

THE Original Valley Pennysaver

Volume 6
Number 28

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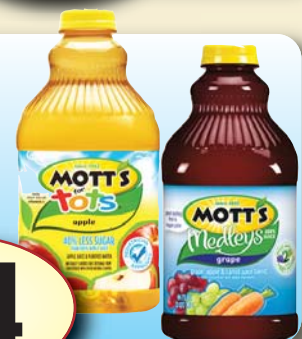
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Circulation Manager.....Tony Keba
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Production Coordinator.....Jessica Mackay
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Ad Sales

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

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

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

Send all correspondence to:
PO Box 121, Palatine Bridge, NY 13428
Advertising e-mail: jsnyder@leepub.com
Editorial e-mail: jkarkwren@leepub.com
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For more information call 315-429-9628 or go to our website
www.salisburyridgerunners.com

Palatine Seeks Letter of Interest

The town board is currently seeking letters of interest for the following voluntary positions:

Four (4) Planning Board Members

Current residency within the town is required.

Letters of interest should be mailed or delivered to Linda E. Logan, Town Clerk by February 15, 2016.

Mailing address is:
Town of Palatine Town Clerk
PO Box 40, 141 West Grand Street
Palatine Bridge, NY 13428

TO BE SOLD OVER AUCTION AT OUR NEW YEARS AUCTION ON JAN 2ND is a Baby Grand Piano, Marble Top Wash Stand, Serpentine Front Vanity with tri-fold mirror, Parlor Bench, Early Paintings, Cobleskill Undertaker Sign, and much more!! To consign your specialty Antiques and Collectables, give JR'S Auction a call 518-993-4668

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• JANUARY •

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Kennedy Nellis - 23rd
Iva Jean Nasse - 23rd
Cindy Fredericks - 24th
Ashley Nichols - 24th
Matt Soto - 24th
Cindy Fredericks - 24th
Sylvia Lapi - 24th
Thomas Swanson - 25th
Patti Brinkley - 25th
Nita Bell - 25th
Tammy King - 25th
Juston Smith - 26th
Monica Samuelson - 26th
Rob Garren - 28th
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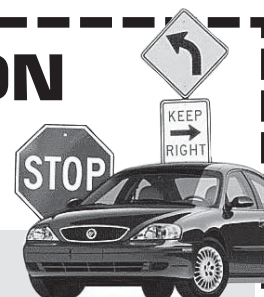


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11/5/16

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9am - 3pm

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**Volume: 32****Issue: 05****January 2016**

~Congratulations Students of the Month: The Harry Hoag School Students of the Month for November were: Ava Brown, Kayden Battisti, Bradley Rumrill, James Douglas, Monika Kulczynski, Alexis Euler, Tyson Thackrah, and Isaac Nichols. The Jr/Sr High School has announced its December Students of the Month. The honored students were: Megan Telfer, Willow McGinnis, Sherry Huang, Jason Huang, Julia Stockwell, and Michael Thomas. Congratulations to all!

~School Community Rings Bell: Students, teachers, staff members, and families all donated their time during the month of December to ring the bell for the Salvation Army's Red Kettle Campaign. The annual campaign raises funds to support individuals and organizations in the local area. Thanks to the generosity of Walt Maaser and the workers at Nice and Easy, the Jr/Sr High School Student Council members were able to raise almost \$2,500 over the period between Thanksgiving and Christmas Eve. This was an increase of over \$400 from last year! Harry Hoag Elementary teachers, along with their families, worked together to raise a total of almost \$350 in a short amount of time. Adults and children alike braved the weather, to ring the bell and help the less fortunate. Thank you!

~First Book Program: New York State United Teachers (NYSUT) is putting "first books" into the hands of students, with the help of the non-profit organization First Book, Inc., and the American Federation of Teachers. Books are made available at low to no cost to high-needs schools and non-profit programs serving low-income families. First Book, Inc. obtains new, high-quality books, which are donated from book publishers and through the monetary donations of individual and corporate supporters. The Harry Hoag Elementary School was recently selected as a recipient of "first books." The donation of over 200 brand new books was presented to local teachers union officers, Pat Hanifin and Rob Jenks.

