He was then invited to compete at the District

Level Competition at the Boonville Elks Lodge on Sept. 27, where he placed 1st in his age group again."

From there, Welch was invited back to the

Boonville Elks Lodge on Oct. 4 to compete in the State Regional Competition.

"He again placed 1st in
Fort Plain A12



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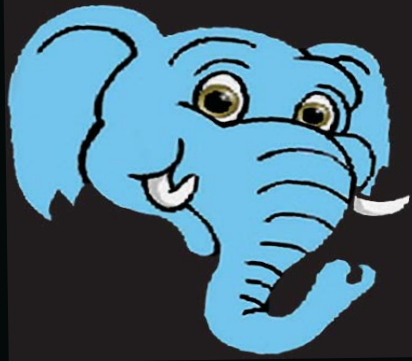
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his division," reports Whiteman. "This qualified Clayton for The New York State Championship competition on Oct. 18 at the Boonville Lodge."

Again, Welch took 1st place at the State Competition.

"We've had other competitors from our local lodge make it to the State competition, but Clayton

is the first competitor we've had make it to the Area 1 competition," said Whiteman.

Next, the Area 1 Soccer Shoot competition, met in East Windsor, CT, Nov. 6-8.

"Participants were greeted with Elks Soccer Shoot Warm-Ups and other Elks & Soccer swag," said Whiteman.

This time Clayton faced competitors from seven

states and placed 5th in the U-12 Boys Division.

"We are very proud of Clayton and all of his accomplishments!" said Clayton's mom Jennifer Welch. "Some of the kids that attended the soccer shoot play soccer year round — not just seasonal like Clayton. Just shows that hard work does pay off!"

Jennifer says Clayton would not have had this opportunity if it weren't for the Elks Soccer Shoot.

"The Elks did a wonderful job putting together a wonderful 3-day event. They really catered to the families and children that attended to make it the most enjoyable experience — from registration, meals, transportation, and your needs in general. They really go out of your way to take care of you."

And how does Clayton feel about the experience? "I feel awesome!" he remarked.



Fort Plain student Clayton Welch, poses with (from left) his dad Josh, mom Jen, Canajoharie Fort Plain Elks Lodge Exalted Ruler Charlie Vosburgh, and soccer coach Jeremy Whiteman.

Photo by Elizabeth A. Tomlin

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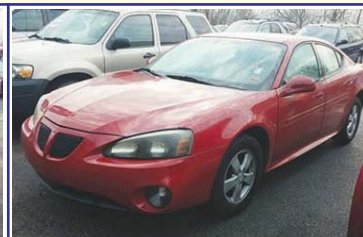
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23,000 Miles, White
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6,800 Miles, Silver
2012 Chevy Cruze LT
Std., Blue, 31,000 Miles
2012 Chevy Sonic
4 Dr., White, 42,000 Miles
2011 Chevy Cruze LT
32,000 Miles, Black
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2008 Ford Mustang
V6, Blue, Loaded, 75,000 Miles
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• HELP WANTED •

The Reformed Church of Canajoharie is looking for the right person to provide nursery care during our Sunday morning activities. (Approximately 3 hrs/wk). Applicants must have a love for children and childcare skills. A background check will be conducted on all applicants, and training in avoiding abuse will be provided. Starting wage will be \$12 per hour. EOE.

Contact the church office for details and to schedule an interview @ (518) 673-2816 or email the church office at: office@canjoreformed.org

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

THOUGHT FOR THE WEEK: "Let's 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.

GREAT SELECTION OF PRIMITIVE ITEMS to include blue decorated stoneware jugs, period blanket boxes-some in original red paint in various sizes, tools, and much more. The Gallery, 2 West Main Street, St. Johnsville, NY 13452. 518-568-5121.

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Sounds of the Season heard at Canajoharie Central School Christmas Concert

by Elizabeth A. Tomlin
Students from Canajoharie Central School district presented a delightful Holiday Concert on Dec. 15 in the Arkell Performing Arts Center at the Canajoharie High School under the direction of Mr. Nicholas Anker, Mrs. Susan Crua, Mr. Timothy Field, Mr.

Leo Milman, and accompanied by Mrs. Norma Bowley.

"I was most pleased with my student's performance. It was a first for most of the fourth graders," said Crua, Director of the East Hill Elementary Choir. "They were so enthusiastic — and that is what makes it

so much fun for everyone!"

Crua said she tries to give the students a wide variety of music to sing. This includes the traditional and familiar 'Jingle Bells' and the Burgundian 18th century piece 'Pat a Pan'.

"I also impress upon them (the students) the

need to learn concert etiquette as an audience member," commented Crua. "This group is well on their way to performing more challenging music for the spring!"

Field directed the 7th and 8th grade band in the concert.

"I am so proud of our students for an outstand-

impressed me with their drive and determination to learn so quickly and be a part of the ensemble."

Field said the more experienced students in the band had also matured remarkably as musicians and embraced leadership roles within the ensemble.

Several of the students played solos in the concert.

Field extends a warm "Thank you!" to all parents, faculty and staff for their loyal support of the Music Program at Canajoharie.



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5th graders Alis Fruehstorfer and Olivia Schaffer play the drums in the performance of 'Pat a Pan'.



Susan Crua directs the East Hill Elementary Choir in their performance of 'Winter Fantasy'.

Photos by Elizabeth A. Tomlin



Leo Milman leads and directs the 6th grade orchestra in 'O Come, O Come Emmanuel'.

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Friday, Jan. 1st

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Saturday, Jan. 2nd

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- ◆ Fried Scallops w/Potato & Veg

Sunday, Jan. 3rd

- ◆ Garbage Wrap w/Home Fries
- Breakfast Only • Closed at 12:30pm

Monday, Jan. 4th

- ◆ ALL YOU CAN EAT PANCAKES 3-7 PM
- ◆ Garlic Butter Steak w/Potato & Veg
- ◆ Cheeseburger Cold Plate

Tuesday, Jan. 5th

- ◆ Tuna Noodle Casserole
- ◆ Seafood Wrap w/FF

Wednesday, Jan. 6th

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

Thursday, Jan. 7th

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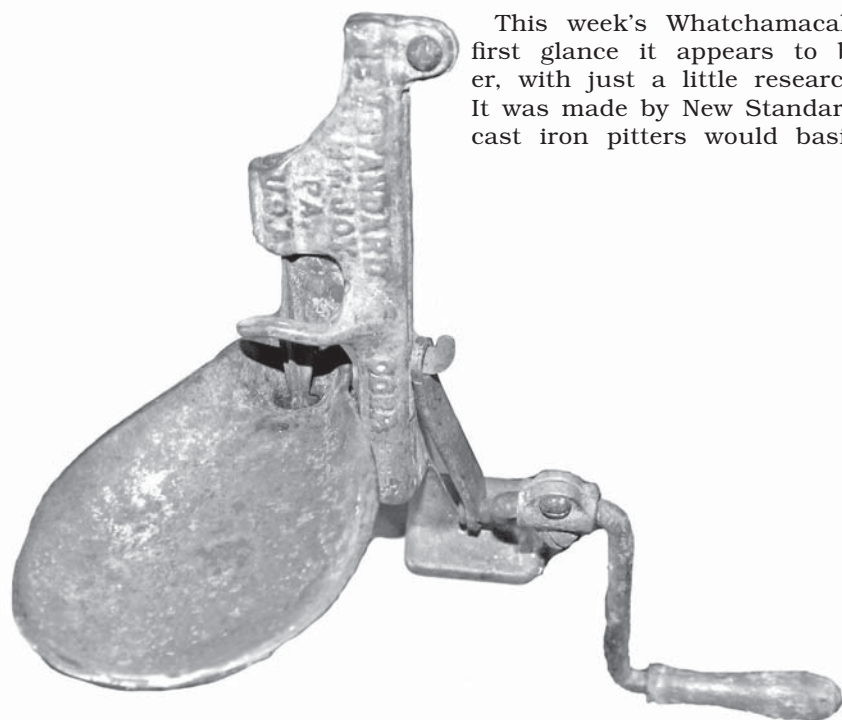
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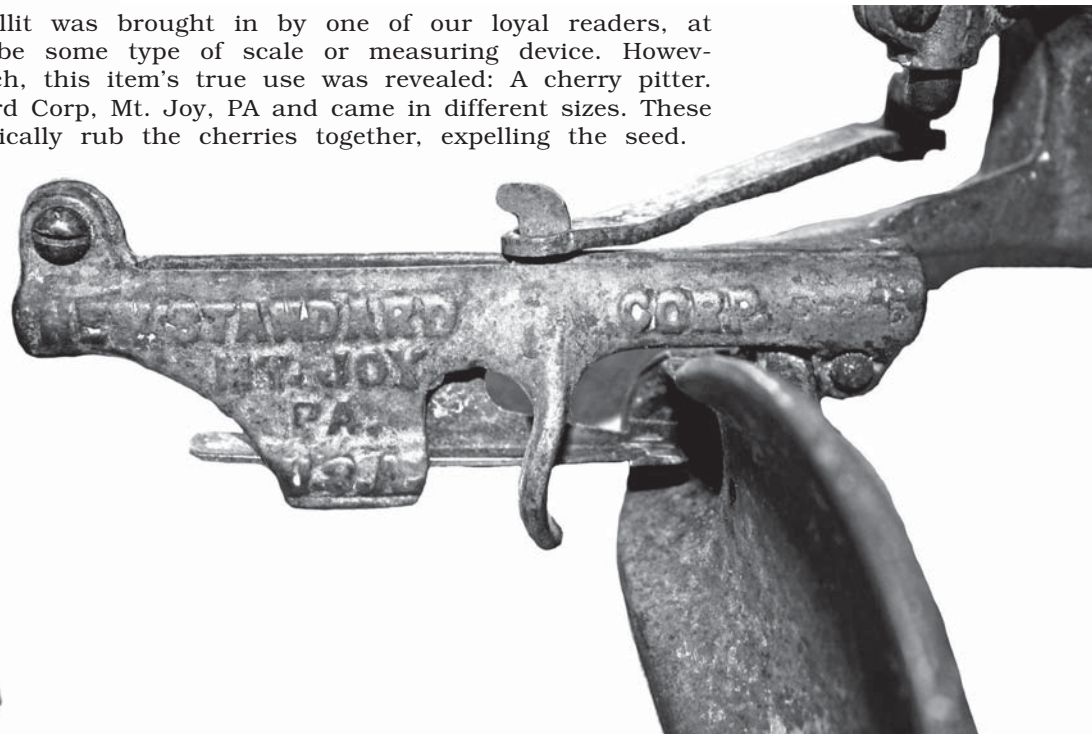
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Whatchamacallits



This week's Whatchamacallit was brought in by one of our loyal readers, at first glance it appears to be some type of scale or measuring device. However, with just a little research, this item's true use was revealed: A cherry pitter. It was made by New Standard Corp, Mt. Joy, PA and came in different sizes. These cast iron pitters would basically rub the cherries together, expelling the seed.