~A Guest Article: *The following article was written by members of the fourth grade class.....Amazingly, Fort Plain fourth graders made a huge mosaic with the help of Mrs. Linda Biggers. Mrs. Biggers is a nice lady and a professional mosaic artist. She worked on a mural of Fort Plain with the fourth grade from September through December. The final mosaic is cleaned and is currently in the display window outside of the art room. The plan is to have it hung here at the Harry Hoag sometime in February. We began this project with a presentation about the historical architecture and landmarks here in Fort Plain. The day after the slide show we met Mrs. Biggers for the first time. She taught us about what mosaic is and we looked at many of her mosaic pieces. A mosaic is a piece of art that is made from stuff like glass, beads, ball chain, tile, rocks, fossils and even egg shells. Since it is made from glass, we had to be very careful working on this art work because you could cut yourself. On her first visit, Mrs. Biggers showed us a mosaic that she was working on for her daughter. It was a soccer ball. Mrs. Biggers even showed us a mosaic of a butterfly, and it even had broken window glass from a car! This is the very first time that she has ever worked on a mosaic with students. She knows fourth graders really well because she works as a one-on-one aide in the fourth grade at her school. Mrs. Biggers buys her supplies online. The glass and tile that she buys comes in large chunks and she uses wheeled nippers to cut them into smaller pieces to fit into the mosaic. She also buys the glue to keep the pieces in place. Some of the good advice she gave to us was to find a piece that fits the best. If you couldn't find one, you would have to cut the piece. Mrs. Biggers has been interested in art since she was in Amsterdam high school. She would even eat her lunch in the art room. She has been working on mosaic for the last 20 years and says that her work "Autumn Birches" (made from eggshells) is her favorite so far. The colors that she uses most in her work are orange and yellow. She usually takes one or two months to complete a mosaic. She works on her artwork every day! Our mural is about the historical landmarks and architecture around Fort Plain. There is a picture of the old covered bridge and a picture of our new bridge. There is also a picture of the very old water fountain in our park. It has three bowls and a little pool at the bottom. Then there is the local library. We had a great time working with mosaic art and Mrs. Biggers. We hope you will come to school to see our masterpiece.*

Prom Fashion Show: Saturday, January 23rd 6:30-8:30 pm in the Jr/Sr High School Auditorium

This year's fashion show, sponsored by the class of 2017, will feature gently used gowns that will be available for purchase and a variety of tuxedos that can be rented. The evening will include a bake sale and basket raffles, featuring items from several local businesses. The admission fee for the fashion show is \$5.00. For more information or questions, please contact Sue Summerfield, Class of 2017 advisor, at the Jr/Sr High School.

A Thank You to the Community

The Gram Lorraine Christmas Program Committee is proud to announce that thanks to the generosity of the local community, a total of 112 children from 47 different families were given a very special Christmas. Each sponsored child received gifts of both toys and clothing. In this, the 9th year of the program, more families than ever were served thanks to the continued support of so many. Thank you to all who participated!

~Student Council News: The Jr/Sr High School Student Council had a very busy December. The annual Elf Auction was held where elves were auctioned, along with raffling off gift baskets, parking spots, and the principal's job for a day. A total of \$1,166 was raised, with the money going to help out local needy families. Also during December, a food drive was held. A total of 979 non-perishable food items were collected for the Fulmont Center. The food was collected in conjunction with the annual tree decorating contest. This year's theme was Recycled Christmas. Each tree featured decorations that were made from re-used materials. The winner was the senior class, who were rewarded with a trip to Amsterdam to see Star Wars in 3D. The second place winner was the ninth grade class, with the eighth graders coming in third. The Elementary Student Council held an Elf Auction of its own on December 21st. Students in fourth through sixth grade used Topper Bucks to purchase the services of an elf for a day. Typical elf duties include: cleaning lockers, organizing desks, carrying books, serving at lunch, etc. The elves each sold for between \$40 and \$140 Topper Bucks. Students saved Topper Bucks for weeks prior to the event! They earned the bucks through the school's PBIS Program. Topper Bucks are awarded for completing work on time, helping others, reaching personal and academic goals, going above and beyond, and more. The Elf Auction serves as a PBIS reward program, providing a place for students to spend their hard-won dollars.

~Dean of Students Visits: Dr. Matthew Hawes, Herkimer College Dean of Students and 1976 Fort Plain High School graduate recently addressed the students of the junior and senior classes, speaking about the importance of doing well in school and attending college. Through his own experiences as a successful high school and collegiate athlete, Dr. Hawes shared with students methods for setting goals, how to sacrifice to achieve those goals, tips for keeping motivated, and how to overcome obstacles in order to achieve success in sports, academics and life. The motivational and inspirational talk used personal stories of Dr. Hawes' own athletic and academic journey to ask students to reflect on "where they are and where they want to be." The students heard the message that no goals are too lofty, so long as they are willing to work hard and "pay the price" to get where they want to be.

~OK2XL: Members of the OK2XL high school group traveled to Proctor's Theatre on December 12th, to see the hit Broadway musical "Matilda." Based on the novel by Roald Dahl, "Matilda" is the story of an extraordinary girl who, armed with a vivid imagination and a sharp mind, dares to take a stand and change her own destiny. Currently playing at the Shubert Theatre in New York City, the students were very fortunate to be able to enjoy the national touring cast of this spectacular production. The trip was made possible through an arts-in-education grant. Participating students were: Hannah Leonard, Janae Leonard, Kierra Reid, Svetlana Bleichner, Elizabeth Jordan, Sherry Huang, Grace Snyder, Megan Snyder, Jamie Putnam, Blaik Horning, Caitlyn Porter, Abigail Plescia, Emily Abrams, Mackenzie Wintermute, Madison Dunbar, Bryce Thibodeau, Eliza Cechnicki, Lexi Veitch, Georgia Rolle, Jasmine Bates, Sarah Knoblauch and Quieanna Armstrong.

~Coming the Spring: The Annual Community Health and Wellness Fair will be held at the Harry Hoag Elementary School on Saturday, April 9th from 9:00-noon. This year's event will also include a "Breast Cancer 5K Run/Walk" for families. The 5K is sponsored by the Fort Plain PTA and registration information will be available soon. Anyone interested in participating in this year's fair, as a vendor or information booth, should contact Lauri Broady at 993-4000 #1003 or by contacting lauri.broady@fortplain.org

~Peer Mentors Group Reaches Out: A group of 40 student members of the Peer Mentor and Mentee program at the Jr/Sr High School were on hand to wrap all of the clothing and toys which were donated through the Gram Lorraine Christmas Program. The students worked together to wrap, label and package hundreds of gifts so that they could be distributed to the designated families. The Peer Mentor and Mentee group works to serve their community throughout the school year, with a variety of service projects.

Kitchen Diva

by **Angela Shelf Medearis**

Cook by the Book

If you're determined to eat healthier this year, but you're feeling a little baffled about what to cook, I've got the remedy. I've fallen in love with several new cookbooks that will introduce you to new cuisines and ingenious cooking methods to make life easier and healthier in 2016!

When exploring your cookbook, save time and money by selecting recipes that use similar ingredients. You'll be able to stick with a healthy eating plan if you map out recipes to prepare for one or two weeks at a time, and stock up on the ingredients. Here are two of my favorite cookbooks:

"The Perfect Egg: A Fresh Take on Recipes for Morning, Noon and Night" by Teri Lynn Fisher and Jenny Park.

Eggs are the perfect protein if you're trying to eat healthy on a budget. The authors have compiled a fresh take on classic recipes and comfort foods that are "egg-cel-lent" choices for any meal.

"The Perfect Egg" recipes are a far cry from using hard-boiled eggs as diet food. The book explores every aspect of eggs in the chapter Egg Basics 101. The authors also provide in-depth insight on the history of egg cultivation and consumption, crack open the story about egg anatomy and types, and unscramble the mystery of the grading system. There also are several tips and techniques for baking, boiling, codding, frying, poaching, scrambling, steaming, preserving and pickling eggs. I chose to share the recipe for famous Greek Avgolemono Soup, which is simple to make and could be a lunch or dinner dish.