Do you have your own Whatchamacallit?

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

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FOR SALE: 1998 Dodge Neon \$500 315-956-2494

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Calendar of events

ORIGINAL VALLEY PENNYSAVER

NOTE: Calendar entries must arrive at the Original Valley Pennysaver office by Tuesday, December 29th for them to be included in the calendar of events for our Saturday, January 9th 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

GUN AND SPORTSMAN AUCTION WEDNESDAY DECEMBER 30TH 6:00PM JR'S Auction 7403 St Hwy 5 St Johnsville NY 518-993-4668 Consignments Wanted of Guns, Ammunition, Fishing Tackle, Canoes, Kayaks, Boats, Knives, Hunting Clothes, Traps and more!! If you have and you want to sell it this is the place to bring!! We have lots of buyers at every Auction!! Bring it on!! 518-993-4668

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

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 In-

Calendar A19

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!

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Monday, Dec. 21st - Sold 270 Head. Cull ave. \$.65 Top cow \$.76, bull calves top \$2.08, heifer calf top \$1.90, Dairy feeders \$.58 - \$.75, Jewel Grade Dairy ave. \$1450 top cow \$2400

Selling machinery & equip. at 11AM for creditor: White 2-70 2WD Tractor w/loader; Belarus 520A Tractor; Wic Bedding chopper; JD MX8 8' Rotary Mower, Cub Cadet SLTX1054 lawn mower w/54" deck; Stall hoops; stall clamps; DeLaval milker claws; DeLaval milker pails; DeLaval DV-300 Automatic shut off units (parts) plus other misc. items found. Also selling a Bale saw, NH 155 Manure Spreader. Items that will be sold in absentee that are still on the farm: Sunset 735 Bulk tank model MC-735PX; A3 Plate Heat Exchanger pre-cooler; Tecumseh Compressor; Vaughn Electric hot water heater; DeLaval 2" stainless pipeline in milk house & parlor; Complete DeLaval milking & wash system; 3" PVC vacuum line; Surge Alamo 8HP Vacuum pump; BouMatic 10 HP vacuum pump; Sentinel Mark II vacuum controller. Call Sale barn for an appointment to look at the milking equip. at the farm.

Monday, Jan. 4th - Normal Monday Sale & Monthly Fat Cow & Feeder Sale

Monday, Jan. 11th - Normal Monday Sale & Monthly Heifer Sale

Monday, Jan. 18th - Normal Monday Sale & Monthly Sheep, Lamb, Goat & Pig Sale

Wednesday, Jan. 20th - Denver, Colorado. 2016 Breeder's Rocky Mountain Wagyu Sale. Accepting Wagyu consignments - call for more information.

Sales to watch for:

Sat. March 26, 2016 - 11:30 AM Spring Premier All-Breed Sale (note date change)-accepting consignments anytime.

Friday, April 1st - Alfred State Spring Fling - All breeds - Alfred, NY.

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

Sat. Oct. 29, 2016 - 11:30AM Fall Premier All-Breed 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 Web site for any last minute updates.**

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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, COLLECTABLES CONSIGNMENT AUCTION!!
Tuesday, Dec. 29th 5:00pm - 7403 St Hwy 5 St. Johnsville, NY 13452
 Already consigned is a big Estate from Syracuse and much more!!
 And we will also be selling our regular Consignments and Furniture as well!!
 We always have lots of items to be sold over auction!!

Guns, Sporting Goods, and New Tools Auction!!
Wednesday, Dec. 30th 6:00pm - 7403 St Hwy 5 St. Johnsville, NY 13452
 Already consigned is a very nice Rem model 1100 12 ga. skeet gun w/2 extra barrels, lots of new fishing tackle and sporting goods from a local gun shop, lots of ammunition, a large selection of brand new tools, and much more more!! Guns, Ammunition, Sporting Goods, Fishing, Hunting, Knives, New Tools, and much more!! Don't miss this Auction!! Don't Miss Out Consign Your Good Items Now! More Guns still coming!

Special New Year Antique Consignment Auction!!
Saturday, Jan. 2nd 10:00am - 7403 St Hwy 5 St. Johnsville, NY 13452
ALREADY HERE FOR THIS AUCTION: Is a Baby Grand Piano, Marble Top Wash Stand, Antique Serpentine Front Vanity, Parlor Bench, 3 Drawer Spool Cabinet, Cobleskill Undertaker Sign, Paintings, Early Lamps, Mahogany Drop Leaf Tables, Empire Drop Leaf Table, Empire Game Tables, and a Large Trailer Load of Antique Furniture just came in from a Syracuse Estate and much more still coming!! Bring Your Quality Items!! Don't Miss Out Consign Your Good Items Now!!

Food And Grocery Auction - Wednesday, Jan. 6th 6:00pm
 Groceries, Food, Snacks, Chips, Cheese, Meats, Cereal, Yogurt, Toilet Paper, Paper Towels, & More!! Food Auction Always the first Wednesday of the Month!!

HUGE BENEFIT & SMALL ANIMAL AUCTION!!!
Saturday, Jan. 16th 10:00am
 Benefit Auction will be held in the main Auction Hall!! Bring Something Buy Something! Chicken BBQ, Subs, Ham and Cheese, lots of food!! Donated Items Wanted, New Tools, Used Tools, Furniture, Sheds, Lumber, Gift Certificates, Antiques, Food, Baked Goods, and more!!
 Benefit is for 3 Amish Medical/Hospital Bills.
 In conjunction with Benefit Auction, we will also have our Regular Small Animal Auction!! Small Animal Auction will be held in the Pole Barn!! Consignments wanted for Goats, Sheep, Calves, Ducks, Chickens, Rabbits, Farm Related Items, Tools, Tack, Shovels, Rakes, Forks and more!! This is the place to sell if you have sellable items!!



KING'S

Sat., January 2nd Consignment Auction ~ 6:33pm

Thurs., January 7th Food Auction ~ 6:33pm

Sat., January 9th Consignment Auction ~ 6:33pm

Sun., January 10th 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	44
45	46	47			48	49						
50					51					52		
53					54					55		

- ACROSS**
1 Lustrous black
4 Corned beef concoction
8 Into the sunset
12 Unoriginal one
13 La Scala show-stopper
14 Related
15 Vitamin B-1 deficiency
17 Kindly bloke
18 Submit
19 Pi follower
21 Schedule abbr.
22 Moulin Rouge dance
- 26 Book of maps
29 Yank
30 Discoverer's cry
31 Seethe
32 Historic boy king
33 "Big Brother" host Julie
34 Census datum
35 Census datum
36 Ad for an upcoming broadcast
37 Chocolatey treat
39 401(k) alternative
40 Pompous sort
41 Halo
- 45 Opposite of 8-Across
48 Samoan port city
50 United nations
51 Stench
52 Under the weather
53 "Little Women" woman
54 Preschoolers
55 Caustic solution
- DOWN**
1 Pokes
2 Duel tool
3 Gull's cousin
4 Customs
5 Gladiators' venue
6 Knightly address
7 Tonsorial task
8 Cart
9 — out a living
10 Sermon subject
11 Stick with a kick
16 Perfect
20 Crone
23 Silver salmon
24 Throat-clearing sound
25 Taboo act
26 Common rhyme scheme
27 Takeout order
28 Property claim
29 Monkey suit
32 Sawbuck
33 Muscle woe
35 "Help!"
36 Rap sheet data
38 Sheetload of cookies
39 Gold mold
42 \$50, in "Monopoly"
43 Unattractive
44 Unrivaled
45 Recede
46 Hearty brew
47 Toper
49 Big fuss

HOCUS-FOCUS

BY HENRY BOLTINOFF



Find at least six differences in details between panels.



Differences: 1. Bench is missing. 2. Sun is missing. 3. Cap is different. 4. Zipper is missing. 5. Scarf is shorter. 6. Poster is missing.

Weekly SUDOKU

by Linda Thistle

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

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.

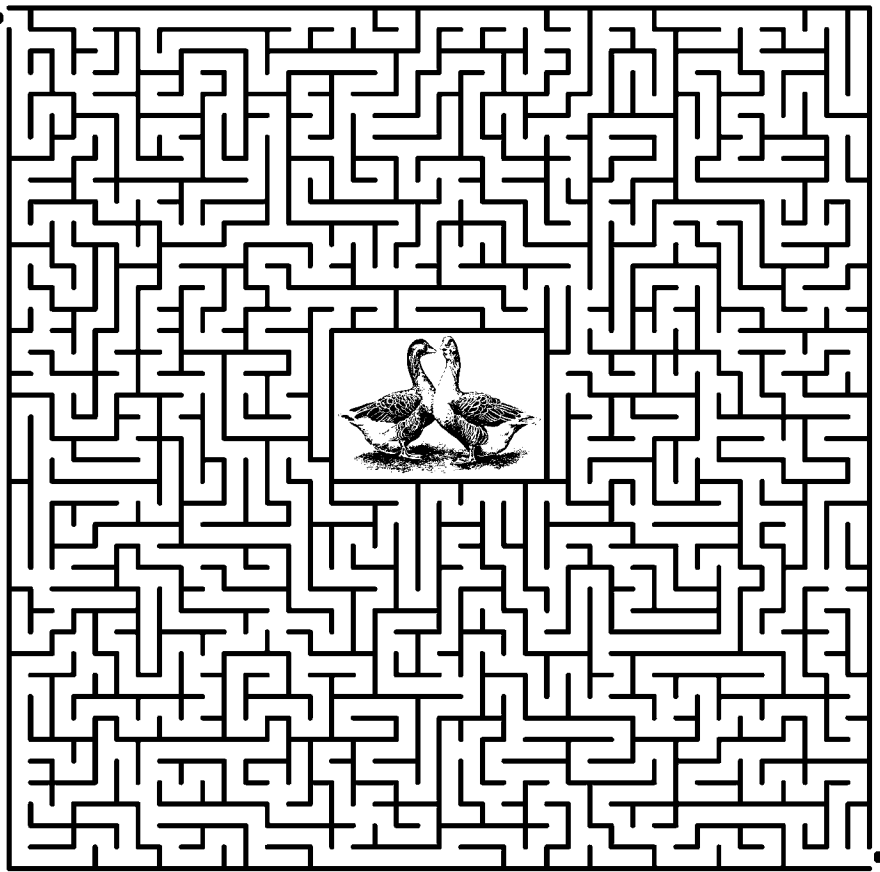
DIFFICULTY THIS WEEK: ★

★ Moderate ★★ Challenging
★★★ HOO BOY!