Avgolemono Soup

4 cups chicken stock
1/4 cup whole wheat-orzo pasta
1 egg
2 egg yolks
Grated zest and juice of 1 lemon, plus more for garnish
1 teaspoon salt
1 teaspoon freshly ground black pepper
1. Bring the stock to a boil in a saucepan over medium-high heat. Add

orzo and cook 6 to 8 minutes or until tender but not mushy. Meanwhile, whisk together the egg and yolks, 1 teaspoon of the lemon zest and juice, the salt and the pepper in a bowl until foamy and pale yellow.

2. While stirring constantly, carefully pour 1/2 cup of the hot stock into the egg mixture to temper the eggs and keep them from curdling. Lower heat to medium-low. While stirring constantly, pour the egg mixture back into the saucepan containing the orzo.

3. Simmer, stirring frequently, for 8-10 minutes or until thick enough to coat the back of a spoon. Taste, adjust seasoning and serve in warm bowls sprinkled with lemon zest, if desired. Serves 2 to 3.

...

"Genius Recipes: 100 Recipes That Will Change the Way You Cook" by Kristen Milgore, executive

dered chicken fat that is absolutely delicious!

Chicken Thighs with Lemon

1 1/2 tablespoons olive oil
8 (bone-in, skin-on) chicken thighs
1 tablespoon poultry seasoning
1 teaspoon salt
1 teaspoon freshly ground pepper
1 1/2 teaspoons fresh lemon zest
1 garlic clove, finely minced
Lemon wedges for serving

1. Rinse thighs and pat dry with paper towels. Season with the poultry seasoning, salt and pepper. Place olive oil in a large, heavy skillet over medium heat. Place chicken in the skillet skin-side down. Cook chicken, without moving the pieces, for 15 to 30 minutes or until the fat has rendered out and the skin is golden brown and crisp. Adjust the heat to

low if the skin is cooking too fast to prevent burning.

2. Turn the thighs over and continue to cook for another 7 minutes. Stir the lemon zest and the garlic into the fat and cook for another 7 or 8 minutes or until meat next to the bone is cooked through. Serve with lemon wedges.

Angela Shelf Medearis is an award-winning children's author, culinary historian and the author of seven cookbooks. Her new cookbook is "The Kitchen Diva's Diabetic Cookbook." Her website is www.divapro.com. To see how-to videos, recipes and much, much more, Like Angela Shelf Medearis, The Kitchen Diva! on Facebook. Recipes may not be reprinted without permission from Angela Shelf Medearis.

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editor at Food52.com.

The title says it all! "Genius Recipes" contains unique recipes from cookbook authors, chefs and bloggers. I suggest reading it first with a stack of bookmarks. The simple tricks, shortcuts and inventive new ways to prepare familiar recipes will completely transform the way you cook.

I love this cookbook so much that it was difficult to choose just one recipe. This is my variation of the one for Chicken Thighs with Lemon. The book's cooking method crisps the skin, and the lemon and garlic creates a simple sauce using the ren-



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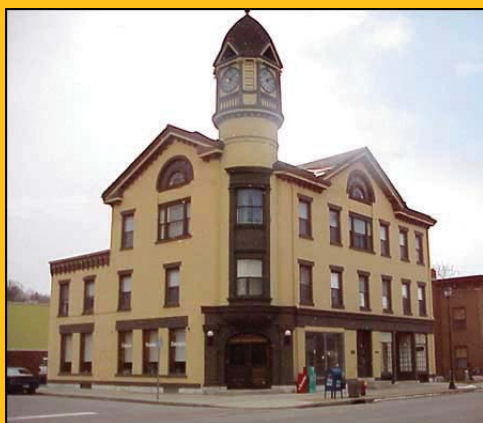
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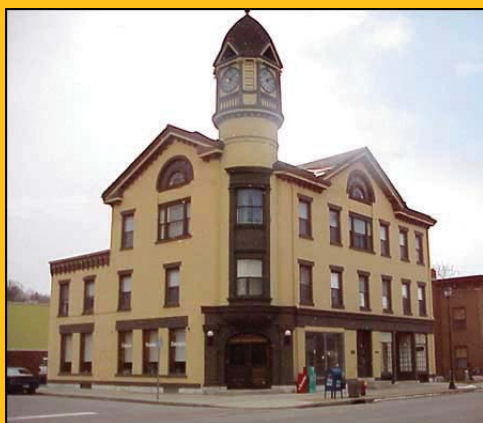
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Oh deer... if anyone has information about our stolen Christmas display please call the Fort Plain Village Office at 518-993-4271.