© 2015 King Features Synd., Inc.

Mega Maze

©2015 King Features Syndicate, Inc.



Amber Waves

by Dave T. Phipps



**"There is no security on this earth;
there is only opportunity."
— Douglas MacArthur**

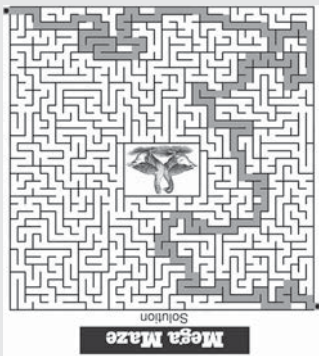
Douglas MacArthur was an American Five-Star General and Chief of Staff of the United States Army. He played a prominent role in World War II and received the Medal of Honor.

ANSWERS

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

Answer

Weekly SUDOKU



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

Solution time: 27 mins.

Answers

King Crossword

Real estate...

New beginnings

Calendar of events

door 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.

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**
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Happy New Year!



(3301) Canajoharie 3+ BR home has a brand new roof. New hot water heater this year. Other updates over the years. Deep lot with 2 car garage and heated studio. **NOW \$114,500**



(293) Fort Plain 4BR country home has a newly remodeled kitchen with granite counters. Awesome oversized deck for the family bar-b-ques. Vinyl siding. Metal roof. **\$169,000**



(203) Canajoharie home has been completely upgraded and tastefully decorated. Finished lower level adds living space or separate apartment with own entrance. **NOW \$162,000**



(156) Palatine Bridge 3 BR home has stair lifts to basement and 2nd floor. BR and bath on first floor. Includes central air. Deal fell through, looking for another offer **\$69,000**

RE Richard Euler
Real Estate
Licensed Real Estate Broker

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



Happy New Year

Thank you to an amazing community for all your support throughout the year. It's people like you who help make our community stronger every day.

Our tree sales this year were phenomenal. We sold over 700 trees thanks to your support

Also a very special thank you to all the merchants who helped.

Looking forward to serving you in 2016.

Joseph Hanifin - President
Jeff Smith - Fire Chief



LIVINGSTON'S MASSIVE! YEAR-END CLEARANCE SALE



- Floor Samples
 - New Introduction Items
 - Cancelled Special Orders
- EVERYTHING PRICED TO SELL!**

**FINANCE YOUR PURCHASE
INTEREST FREE
FOR UP TO 3 YEARS!**

**\$SAVE \$100s
EVEN \$1,000s**



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Mattress Specials

From



restonic

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FULL SETS \$279**

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SHEET SET**

With Any Sealy
or Restonic
Mattress Set
Purchase

*Must present this coupon. Not to be
combined with any other offer. Exp. 1/31/16

COUPON

**TAKE
\$50 OFF**

Your Purchase
\$500 - \$1000

*Mattress products and
clearance items excluded

*Must present this coupon. Not to be
combined with any other offer. Exp. 1/31/16

COUPON

**TAKE
\$25 OFF**

Your Purchase of
\$25 - \$500

*Mattress products and
clearance items excluded

*Must present this coupon. Not to be
combined with any other offer. Exp. 1/31/16

COUPON

**TAKE
\$100 OFF**

Your Purchase of
\$1000 and up

*Mattress products and
clearance items excluded

*Must present this coupon. Not to be
combined with any other offer. Exp. 1/31/16



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*30 Mile Radius



REAL ESTATE GUIDE

Supplement to the Original Valley Pennysaver

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January 2016



Junell Gray ~ Licensed Real Estate Broker/Owner



152 Devendorf Road, Amsterdam, NY 12010

Office (518) 588-5141

JunellRealty@yahoo.com • JunellRealty.com



"Because Your Move Matters"



Local, Honest & Dependable. Call today for all your real estate needs.

*To All, Happy Holidays & Happy New Year!
Thank You for a wonderful 2015,
I appreciate all the community support
& business I have been
blessed with.*
Junell Gray



NEW LISTING

\$65,000

**391 Hickory Hill Rd.,
Fort Plain**

This is a 3/4BR home w/2 full baths, newer furnace, Town of Palatine, Ft. Plain School District, large 4 car garage, bonus room above & situated in the country on 0.58 +/- acres.

This is a handyman special. Conventional, 203k loan or Cash buyers only. Lots of potential here!



NEW LISTING

\$129,500

**114 Old Route 80,
Fort Plain**

**WHAT A GORGEOUS HOME
& WHAT A HUGE GARAGE!**

This is a 3BR, 2 full bath ranch w/a 2 car garage, situated on 1.2 +/- acres. Finished basement could be used for an in-law apt. Fenced yard for the pets or kids & above-ground pool. NO FLOOD ZONE HERE!



NEW LISTING \$369,900

**161 Honeywell
Corners Road,
Broadalbin**

THERE IS A TON OF GORGEOUS HOME HERE. 4/5BRS, 2 1/2 BATHS ON 3+/- ACRES IN BROADALBIN Broadalbin-Perth School. Home is only 8 yrs. old, CUSTOM built w/9ft. ceilings, full basement, CENTRAL AIR, RADIANT HEAT, PROPANE FURNACE & only 20 mins. to Saratoga & mins. to Sacandaga Lake.



**NEW LISTING
\$134,900**

**119 North Toll St.,
Scotia**

This home is so deceiving, it offers so much more space than what meets the eye w/4BRS (2 down & 2 up). This home has a lot of updates that scream STYLE & COZINESS! Beautiful hardwood floors, 1 car garage, deck, full basement & attic storage area.



**Just Listed at
\$235,000**

**489 Sara Lib Rd.,
Charleston**

This is a beautiful, completely remodeled 3BR, 2 full bath home w/a 2 car attached & 2 car detached garage on 3.3+/- acres, FONDA-FULTONVILLE SCHOOL DISTRICT, located in a nice country setting off the beaten path & has a brand new kitchen w/cherry cabinets, granite countertops & offers an open concept. CALL TODAY!



**Just Listed at
\$124,900
213 Brookside Ave.,
Amsterdam**

What a CUTE 3BR, 2 full bath home this is. Offers nice old woodwork inside, lots of kitchen cabinet space, 1 car garage, fenced yard, full basement & convenient location that is close to shopping & dining.



**Just Listed
LAND \$50,000**

**34 ACRES
Route 29, Broadalbin**

Seriously where can you buy 34+/- Acres w/984+/- feet of road frontage in Broadalbin & Broadalbin Perth School District? Great location to build your next home on or business. Just mins. to Saratoga County. Do NOT miss this opportunity!



**NEW AT ONLY
\$174,000
12 Tilton Rd.,
Palatine Bridge**

This is practically a NEW home. New siding, new windows, new master bdrm on 1st floor, new seamless gutters & much more. 5 BDRMs, 2 full baths, nice lot, & on a dead end road.



**Just Listed
\$158,900
306 W. State St.,
Johnstown**

Over 3,000 sq. ft. of home here. 4 BDRMs, 1 1/2 baths, large 2 car garage with studio above it, home offers a ton of CHARACTER, meticulously maintained as it is sellers pride & joy. Taxes are only \$3,300 annually.

STEPS to Buying a Home

Buying your home is an exciting experience and it may be the largest financial investment you will ever make. Taking the time to learn about the steps involved in the buying process will help ensure that you purchase a quality home at a price you can afford. There are seven basic steps to buying a home:

Step 1. Prepare for home ownership

- Begin by seeking homebuyer education. You can contact The U.S. Department of Housing and Urban Development (HUD) to find an approved provider of homebuyer education in your area. Visit the HUD website or call 1-800-569-4287.

- Monitor your credit record. Get a free copy of your credit report and if necessary, take steps to improve your credit score. Your credit score is a key factor in determining the rate of interest that you will pay for your mortgage loan. Generally, a higher credit score will qualify you for a lower interest rate.

- Figure out what you can afford. It will save you time, energy, and money if you have a realistic picture of what you need and how much you can afford before you start shopping for a home.

- Choose the type of home that fits your lifestyle, in a location that has the amenities and community services that you want.

- Know your rights. You have the right to equal housing opportunities; disclosure of settlement costs; and protection from predatory lending practices. Your home mortgage will probably be the one of the largest loan contracts you ever sign. Take the time to know your rights before you start shopping for a home and a loan.

Step 2. Shop for a Loan

- Comparison shop. Gather all the information you need to complete the mortgage loan application. Then compare the different types of mortgages that each lender offers and the tradeoffs associated with each option. You may want to create a comparison chart to record and compare the terms of different loans and lenders.

- You can avoid paying for private mortgage insurance if you have a down payment that equals at least 20 percent of the purchase price.

- Learn about home buying programs in your state that can lower your costs and mortgage payment.

- Get pre-qualified for a loan. When you are ready to make an offer, you will be in a better position to have your offer accepted if you are prequalified or preapproved for a loan.

Step 3. Shop for a home

- Know your housing priorities, including the type of structure, size, location, and community services that are important to you.

- Decide whether you want to use the services of a realtor. Realtors are familiar with the housing market and can assist you in finding the house that meets your needs. The seller generally pays the realtor's commission to help sell the property, which means that the realtor will try to get the best sales price and terms for the seller. To get the best outcome for yourself, you may want to hire your own realtor to represent your interests as the buyer.

- Know housing market trends before you start looking for a home. In a buyer's market, there are a lot of homes for sale, with relatively few buyers, so sellers have to offer potential buyers additional incentives. In a seller's market, there are a lot of buyers and relatively few homes, so sellers are likely to drive a hard bargain, and the home you want may be sold before you have a chance to make the offer.

Step 4. Make an offer

- Make an offer that is realistic. Offers are usually conditional on the home inspection (see step 5), appraisal, having a clear title, and final approval of the loan.

- Provide an earnest money deposit. The earnest money deposit lets the seller know that you are serious about wanting to purchase the home. In most cases, if you retract your offer, the seller keeps the deposit.

- Get pre-approved for a loan to give yourself a stronger negotiating position.

- Negotiate the deal. When you make an offer, the interested seller usually will negotiate back and forth with you until you reach a joint agreement. Every point in the contract is negotiable, but it is usually best to know common practices and accepted standards in the negotiation of the contract before you start the process.

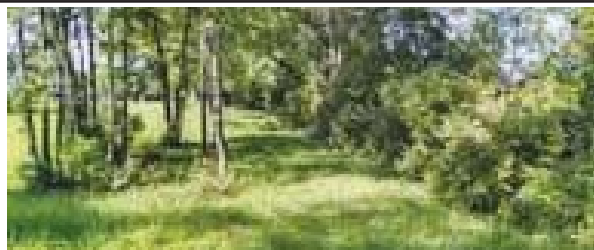
Step 5. Get a home inspection

- A home inspection report provides an in-depth and impartial evaluation of any problems with the property. Your realtor and lender will have suggestions regarding who to use. The charge for the inspection will be



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 Licensed Associate Real Estate Broker
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 pgeniti139@gmail.com

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 BEDROOMS 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 BEDROOMS 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 NEWER 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.



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.

STEPS to Buying a Home cont'd

added to your closing costs unless the seller has agreed to pay for the report.

- When you make a written offer on a home, you need to insist that the contract state that the offer is contingent on a home inspection conducted by a qualified inspector.
- If you are satisfied with the results of the inspection, then your offer can proceed, but be sure to negotiate and include, in writing, any financial adjustments, repairs or replacements that the seller agrees to make as a result of issues identified in the inspection report.

Step 6. Get homeowners insurance

- Learn what is covered by homeowner's insurance and what type of policy to purchase.
- Shop for a policy. Remember to consider flood and earthquake insurance if appropriate.
- Know how to read the policy and file a claim.

Step 7. Close the deal

- The final step in the home buying process is called the "closing" or "settlement." The closing usually takes place using the services of a settlement agent who oversees the transfer of the property from the seller to the buyer.
- Prior to closing, you need to secure the services of a title company. The title company provides you with title insurance and often serves as the settlement agent. Title insurance

protects you and the lender from claims by others against your new home.

- The settlement agent will set up escrow to manage the transfer of the property. All documents, deeds, titles, funds and conditions of the sale are collected in escrow and monitored by the settlement agent. When all of the conditions specified in escrow agreement have been met, you and the seller will be instructed to make an appointment to sign the paperwork that will finalize the closing.
- Before you go to the closing, understand the Real Estate Settlement Procedures Act (RESPA) and the protections that it offers you. Lenders are required to give you paperwork that outlines the costs you will incur in receiving the loan. These documents include the charges you will likely pay at closing and an estimate of your monthly mortgage payments, a Settlement Statement that details all closing costs, and a Truth-in-Lending Statement that outlines all of the specifics of the loan.
- Prepare ahead for closing day. At closing, you will sign numerous papers that make the sale final. Make sure that you have a good idea of what the settlement costs should be so that you can check the paperwork for errors before you sign. You will be required to bring picture ID and a cashier's check to cover the closing costs.

The transaction is recorded with the county within a day or two of closing. After the recording, you will be given the keys to your new home!

Source: www.extension.org



BETH WANMER
Licensed Real Estate Salesperson
Cell: 518-420-5953 • Office: 518-212-2503
bethwanmer@gmail.com
4781 St. Hwy 30, Amsterdam, NY 12010 • 518-212-2503

SOLD

CHURCH
MLS 201504601
\$13,000

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



11 CENTER
MLS 201519124
\$49,000

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.



27 MAIN
MLS 201519125
\$44,999

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.



810 FONCLAIR MLS 201513963 **\$58,000**

ADORABLE 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

Pending



136 JACKSON MLS 201507982 **\$125,000**

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.



7 PENNY
MLS 201513963
\$169,000

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.



129 SECOND
MLS 2015507964
\$225,000

REDUCED! Own a piece of paradise with over 500 feet HRRD waterfront on Sacandaga Reservoir/Kenyetto 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.



4360 STHWY 30 MLS 2021522111 **\$439,000**

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.



ADK REALTY



518-835-ADKS (2357)
www.ADKSrealty.com
 Email: mel@adksrealty.com
 2144 State Hwy. 10,
 Caroga Lake, NY 12032



MaryEllen Charles,
 NYS Licensed RE Broker/Owner
 Cell: 518-705-5616

FALLING LEAVES MEANS FALLING PRICES!



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



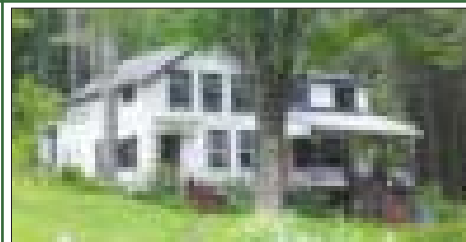
\$349,900 CAROGA LAKE

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!



\$155,000 70 ACRES BLEECKER

Beaver Brook Historic Adirondack home. 4-5BRs, 2 full baths. Beautiful stone fireplace in the over sized living room. Very large eat-in kitchen with pantry. This home has lovely woodwork throughout this classic home. There is plenty of room here, main floor laundry. Year round living with a full basement. This should be seen in person to appreciate the wonderful qualities.



COMMERCIAL
REDUCED

**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.



REDUCED

\$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!**

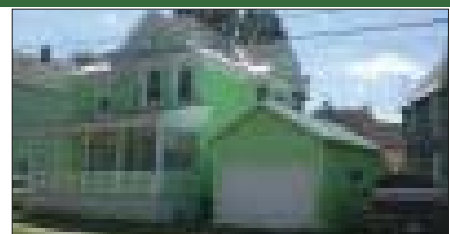
Borders State land!
 Suite style 4 BR/3.5 BA custom home on 110 acres.
 Buy it all or just buy the house & 110 acres **\$450,000** Or just the adjoining land consisting of 120 acres **\$130,000**



**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



\$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.



PENDING

**\$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.



**REDUCED \$199,000 BLEECKER FARM
 WITH 90 ACRES**

Super big country home with barn, 2 car garage, open fields, woods and even a sand pit! This homestead has everything an independent farm would like. The house has 4BRs, 2 full tiled baths. Adjoining the oversized bedroom up is a beautiful den, 5th bedroom, family room or a deluxe man cave. Come see!

NEW LISTINGS: www.ADKSRealty.com

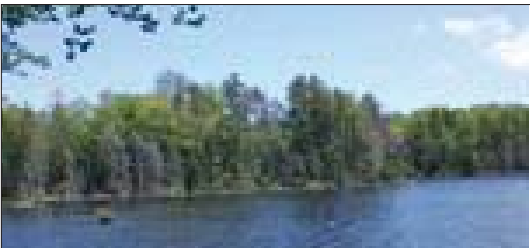


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NYS Licensed RE Broker/Owner
Cell: 518-705-5616

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!!



\$105,000 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 fire-place & 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.



\$750,000 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!



\$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 \$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.



\$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 \$24,900 EAST STONER LAKE 1 ACRE LOT

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



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



224,900 253 COUNTY HIGHWAY 11

14.80 acres borders state land! Very private, set back off the town maintained road. 3BRs, 2 full baths. Huge master suite with oversized bath & walk-in closets. Plenty of living space with an upstairs extra large family room. Open floor plan with gourmet kitchen and stainless appliances.

Large living and dining room to enjoy the stone fireplace w/insert. There is a separate laundry room. A big front porch with hot tub to soothe your bones after playing in Sportsman's paradise! Huge 2 car garage plus a pole barn to store your toys. The acreage is wooded with a stream running thru the back portion. Sportsman's Paradise!