Stolen Christmas display

Mohawk Valley Crime Stoppers and the Fort Plain Police Department are asking the public for its help in locating these deer decorations that were stolen from the Village of Fort Plain. Some-

where between December 18 and 19 someone stole one of the two sets of decorative deer that were on display in Hazlett Park. The Fort Plain Garden Club, along with several volunteers spent their time setting up this display for the Village and would appreciate the Deer returned. There were reports that they were returned however those reports were inaccurate.

Mohawk Valley Crime Stoppers is offering a reward up to \$1500 for information that leads to the arrest of the person that stole these deer. You

can place a confidential tip by calling 866-730-8477 (TIPS) or by completing a tip online at www.p3tips.com from your smartphone or computer. All tips are completely confidential. Reference FPPD Case 15-1836.

You can read more about Crime Stoppers at www.crimestoppersusa.com

or visit us on Facebook at "Mohawk Valley Crime Stoppers." Please call me at 518-227-7266 or email me at jglo-rioso2012@gmail.com or Chief Robert Thomas at Fort Plain Police at 518-993-3781 with any questions.

James Glorioso Jr., Crime Stoppers Coordinator

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FEATURED LISTING OF THE WEEK



991: 1175 County Highway 50, CHERRY VALLEY: A Rare Find!!! Hobby farm that offers something for everyone!!! Located in Historic Cherry Valley this 89 acre property, overlooking the Catskill Mountains and surrounded by the 1566 acre Cherry Valley State Forest offers complete privacy. A Perfect spot for Hunters, Snowshoeing, Snowmobiles, Horseback Riding or maybe just a Summer Retreat. Located only 10 minutes from Historic Sharon Springs and the Glimmer Glass Opera and 20 minutes to Cooperstown. A thriving Art and Cultural Community awaits your arrival. **Asking \$265,000**



001: 1456 Latimer Hill Road, ROOT: Looking for a nice quiet place in the Country? This two bedroom single-wide is well maintained inside and out. There is plenty of yard (5 acres) to enjoy the wildlife that visits the small pond. Available is an optional five acres for hunting, snowmobiling, cross-country skiing. For your privacy, the property is hidden from the road with a tree lined roadway. There is a storage shed with a workshop. Make this your year round home or use it as a seasonal home. **Asking \$80,000**



008: 63 Schultz Street, CANAJOHARIE: Nice ranch style home located on a quiet dead-end street. Asphalt roof and vinyl siding installed 6 years ago. The home is sound, but needs some cosmetic work inside. Located 2 blocks from the Elementary School. Walkout basement, one car attached garage with entry into the kitchen. **Asking \$95,000**



214: State Route 29, 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**



524: **NEW LISTING!!!** 201 Reed Hill Road, GLEN: 2001 double-wide home on 9.1 acres. Open kitchen and family room. Four bedrooms, 2 full baths. House needs some TLC, but it's a perfect setting. **Asking \$69,900**



526: 5805 State Route 145, SHARON SPRINGS: Open floor plan. Long private driveway. Large wrap-around porch. Nice views and surrounded by trees. Sold "as is." Need proof of funds. **Asking \$110,000**



817: 244 Moyer Street, 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**



963: **REDUCED!!!** 638 Moxley Street, JEFFERSON: A house full of Granite!!! A wonderful family home with 6 acres and another 43 acres available. **Asking \$169,000**

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Wondering why you paid for snow removal? BBB says being safe rather than sorry is best this winter season

Wondering why you paid for snow removal? BBB says being safe rather than sorry is best this winter season

BUFFALO, NY - Where's all the snow? If you pre-paid for snow removal services, you might be wondering what you paid for but as Better Business Bureau of Upstate New York experience shows, trusted and reliable services are worth their weight in gold. "With the lack of snow, homeowners and business should know the decision to hire a snowplow contractor is like the difference between having a good insurance plan or none at all," said Warren Clark, president of Better Business Bureau of Upstate New York. "Every year our office hears about the bad players that are willing to take your money and not provide the services as expected. If our

winter season takes a snowy turn, people will be looking for help and we want them to start with trust. BBB can help."

When snow starts to fall, BBB reminds everyone looking for a plow contractor to avoid falling into the wrong hands. By doing thorough research before you hire a snow removal service, you'll know to be on the lookout for prices too good to be true for a short season and make sure the contractors have the proper permits.

Complaints often involve plows not coming when the snowfall was over the snow amount in the contract (usually 3"), people having to shovel their own driveways several times to make it to work or other appointments, the plow came, but did a poor job and/or

Wondering 15

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Wondering from 14

damaged property without restitution or calls for service never returned.

There are several A+ accredited snow removal businesses and BBB urges everyone to keep these important tips in mind when hiring snow removal services:

Look for experience. Each home or business is different and experience does matter. You need to



make sure everyone who works for a company you hire has relevant experience, not just the owner. Price factors include: property layout, the size of the service area and whether customers request removal of snow from other areas such as sidewalks or walkways.

Ask how jobs are scheduled. Some contractors do snow plowing as a part-time job, and this may affect their availability to clear a driveway when needed. Always check to see if there is a schedule for snow removal.

Get more than one estimate. There can be a lot of factors to be considered with snow removal. BBB recommends you get at least three estimates before making a decision. Ask for all the costs upfront to avoid any surprises. Keep in mind the lowest price doesn't always mean the best service.

Ask about insurance. Who is responsible if your home or grounds are damaged during the winter season? Find out what type of insurance

coverage potential contractors provide, as well as homeowner's insurance. Does a municipality require the contractor to have a permit or license? Before you hire anyone, make some calls to find out and then check to make sure the contractor is appropriately covered.

Review the contract. Never settle for a verbal agreement. Contractors should always provide a written contract. A representative should come out to look at the property and make notes about services requested and potential obstacles. Find out how to terminate the agreement if necessary. Get all of these details in writing and always read before you sign. Know all the terms and conditions of the contract. Understand cancellation fees and any extra charges that may apply.

Split the payments. Find out how the company expects payment. Most snow plow contracts take two forms: pay per plowing or pay per season. If you choose a pay per season contract in a

light snow season, the contractor is not obligated to refund any money. If you're expected to pay all fees upfront – consider it a red flag. Most contractors will split fees into two or three payments – one at the beginning, middle and end of the season. Never pay cash.

Get contact information. Make sure to get the contact information for the company in the case of a snow emergency, and know the policies about who to reach, standard contact phone numbers and any special number for urgent needs.

Beware of scams. Remember even if a business appears to be reliable, it does not mean it is. When a company is reluctant to answer questions, won't supply proper information or unwilling to offer references – there could be cause for concern.

Check with us! BBB provides background information, complaint history and resolution to complaints in our Business Reviews. Check out snow removal services at bbb.org and if you can't

find a Business Review, ask the BBB to start one.

Report a scam. If you spot a business or offer that sounds like an illegal scheme or fraud, tell us about it through BBB's

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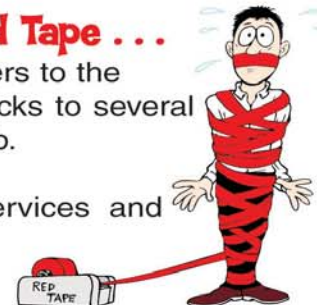
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Get a head start on tax season

The dawn of a new calendar year often marks the end of the sometimes-hecktic holiday season. This time of year marks a return to normalcy for many families, as the kids go back to school and parents return to work.

January also serves as a great time to start preparing for tax season. While the deadline to file returns may be several months away, getting a head-start allows men and women the chance to organize their tax documents so they aren't racing against a deadline come April. The following are a handful of ways to start preparing for your returns now.