\$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

REVERSE Mortgages

<p>How do Reverse Mortgages Work?</p> <p>When you have a regular mortgage, you pay the lender every month to buy your home over time. In a reverse mortgage, you get a loan in which the lender pays you. Reverse mortgages take part of the equity in your home and convert it into payments to you — a kind of advance payment on your home equity. The money you get usually is tax-free. Generally, you don’t have to pay back the money for as long as you live in your home. When you die, sell your home, or move out, you, your spouse, or your estate would repay the loan. Sometimes that means selling the home to get money to repay the loan.</p> <p>There are three kinds of reverse mortgages: single purpose reverse mortgages — offered by some state and local government agencies, as well as non-profits; proprietary reverse mortgages — private loans; and federally-insured reverse mortgages, also known as Home Equity Conversion Mortgages (HECMs).</p> <p>If you get a reverse mortgage of any kind, you get a loan in which you borrow against the equity in your home. You keep the title to your home. Instead of paying monthly mortgage payments, though, you get an advance on part of your home equity. The money you get usually is not taxable, and it generally won’t affect your Social Security or Medicare benefits. When the last surviving borrower dies, sells the home, or no longer lives in the home as a principal residence, the loan has to be repaid. In certain situations, a non-borrowing spouse may be able to remain in the home. Here are some things to consider about reverse mortgages:</p> <p>There are fees and other costs. Reverse mortgage lenders generally charge an origination fee and other closing costs, as well as servicing fees over the life of the mortgage. Some also charge mortgage insurance premiums (for federally-insured HECMs).</p> <p>You owe more over time. As you get money through your reverse mortgage, interest is added onto the balance you owe each month. That means the amount you owe grows as the interest on your loan adds up over time.</p> <p>Interest rates may change over time. Most reverse mortgages have variable rates, which are tied to a financial index and change with the market. Variable rate loans tend to give you more options on how you get your money through the reverse mortgage. Some reverse mortgages — mostly HECMs — offer fixed rates, but they tend to require you to take your loan as a lump sum at closing. Often, the total amount you can borrow is less than you could get with a variable rate loan.</p> <p>Interest is not tax deductible each year. Interest on reverse mortgages is not deductible on income tax returns — until the loan is paid off, either partially or in full.</p>	<p>You have to pay other costs related to your home. In a reverse mortgage, you keep the title to your home. That means you are responsible for property taxes, insurance, utilities, fuel, maintenance, and other expenses. And, if you don’t pay your property taxes, keep homeowner’s insurance, or maintain your home, the lender might require you to repay your loan. A financial assessment is required when you apply for the mortgage. As a result, your lender may require a “set-aside” amount to pay your taxes and insurance during the loan. The “set-aside” reduces the amount of funds you can get in payments. You are still responsible for maintaining your home.</p> <p>What happens to your spouse? With HECM loans, if you signed the loan paperwork and your spouse didn’t, in certain situations, your spouse may continue to live in the home even after you die if he or she pays taxes and insurance, and continues to maintain the property. But your spouse will stop getting money from the HECM, since he or she wasn’t part of the loan agreement.</p> <p>What can you leave to your heirs? Reverse mortgages can use up the equity in your home, which means fewer assets for you and your heirs. Most reverse mortgages have something called a “non-recourse” clause. This means that you, or your estate, can’t owe more than the value of your home when the loan becomes due and the home is sold. With a HECM, generally, if you or your heirs want to pay off the loan and keep the home rather than sell it, you would not have to pay more than the appraised value of the home.</p> <p>Types of Reverse Mortgages</p> <p>As you consider whether a reverse mortgage is right for you, also consider which of the three types of reverse mortgage might best suit your needs.</p> <p>Single-purpose reverse mortgages are the least expensive option. They’re offered by some state and local government agencies, as well as non-profit organizations, but they’re not available everywhere. These loans may be used for only one purpose, which the lender specifies. For example, the lender might say the loan may be used only to pay for home repairs, improvements, or property taxes. Most homeowners with low or moderate income can qualify for these loans.</p> <p>Proprietary reverse mortgages are private loans that are backed by the companies that develop them. If you own a higher-valued home, you may get a bigger loan advance from a proprietary reverse mortgage. So if your home has a higher appraised value and you have a small mortgage, you might qualify for more funds.</p> <p>Home Equity Conversion Mortgages (HECMs) are federally-insured reverse mortgages and are backed by the U. S. Department of Housing</p>	<p>and Urban Development (HUD). HECM loans can be used for any purpose.</p> <p>HECMs and proprietary reverse mortgages may be more expensive than traditional home loans, and the upfront costs can be high. That’s important to consider, especially if you plan to stay in your home for just a short time or borrow a small amount. How much you can borrow with a HECM or proprietary reverse mortgage depends on several factors:</p> <ul style="list-style-type: none">• your age,• the type of reverse mortgage you select,• the appraised value of your home,• current interest rate,• a financial assessment of your willingness and ability to pay property taxes and homeowner’s insurance. <p>In general, the older you are, the more equity you have in your home, and the less you owe on it, the more money you can get.</p> <p>Before applying for a HECM, you must meet with a counselor from an independent government-approved housing counseling agency. Some lenders offering proprietary reverse mortgages also require counseling.</p> <p>The counselor is required to explain the loan’s costs and financial implications. The counselor also must explain the possible alternatives to a HECM — like government and non-profit programs, or a single-purpose or proprietary reverse mortgage. The counselor also should be able to help you compare the costs of different types of reverse mortgages and tell you how different payment options, fees, and other costs affect the total cost of the loan over time. You can visit HUD for a list of counselors, or call the agency at 1-800-569-4287. Counseling agencies usually charge a fee for their services, often around \$125. This fee can be paid from the loan proceeds, and you cannot be turned away if you can’t afford the fee.</p> <p>With a HECM, there generally is no specific income requirement. However, lenders must conduct a financial assessment when deciding whether to approve and close your loan. They’re evaluating your willingness and ability to meet your obligations and the mortgage requirements. Based on the results, the lender could require funds to be set aside from the loan proceeds to pay things like property axes, homeowner’s insurance, and flood insurance (if applicable). If this is not required, you still could agree that your lender will pay these items. If you have a “set-aside” or you agree to have the lender make these payments, those amounts will be deducted from the amount you get in loan proceeds. ou are still responsible for maintaining the property.</p>	<p>The HECM lets you choose among several payment options:</p> <ul style="list-style-type: none">• a single disbursement option — this is only available with a fixed rate loan, and typically offers less money than other HECM options.• a “term” option — fixed monthly cash advances for a specific time.• a “tenure” option — fixed monthly cash advances for as long as you live in your home.• a line of credit — this lets you draw down the loan proceeds at any time, in amounts you choose, until you have used up the line of credit. This option limits the amount of interest imposed on your loan, because you owe interest on the credit that you are using.• a combination of monthly payments and a line of credit. <p>You may be able to change your payment option for a small fee.</p> <p>HECMs generally give you bigger loan advances at a lower total cost than proprietary loans do. In the HECM program, a borrower generally can live in a nursing home or other medical facility for up to 12 consecutive months before the loan must be repaid. Taxes and insurance still must be paid on the loan, and your home must be maintained.</p> <p>With HECMs, there is a limit on how much you can take out the first year. Your lender will calculate how much you can borrow, based on your age, the interest rate, the value of your home, and your financial assessment. This amount is called your “initial principal limit.”</p> <p>Generally, you can take out up to 60 percent of your initial principal limit in the first year. There are exceptions, though.</p> <p>Shopping for a Reverse Mortgage</p> <p>If you’re considering a reverse mortgage, shop around. Decide which type of reverse mortgage might be right for you. That might depend on what you want to do with the money. Compare the options, terms, and fees from various lenders. Learn as much as you can about reverse mortgages before you talk to a counselor or lender. And ask lots of questions to make sure a reverse mortgage could work for you — and that you’re getting the right kind for you.</p> <p>Here are some things to consider:</p> <ul style="list-style-type: none">• Do you want a reverse mortgage to pay for home repairs or property taxes? If so, find out if you qualify for any low-cost single purpose loans in your area. Staff at your local Area Agency on Aging may know about the programs in your area. Find the nearest agency on aging at eldercare.gov, or call 1-800-677-1116. Ask about “loan or grant
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REVERSE Mortgages cont'd

programs for home repairs or improvements," or "property tax deferral" or "property tax postponement" programs, and how to apply.

- Do you live in a higher-valued home? You might be able to borrow more money with a proprietary reverse mortgage. But the more you borrow, the higher the fees you'll pay. You also might consider a HECM loan. A HECM counselor or a lender can help you compare these types of loans side by side, to see what you'll get – and what it costs.

- Compare fees and costs. This bears repeating: shop around and compare the costs of the loans available to you. While the mortgage insurance premium is usually the same from lender to lender, most loan costs – including origination fees, interest rates, closing costs, and servicing fees – vary among lenders.

- Understand total costs and loan repayment. Ask a counselor or lender to explain the Total Annual Loan Cost (TALC) rates: they show the projected annual average cost of a reverse mortgage, including all the itemized costs. And, no matter what type of reverse mortgage you're considering, understand all the reasons why your loan might have to be repaid before you were planning on it.

Be Wary of Sales Pitches for a Reverse Mortgage

Is a reverse mortgage right for you? Only you can decide what works for your situation. A counselor from an independent government-approved housing counseling agency can help. But a salesperson isn't likely to be the best guide for what works for you. This is especially true if he or she acts like a reverse mortgage is a solution for all your problems, pushes you to take

out a loan, or has ideas on how you can spend the money from a reverse mortgage.

For example, some sellers may try to sell you things like home improvement services — but then suggest a reverse mortgage as an easy way to pay for them. If you decide you need home improvements, and you think a reverse mortgage is the way to pay for them, shop around before deciding on a particular seller. Your home improvement costs include not only the price of the work being done — but also the costs and fees you'll pay to get the reverse mortgage.

Some reverse mortgage salespeople might suggest ways to invest the money from your reverse mortgage — even pressuring you to buy other financial products, like an annuity or long-term care insurance. Resist that pressure. If you buy those kinds of financial products, you could lose the money you get from your reverse mortgage. You don't have to buy any financial products, services or investment to get a reverse mortgage. In fact, in some situations, it's illegal to require you to buy other products to get a reverse mortgage.

Some salespeople try to rush you through the process. Stop and check with a counselor or someone you trust before you sign anything. A reverse mortgage can be complicated, and isn't something to rush into.

The bottom line: If you don't understand the cost or features of a reverse mortgage, walk away. If you feel pressure or urgency to complete the deal — walk away. Do some research and find a counselor or company you feel comfortable with.

Your Right to Cancel

With most reverse mortgages, you have at least three business days after closing to cancel the deal for any reason, without penalty. This is known as your right of "rescission." To cancel, you must notify the lender in writing. Send your letter by certified mail, and ask for a return receipt. That will let you document what the lender got, and when. Keep copies of your correspondence and any enclosures. After you cancel, the lender has 20 days to return any money you've paid for the financing.

Report Possible Fraud

If you suspect a scam, or that someone involved in the transaction may be breaking the law, let the counselor, lender, or loan servicer know. Then, file a complaint with the Federal Trade Commission, your state Attorney General's office, or your state banking regulatory agency.

Whether a reverse mortgage is right for you is a big question. Consider all your options. You may qualify for less costly alternatives. The following organizations have more information:

U. S. Department of Housing and Urban Development (HUD)
HECM Program
1-800-CALL-FHA (1-800-225-5342)
Consumer Financial Protection Bureau
Considering a Reverse Mortgage?
1-855-411-CFPB (1-855-411-2372)
AARP Foundation
Reverse Mortgage Education Project
1-800-209-8085

Four Star Realty Group



310 Main Street
Middleburgh, NY 12122

Lisa Tenneson
Broker/Owner



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



Middleburgh - Spectacular Village building with 2 large apartments on the 2nd floor and the first floor is commercial space on Main St. in Middleburgh. This building has been redone after the flood and is in GREAT shape. The first floor commercial space currently houses the Artisan's gallery they will be leaving the end of Jan. You can rent the space as a whole or break into 2 commercial spaces or perhaps bring your own business. this is a great opportunity at a fantastic price for a gorgeous building in a busy village. **\$134,900**



Westerloo - 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 mudroom. The family room off kitchen can be a master bed with full bath and Jacuzzi tub. **\$322,000**



Schoharie - 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. **\$279,900**



Cairo - Cute as a button and neat as a pin. This little starter home or perfect for the down sizer. 3 Bedroom 1 bath with a 1 car attached garage. The home sets back off the road a bit and has the perfect rocking chair front porch, or sit and enjoy the sounds of nature on the spacious back deck. Close to shopping and not far from Skiing. **\$99,900**



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



Rensselaerville - This historical home was originally the "saw mill lot" in the heart of the village. 3000 sq ft with a New metal roof and new clapboard. The home offers 4 large bedrooms 2 1/2 bath, a Gorgeous 3rd floor master bedroom suite. Original details include, crown moldings, wood floors, 10 ft ceilings and a lovely wood burning fireplace in the formal living room **\$199,900**

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

Visit us at www.fourstarrealtygroup.com for these and more

COLDWELL BANKER

When Experience Counts, You Can Count On Us!

AMSTERDAM



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



MLS 201518108 **\$129,900**
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

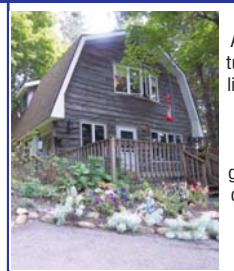


MLS 201521550
\$79,900 28+ acres and
a farmhouse located in
the Fonda-Fultonville
School District. The
value is in the 28+ acres,
the 6 bedroom, 3340
sqft farmhouse is inhab-
itable but the possibili-
ties are endless. The
land consists of fields
and wooded areas.

FONDA



MLS 201521686 **\$42,300**
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 ARTICHTUALLY
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
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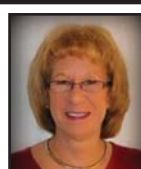


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003: **CANAJOHARIE:** This 2 bedroom bungalow is located 2 blocks from the Elementary and High Schools. It has a nice backyard and a 2 stall garage and a new roof installed in Oct. It has hardwood floors in the living room, bedrooms and kitchen that need light refinishing. **Asking \$55,000**



006: **FORT PLAIN:** This home has had a major remodel, new roof and the whole first floor has been gutted and remodeled with a new kitchen and bathroom. The home has new cedar siding, a new furnace, hot water and electrical panel box and new wiring on the first floor. The second floor has been repainted and repairs made. The property has a small stream and an open field and woods behind the house. On top of the hill are the fields (they have been inactive). You have road frontage on Keesler Corners Rd. and Robbins Lane. **Asking \$125,000**



009: **ST. JOHNSVILLE:** Nice two-story home with living room, dining area, eat-in kitchen, 2 bedrooms, one full bathroom and laundry room with 7 acres of land. **Asking \$85,000**



197: **FORT PLAIN:** Here is a chance to purchase a great home at a great price. This 2600 sq. ft. home with 4 bedrooms, 3 full baths can accommodate your family with ease. There is a Great Room with a wood burning fireplace off the kitchen for the family and for entertaining. Basement has potential to be finished. The home is priced to reflect some work that needs to be done. FHA 203k loans maybe available. It is located in a neighborhood that is kid and adult friendly, great for walking, jogging, biking. Take a look. **Asking \$80,000**



202: **NEW LISTING!!! FORT PLAIN:** Two-story brick investment property. Located downtown, directly behind NBT Bank.

Parking for two vehicles in the driveway and additional parking directly across the street in the village lot. Building consists of 4 apts. and a large utility workshop. Natural gas heat down and electric heat up. Tenants pay heat and lights. Many improvements. **Asking \$199,000**



214: **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 Schulenberg 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**



400: **NEW LISTING!!! ST. JOHNSVILLE:** This is a very nice brick Village home. It has an eat-in kitchen, large dining room, large living room, small office, small bedroom and

half bath w/laundry area on the 1st floor. There are wood laminate and carpeted floors on 1st floor. The large master bedroom on 2nd floor has a closet and a full bath. The yard is fenced on one side and there is a one car detached garage. There is a nice front porch and an enclosed porch leading to the side entrance. Also new roof, new furnace and replacement windows. **Asking \$45,500**



402: **NEW LISTING!!! FORT PLAIN:** Large 2 family home with a detached 2-stall garage with a store front and loft. Hardwood floors, Unit 1 has a beautiful new kitchen, front porch and ample off street parking. Ideal property for the owner occupant. **Asking \$70,000**



504: **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**



509: **ST. JOHNSVILLE:** Two-story, three bedroom home located on a nice residential street in St. Johnsville. Many updates to this home

include recessed lighting, new carpet, and new bath w/tile flooring. Above-ground pool for those hot summer days and a pellet stove to warm up by on those cold winter days. Two-stall detached garage w/loft. Nice yard. **Asking \$74,900**



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**



657: **FORT PLAIN:** Here is your chance to own a National Register Home overlooking the historical Mohawk

Valley. Unparalleled craftsmanship in mahogany, maple and tiger oak. The 1880's stained glass windows and doors, pocket doors, butlers pantry, parquet floors and veranda await. Brand new furnaces and star rated appliances. Easy commute to Albany, Saratoga or Cooperstown!!! **Asking \$214,500**



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



819: **FORT PLAIN:** This was an Amish home (2005) and has been

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



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 10 amp breakers. Living room is 22' x 13" with built-ins at one end. Half bath and laundry are in the breeze was - very handy when the pool is being used. **Asking \$99,900**



957: **SHARON SPRINGS:** A great family home located only minutes from State Route 28 or State Hwy 10. An easy commute to the Capital District for work. Only 20 minutes from Cooperstown, one hour to the Adirondacks, Utica or head south to the Catskill Mountains. Well maintained Raised Ranch tucked neatly on a private 4 acres. Move in ready - bring the family and the pets and start enjoying Country Living. Upstate New York Country Properties. **Asking \$220,000**



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**



961: **FORT PLAIN:** Country in the village. Spacious and well maintained 3 bedroom, 2 bath home w/a heated 2 car garage. Large yard on a quiet dead end street. Plenty of room for the kids and critters to play. Minutes from downtown and the school. Centrally located in the Historic Mohawk Valley. One hour to Albany, Utica or the Adirondack Mts., 1/2 hour to scenic Cooperstown and the Catskills. PRICED TO SELL!!! **Asking \$49,900**



972: **LITTLE FALLS:** Hilltop acres!!! Two fantastic bldg lots. Open views, 2 house permitted per bldg lot. 781 ft of road frontage. Lot 7 has pond, Lot 6 has a pond site. Centrally located in Upstate New York. **Asking \$59,900**

FIVE TIPS to get a whole new look in the bathroom, for less

(BPT) — A bathroom remodel is one of the most valuable home improvement projects you can undertake. According to Remodeling Magazine's 2015 Cost vs. Value Report, a mid-range bathroom remodel of \$16,000 recoups 70 percent of its value at the time of resale.

But what if you want a great bathroom on a smaller budget? Or crave better efficiency and function, but aren't willing to lose the use of

— it's a fast, easy and economical way to completely change how a room looks and feels. Most bathrooms will require only a single gallon of paint and one day to repaint. You can save money by doing the job yourself, too.

When choosing paint colors for a mini-remodel, remember that the bathroom is an oasis of relaxation, not just a place to shower and brush your teeth. Soothing, neutral

Water-saving models like the American Standard FloWise Water Saving Showerhead use significantly less water than traditional models. A special aerator spins a mere 1.5 gallons of water per minute to make it feel like a powerful spray.

— roman shades, mini-blinds, valances, full-length sheers — whatever style works in your bathroom. Splurge on an upscale shower curtain and throw rungs that match the window treatments, and finish off with a luxurious set of towels.

Bathroom remodeling doesn't have to cost a bundle or take a lot of time. A few simple updates can make all the difference, at a fraction of the cost.



The simple design lines of the Fluent bathroom sink faucet from American Standard bring true elegance to your bathroom retreat. Plus, the angled handle design allows for a more comfortable grip.



This Times Square widespread bathroom sink faucet from American Standard showcases distinctively strong design lines for a dramatic statement when updating your bathroom.

your bathroom during weeks of renovation? Fortunately, a bathroom can get a fresh look with improved function and efficiency, without the hassle and expense of a full remodel.

Here are five easy improvements that can rejuvenate your bathroom — and they can each be accomplished in just one day!

1. Replace sink faucets

Faucets are more than just a functional bathroom element — they are the “jewelry” of a bathroom. A new faucet can redefine the complete appearance of a vanity, and evoke the feeling of a whole new design for the bathroom. Manufacturers like American Standard offer styles that fit with virtually any bath decor: classic to contemporary, cosmopolitan to country, refined to rustic. An online search for faucet designs will yield numerous options. A breadth of options are available at local home improvement stores or a kitchen and bathroom showrooms.

Replacing faucets can also make your bathroom more water efficient. Older faucets generally have a higher flow rate than newer models, so more water, and money, goes down the drain. American Standard bathroom faucets have a flow rate of just 1.5 gallons per minute, using 32 percent less water than standard faucets, and are WaterSense-certified for high performance and water efficiency.

2. Repaint

There's a reason why painting is on virtually every list of “must-do” home improvements

tones on the walls will help inspire this sense of calm, while providing a placid backdrop for pops of color in your accessories and linens.

3. Swap out hardware

If the faucet is the crown jewel of your bathroom, the cabinet and drawer hardware are lovely accents to tastefully complement it. Once you've replaced that tired old faucet, it's time to look at cabinet knobs and drawer pulls. Look for options that match the style statement made with your faucet — traditional, transitional, contemporary, eclectic, etc.

Keep in mind that coordinating the knob finish to the faucet will create a pleasing, cohesive look for your overall bathroom design. Popular finishes are brushed nickel, polished chrome, oil rubbed bronze and satin brass. Swapping hardware can be a fast, cost-effective way to underscore your remodeling theme.

4. Upgrade your shower

Sure, a single spray showerhead that's 10 years old can be adequate to get you clean. But a shower should be an experience — a satisfying and relaxing one. Replacing a single spray showerhead with a multi-function model can provide varied spray patterns for different purposes — and help create a more spa-like experience in your bathroom.

Plus, a new showerhead can save you money in the long run, especially if your current one is dated and inefficient.



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650 Bleecker St, Utica



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

REDUCED 314 Moore Ave, Herkimer



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

208 Orchard St, Frankfort



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

376 Coonrad Rd, Ohio



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

209 W. Main St, Ilion



Beautifully updated home in a central village location. You will love the detail in this house: wood ceilings, laminate floors, LR 2 woodstove, formal DR, updated kitchen, & full bath round out the first floor. 3BRs & laundry upstairs. Barn w electric and woodstove. A great house for the price!

State Route 5, Schuyler



Are you looking for a piece of property in a nice central location where you can start your new business? Then you should check out his 2 acre parcel. Zoned industrial, gas and water at the road, septic is needed. Give us a call!

A FEW WAYS to ready trees, shrubs and vines for winter

by Lee Reich, Associated Press

Trees, shrubs and vines may need a little help getting ready for winter's frigid temperatures, but not too much.

Don't prune, don't fertilize, don't water. Any of those three could awaken parts of the plants at a time when they should be shutting down.

Of course, there are exceptions to this do-nothing approach. Late-season watering is called for only if winter survival is chancy because a plant is crying out from thirst. Evergreens, especially young ones, are an exception to the no-watering rule because they have limited root systems and lose water through their leaves all winter, so they need watering during extended periods of dry weather.

Preparing for other winter hazards

One potential winter hazard is sunscald, which can occur when the temperature of dark-colored bark that's been heated by sunlight on a clear day plummets at sunset. More of a problem with thin-barked trees, sunscald can be avoided with white latex paint. Mixed with equal parts water, and either sprayed or painted onto tree trunks, the white

latex paint reflects sunlight to keep the bark evenly cold.

An organic mulch such as wood chips, straw, leaves or pine needles spread at the foot of a tree, shrub or vine is another way to help woody plants in winter. Fluffy, organic mulches insulate the soil, preventing the frequent freezing and thawing that could heave young plants, still not well-anchored in the soil, up and out of the ground.

Although stems won't grow until winter is over, roots grow whenever soil temperatures are above about 40 degrees Fahrenheit. Insulation provided by mulches also prevents deep freezing of the soil so roots have a longer period of growth and can continue to absorb water from the ground. Evergreens, especially, benefit from this insulating blanket that keeps water from freezing. The sooner that organic mulches are in place, the sooner warmth in the ground can be retained.

Furry creatures

On the downside, mulches provide mice with a cozy haven, hidden from the eyes of predators. And hungry mice can eat and damage your plants. Don't give them the convenient food, lodging and protection of

mulch; leave a mulch-free ring of a few inches diameter around the base of the plant.

For further protection against mice and, a little higher up, rabbits, the well-acquainted woody tree or vine will also wear something around its "ankles" for winter: A cylinder of 1/4-inch mesh hardware cloth, 2 feet high and pressed an inch into the soil to discourage burrowing, keeps these creatures at bay.

Make the cylinder's diameter wide enough to allow for plant growth, and to let you reach inside to pull weeds. Alternative "anklets" might include tree wrap paper, white plastic spirals (which protect against sunscald as well as rodents), and various other plastic, metal or plastic-coated metal guards. Remove any of these materials, except for the hardware cloth, in spring, or they will provide bark-eating insects safe haven from birds.

Your woody plants' final winter accessory is some sort of "perfume" to keep deer at bay. A number of repellents are commercially available, some offering a one-two punch of olfactory and taste turnoffs. Alternatively, create your own repellent by, for example, hanging a cut bar of deodorant soap (leave the wrapper on for better longevity) on each plant, or by blending water with eggs, for aroma, and

hot pepper, for taste, and then spraying the mixture on your plants.

Electronic repellents (such as Deerchaser) can supplement these "perfumes" to keep deer at a distance.

For best results, perfume woody plants before deer begin feeding and then reapply the repellent, preferably a different one each time, every few weeks until spring.



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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. **Asking \$210,000**



Just Listed - Caroga Lake

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

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SELL YOUR HOME this winter, reduce competition, stress

(BPT) — Stop waiting — go ahead and put your home on the market. Even now, with temperatures dropping, airports bustling and retailers prepping Black Friday deals, it's a good time to sell.

In fact, Greg Jaeger, vice president at USAA Bank and former real estate agent, says waiting could decrease potential buyers, especially if mortgage rates increase soon and price some out of the market. Delaying a sale also could increase your competition and stress.

“Those who sell their homes in the winter can reap financial and emotional benefits since they are not waiting until everyone else is trying to sell,” Jaeger says.

Less Competition

Your home has a greater chance of standing out from the crowd in the winter months, December through February. In the summer, you have to compete with other sellers looking to lure buyers expecting deals. To be sure, sales trends are different among colder and warmer states. And summer is often a more ideal time for families with young children to plan moves before school starts. However, you

may be overlooking another group of buyers, Jaeger said.

“During the summer, buyers look like families. In the winter they look like investors,” he said.

Sellers often are able to ask more for their

homes in winter, Jaeger said. A study by online brokerage firm Redfin found average sellers earn above their asking price December through March than they do in the summer months. In addition, in winter months a home is on the market for an average of 26 days, compared to 33 days in non-winter seasons, according to Redfin's data.



Less Stress

There's a certain ecosystem to the home buying process, which includes realtors, home inspectors, appraisers, the title company and the bank processing the loan. That ecosystem is tense when activity is the busiest, Jaeger said. In peak buying season, there's overwhelming demand to process transactions, with potentially an overwhelmed system for processing them.

“You can help reduce the typical home buying and selling stress by selling your home during the winter ‘shoulder season’ and working with experts who really understand your needs,” he said.

Those needs often are more complex when the military is involved. While the military's Permanent Change of Station season typically prompts many military families to sell their homes during the busy summer months, duty can call in the winter too.

“Working with an experienced real estate agent, such as a USAA Real Estate Rewards Network agent who focuses on serving the military community, can help keep extra stress at bay,” he said.

Are you a Log Homer?

Log and Timber Homes Realty LLC

IN THE SPOTLIGHT

Ross Noel Everett • 518-248-0589

I have been in real estate for 12+ years after completing a 20 year career in Engineering. I just love helping people find their first or next home. I started Log and Timer Homes Realty two years ago because they are unique and people that like them really love them. They are passionate about the lifestyle of being a Log Home owner.

Why do people love Log Homes? Log Homes have a natural and comfortable feel because of the warm, informal and soothing feel of the natural wood. Many people dream of someday owning a rustic romantic Log Home and plan for months what their Log Home will be. They will attend Log Home shows to get ideas of what they want their Log Home to look like. There are tons of details that go into the choosing of a log home, the size, the layout, the stain color, the wood type, basement or no basement, and on and on. Buying an existing Log Home simplifies the process because you can see what you are getting. You know what the total cost will be, there are no cost over runs or construction changes that cause your budget to go higher and higher. Once you start the construction you have to compete the project and pay for any cost over runs that may happen.

Log and Timer Homes Realty will help you find your dream Log Home and explain the different log profiles, joint types and wood types that differentiate one Log Home from another.

Where can Log Homes be built? They can be constructed on any building site that any conventional home can be built. Popular locations for Log Homes are lake front locations, in the mountains, and locations where people just want to be close to nature. We sell Log Homes in a large area, from the Adirondacks to the Catskills and everywhere in between.

How much do Log Homes cost? The cost can range from \$100,000 to well over \$3,000,000 depending on the details of the Log Home. The owners of the \$100,000 Log Homes love them just as much as the owners of the multi-million dollar Log Homes.

If your are dreaming of a Log Home give us a call and we can make your Log Home dreams come true.



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**2015 Featherlite Trailers 9407
Bumper Pull Horse Trailer**

For added comfort and safety, the Model 9407 horse trailer features 3/4" thick rubber mats and rubber walls up 48", plus all the durability only an all-aluminum trailer can provide. Trailer includes a standard gravel guard, and side and rear ramp are available.
Only \$16,199.00



**2016 Featherlite Trailers 8127
Gooseneck Livestock Trailer**

Value meets versatility in the famous Featherlite Model 8127. This gooseneck stock trailer offers prospective buyers the ability to customize their trailer, including the length and height. They can choose as well from an almost endless list of customization options. This is a trailer that is guaranteed to be uniquely yours! **\$21,500.00**

Here are just a few examples but we have many more to choose from!!!



**2016 Featherlite Trailers 8117
Gooseneck Livestock Trailer**

While Featherlite trailers are known for their innovative and convenient options, the Model 8117 stock trailer offers convenience through simplicity and a great price! Simplicity doesn't mean a lack of quality, however. With its premium, corrosion-resistant aluminum construction, Model 8117 is a great value and option for your livestock hauling.
\$14,995.00



**2015 Featherlite Trailers 8533
Gooseneck Horse Trailer**

Value and durability unite in the gooseneck horse trailer Model 8533. Price-conscious horse owners will enjoy the trailer's lower price point, all the while benefiting from Featherlite's quality all-aluminum construction, including 4" crossmembers on 12" centers. New for 2015 models, the 8533's trailer length has been extended to give you roomier stalls for your horses. The 8533 horse trailer is available with a living quarters, and a mid tack option is offered as well!
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MAKE YOUR NEW HOUSE feel like home to your family pets

(BPT) — Moving into a new home is exciting — for the humans in the family. It can be less comfortable for pets who need time to adjust to a new environment, learn their way around and discover the best nap spots in their new home. As a loving pet parent, you want every member of your family to be as happy and comfortable as possible. Here are some tips to make your home more welcoming to your four-legged family members.

Convenient dining

Your furry friend will need his own space for meals - unless you don't mind him begging at the table when you eat! Make sure he has a bowl that is appropriate for his size and always clean it between meals.

Vets recommend feeding pets only once or twice a day, so you'll want to stow away bowls when they're not in use. Many homes, including manufactured homes offered by Clayton, can be customized with a pet friendly feature — pet dish drawers that allow you to conceal feeding dishes when they're not needed, and slide the drawer open when it's meal time. It's a great way to keep your pet's dining area near yours but also out of the way.

Hang-out space

Dogs and cats spend a lot of their day napping and relaxing, so be sure to provide a variety of spaces for your pet to just hang out - with you or on his own. Clayton builds pet-friendly spots into many of their home models, including window seats and hideaway cubbies where pets can nap in peace.

Sunrooms are also great for both pets and their humans to enjoy the feeling of al-fresco dining while remaining securely inside. Sun worshipping pets can also catch some rays while hanging out.

Helpful grooming stations

While many dogs enjoy a bath now and then, the process can be messy at home. Including a pet wash station with a hand-held hose in the mudroom ensures you'll be able to clean up your dirty pup before he drags dirt through the house. Make sure you outfit your wash station with an ample supply of soft, absorbent towels, dog shampoo and all the grooming tools you'll need to keep your pup looking great.

Safe and happy outdoors

Many pets enjoy a good romp outdoors, and you want your companion to be able to safely

play in his outdoor environment. Start by adding a fence if you don't already have one. Choose one with vertical slats or rails close enough together that a pet can't slip through, and high enough that he or she can't jump over it. Next, be sure your pet has plenty of shady spots where he can hide, nap or just chill. Consider adding an outdoor pet fountain so pets always have access to fresh water, and a pet door to allow your dog or cat to easily come and go from your backyard.

Cosmetic concerns

Unless you have a rare hairless breed, you probably deal with pet hair daily. As you're decorating your new home, remember

choosing carpeting close in color to your pet's coat will make shed hair less visible. You should also keep in mind the size of your dog as you're choosing hard flooring. Sturdy laminates will hold up better if you have large dogs in the house, while smaller dogs and cats may have trouble getting traction on vinyl or hardwood floors.

"When you're buying a home, it's important that you consider every member of the family, and pets are a huge part of our families," says Clayton CEO Kevin Clayton. "Choosing to include pet-friendly features enhances not only a pet's home life, but creates a better functioning environment for the homeowners too."



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



MLS 201503491

FANTASTIC LOCATION (Johnstown): Spacious raised ranch on 1.7 acres just outside city. LR w/pellet stove, DR opens to rear deck, large kitchen, 3 BRs, 2 full baths, room to expand up and down! Detached 2-car garage. . . .
Reduced to \$185,000



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



MLS 201518589



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



SOLD

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



NEWLY LISTED COLONIAL: This side hall colonial offers beautiful oak flooring and natural woodwork. Open staircase, nice living room, formal dining room, wood pantry, and new kitchen. Four bedrooms and full bath up. Deep backyard. New utilities and roof within the past 8 years. Large Open front porch.....
Asking \$76,000



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 baths up and down. 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.
\$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



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 201523770

CAROGA LAKE PROPERTIES



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)

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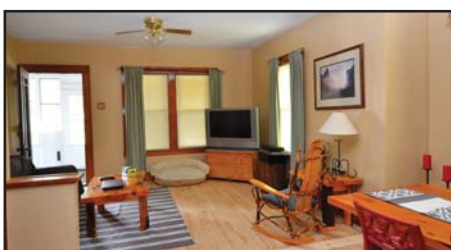
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PALATINE BRIDGE

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**

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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

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MARVIN DR., GREENE COUNTY

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THREE QUESTIONS for first timers to consider

(NAPSI) — If you or someone you care about is like many renters, you may be wondering if the time to buy a home is now.

According to the experts at the National Association of Realtors (NAR), the answer may be “yes.” Interest rates remain low and job growth is holding steady, leading to the strongest year of existing-home sales since 2007.

While renting is a short-term decision and usually involves signing a yearlong lease, homeowners typically stay in their home around eight to 10 years before selling. That’s why, when determining what you want in your first home, it’s important to think about how your life may be different at least five years from now.

What To Ask

Consider these three questions if you’re taking the exciting leap to homeownership:

1. What can you afford? Analyze your financial situation. Have all current debt obligations — credit cards, student loans — been repaid on

time? Find out what you’re qualified to borrow by visiting a lender and getting a preapproval.

2. Do you want a walkable community or leafy suburb? A recent survey by NAR and Portland State University found that 79 percent

of participants place importance on being within easy walking distance of places. Having lots of dining and shopping options outside your door is popular but often comes with trade-offs. Consider this: If kids are in your short-term future, you might prefer a large single-family home with a yard to a similarly

priced but smaller town house or condo.

3. Would you prefer shiny and customized or a resale with more character? Buying new or used may come down to your wallet. The most recent median price for newly built homes was \$292,700, compared to \$228,700 for existing homes, according to NAR. A new home comes with such perks as being move-in ready and giving you the option of customizing the interior. On the other hand, an existing home may have architectural charm and original hardwood flooring but you may have to compromise on some features when buying a resale.

Once you’ve made your decision, to ensure a smoother buying experience, find a Realtor with expertise working with clients in your desired area. You’ll get invaluable insight on local market conditions and have a guiding hand through the complex process of closing on your first home.

Where To Get Help

To find a Realtor, enter the zip code of the area you want to live in, at www.realtor.com/realestateagents.



(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**

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316 Mohawk Drive, Tribes Hill, New York

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Kline St., Amsterdam



NEW LISTING

Brick 2 family house has 4BR down and 3BR upstairs. Each has a large eat in kitchen with appliances, living rooms and 1 full bathroom each with updates. Washer and dryer hook ups in each apartment, new porch on the front of the house, updated electric and a 1 car garage. Good income! **\$59,000.**

Cranes Hollow Rd., T/O Amsterdam



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



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 ELK 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 \$185,000.**

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.**

St. Hwy. 30, T/O Perth



1,644 square foot commercial or mixed use house. 1st floor has been used formerly as a dance studio. It has 2 large rooms and a 1/2 bath. Upstairs has a 3BR, 1 bath apartment. Large paved parking lot, and is located in a high traffic location. Situated on approx. 1 acre of land. **\$78,500.**

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



NEW LISTING

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

Queen Anne Rd, T/O Florida



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.**

Judith - Ann Realty Inc.



316 Mohawk Drive, Tribes Hill, New York

518-829-7250

See all our listings at: judithannrealty.com



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 G/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.**

Oxford Terrace, Gloversville



Cottage style home featuring kitchen, formal DR with H/W floor and large LR w/fireplace. 3BR, 1 1/2 baths, great enclosed side porch a 2 car garage and lots of charm!!

Owners want this SOLD! **\$79,900.**

County Highway 126, Town of Perth



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

Riverview Drive, TOA



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

Mohawk Drive, Tribes Hill



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

Locust Avenue, Amsterdam



Great condition 4 square is a great home for someone with a side business! Home has kitchen, formal DR with H/W

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! **\$135,000.**

LOTS FOR SALE

Memory Lane, Perth

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

Pryne Rd., Town of Glen

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



February 2016 Issue

Deadline Wednesday, January 20, 2016

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FOUR WAYS to improve your home's curb appeal

(BPT) — You never get a second chance to make a first impression. This steadfast advice isn't just for interviews and first dates; it's also applicable to your home.

Whether it's a potential buyer or simply a visitor, within seconds of seeing your home's exterior, that first impression will be made. That's why experts from home builders to real estate agents sing the praises of stellar curb appeal.

If you're thinking of selling your home or just want to give it a facelift, here are ways you can increase your home's curb appeal:

Revamp the roof

Your roof is an important element of the exterior design aesthetic. If a dingy old roof is killing your curb appeal, a style and color upgrade can breathe new life into your home's facade.

The first step is to evaluate roofing options for style cohesion with your home's existing siding. For a traditional look, try TAMKO's Heritage shingle line with colors and tones that mimic what's found in nature. Some styles are manufactured to resemble wood shake for a classic upscale look at a lower cost. Visit www.tamko.com for facade inspiration.

Shake up shutters

Don't be tempted to ignore your shutters. Much like how jewelry adds the perfect finishing touch to an outfit, stylish shutters in attractive hues can pull your home's entire front exterior look together.

Shutters provide a great opportunity to add a splash of color for a touch of personality to your home's exterior without going overboard. Pull shutters down and clean them up with soap and water before adding a fresh coat of paint. Make sure to get enough paint so you can freshen your front door in the matching color as well for a coordinating look that can enhance curb appeal.

Pretty the patio

Front patios should convey an inviting appearance that complements the entryway.

For dated and dirty concrete slabs, special paint can instantly provide an eye-catching focal point that looks like new. For old or rotting wood surfaces, consider replacing that deck or patio surface with composite deck boards like Evergrain Composite Decking. This compression-molded product creates the look of wood without painting or staining.

Finish beautifying patio spaces with a few extra touches that warm the area. Depending on the space parameters, the addition of a wicker chair, a few potted plants and a new welcome mat can make a world of difference in boosting curb appeal.

Love the landscaping

Overgrown plants, messy mulch and low-hanging tree branches can kill curb appeal fast. Take a look at your home from the street and notice whether plants and landscape beds could use a tidy touch.

Keeping bushes and trees neatly trimmed can increase curb appeal, but don't stop there. Deadhead flowers and pull plants that are past season. Finally, add a fresh layer of mulch to cut down on weeds and provide a freshly landscaped look.





MOHAWK Towne & Country Realty

Sue Leavitt, Licensed Real Estate Broker
Corner Rte. 5 & McKinley Rd., Palatine Bridge, NY • 518-673-5482



 <p>JUST LISTED</p> <p>Country Ranch</p> <p>Nice 3 Bedroom Oppenheim Country Ranch on a lovely landscaped lot. Newly remodeled Country Kitchen with all the "Toys"; Living room has vent free stove, Dining, Family (TV) room, 2 full Baths, enclosed sun porch w/hot tub & open back porch. This mfg home is in wonderful condition & fully insulated, with low low taxes. AND it's Priced at a surprising \$89,900.</p>	 <p>REDUCED</p> <p>Reduced to \$35,500</p> <p>Gloversville 2-Family, Good income, fully rented remodeled & repaired Kitchen, Living room, Bedroom & Bath each apartment; or can live in one & let the rental help pay your mortgage, or purchase for a solid future investment.</p>	 <p>Valley Brook Country Home</p> <p>Owners have done a beautiful job remodeling this 3 bedroom Ft. Plain Home on 13+ Acres with woods. Large Colonial Kitchen, new Bath / Laundry; 1st floor Master Bedroom has double closets, full basement, updated utilities, plus a multi car garage. "Just Move In!"</p> <p>Asking \$137,500</p>	 <p>75 Acre Homestead – Private Location</p> <p>Wagner's Hollow. Fort Plain, NY; 2 ponds; fenced; 30 tillable ac., ¼ woods, Dairy Barn has 6 tie stalls, box stalls, & pens for small stock; machine shed & storage barn. 5 Bedroom Farmhouse is "a work in progress" w/ wide board floors enclosed Sun room. radiant heat; generator power. 2465 ft. frontage;(plus 12 acres on Creek across the road);</p> <p>\$185,500</p>
 <p>REDUCED</p> <p>Canjo Raised Ranch</p> <p>on Lipe Place. 3 bedrooms, 1 ½ Baths .Laundry, Entry room; Kitchen w/Pantry, Living room , Dining, Den;; .Huge walk-in closet with built in drawers & clothing storage. Wood flooring, 2 fireplaces, enclosed Sun Room. Garage & a nice Big Yard. Reduced to \$97,500</p>	 <p>OFFERS</p> <p>Rte 30 Wells Cabin</p> <p>5 rm Cabin to fix up & enjoy for recreation, hunting, etc. small lot, but good base camp located in the Adirondacks.</p>	 <p>REDUCED</p> <p>Price Slashed - \$15,500</p> <p>3 bedroom, 2 Bath Mfg Home in Ft Plain Park. Home has a large Kitchen, 2 additions inc. Living room, Den, & Dining; Fenced Yard.</p>	 <p>NEW LISTING</p> <p>24 Acres - Canjo Cape Style</p> <p>Old Sprakers Rd, Canajoharie School., Nice Private 3 BR Country Home on 24 acres, hwd Floors, original woodwork, Living room, Dining, Den, New Bath, huge attic for "more rooms", good roof, drilled well, nice big yard & new Outbldg for outdoor equipment, Well worth a look Asking \$129,900.</p>

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"Happy New Year!!!"

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579 Country Hwy 102, Town of Johnstown

NEW LISTING



Start the new year off right in this totally renovated 3 bed, 2 bath ranch on 1.21 acres in the Mayfield School District. New flooring, paint, appliances, bathrooms, furnace, hot water heater, septic. Wonderful lower level family room & bar with walkout to lovely property. **\$169,900**

123 Longview Dr., Lake Pleasant



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



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



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 Bleacher 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!**

51 E. Fulton St., Gloversville

NEW LISTING



How about a micro-brewery, restaurant, apartments? These are just a few suggestions for this 4 story brick building in high traffic area. Commercial zoned...off street parking and an elevator. Owner wants a quick sale.... **ONLY \$65,000!**



*Clovercrest Drive,
Town of Johnstown*

BUILDING LOT
2.1 Acres
\$29,000



*1932
St. Hwy. 29 A,
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