- Find last year's return. You will need information from last year's return in order to file this year, so find last year's return and print it out if you plan to hire a professional to work on your return.

- Gather dependents' information. While you might know your own Social Security number by heart, if you have dependents, you're going to need their information as well. New parents or adults who started serving as their elderly parents' primary caretakers over the last year will need their kids' and their folks' social security numbers. If you do not have these numbers upon filing, your return will likely be delayed and you might even be denied potentially substantial tax credits.

- Gather your year-end financial statements. If you spent the last year investing, then you will have to pay taxes on any interest earned. Interest earned on the majority of savings accounts is also taxable, so gather all of your year-end

financial statements from your assorted accounts in one place. Doing so will make filing your return, whether you do it yourself or work with a professional, go more quickly.

- Speak with your mortgage lender. Homeowners should receive forms documenting their mortgage interest payments for the last year, as the money paid in interest on your home or homes is tax deductible. If these forms are not received in a timely manner, speak with your lender. You might even be able to download them from your lender's secure website.

- Make a list of your charitable contributions. Charitable contributions, no matter how small, are tax deductible. While it's easiest to maintain a list of all charitable donations you make as the year goes on, if you have not done that, then you can make one now. Look for receipts of all contributions, contacting any charities you donated to if you misplaced any receipts.

- Book an appointment with your tax preparation specialist now. As April 15 draws closer, tax preparers' schedules get busier and busier. The earlier you book your appointment, the more likely you are to get a favorable time for that meeting. In addition, if you have gathered all of the information you need by early February, then booking your appointment early means you can file earlier and receive any return you might be eligible for that much quicker.

Tax season might not be right around the corner, but it's never too early to start preparing your return.

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



SNOOPY - Brown and white male hound mix, 8+ years old. Found on Enoch St., Nelliston on December 30, 2015.



ANNIE - 1 1/2 year old female Lab/Pit Bull mix. Sweet personality. High energy. What a smile! Fine with dogs and kids, not cats.



BABY - 8 year old female Greyhound mix. Good with some dogs. Knows "sit, stay, come, lie down". Very playful.



APRIL - Beautiful 2 year old female Pit Bull mix, 57 lbs. Came to the shelter on August 12th. Good with some dogs, not cats. Adult home only.



RYLIE - 2 - 4 year old female Pit Bull mix. Knows "sit" and gives her paw to "shake". Not good with other dogs, cats or 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!



CLARICE - 2-4 year old female Shepherd/Hound mix. Found on Rte. 5s near Twister Valley in December 2015. Loves people of all ages and is good with cats.



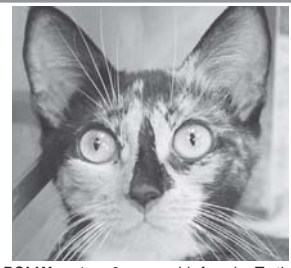
PARKER - Handsome 5 year old male Husky mix. Came to the shelter in December 2015.



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.



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



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



DAWN - 1 - 2 year old female Tortie. Found on Center St., Palatine Bridge on December 19, 2015. Very sweet and friendly.



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



OLIVER - Large 2 year old black male with a wonderful round face. Came to the shelter in December 2015.



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



ARIZONA - Darling 2 year old female Tortie. Found in a yard on August 13, 2015.

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by Linda Thistle

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

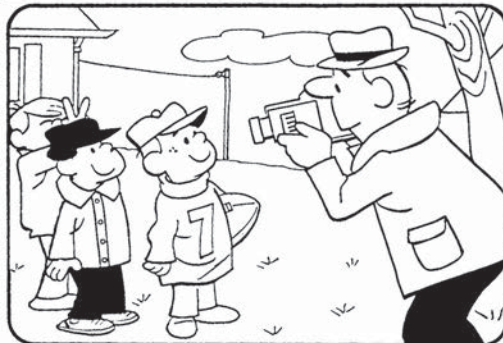
DIFFICULTY THIS WEEK: ★★

★ Moderate ★★ Challenging
★★★ HOO BOY!

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HOCUS-FOCUS

BY HENRY BOLTINOFF



Find at least six differences in details between panels.

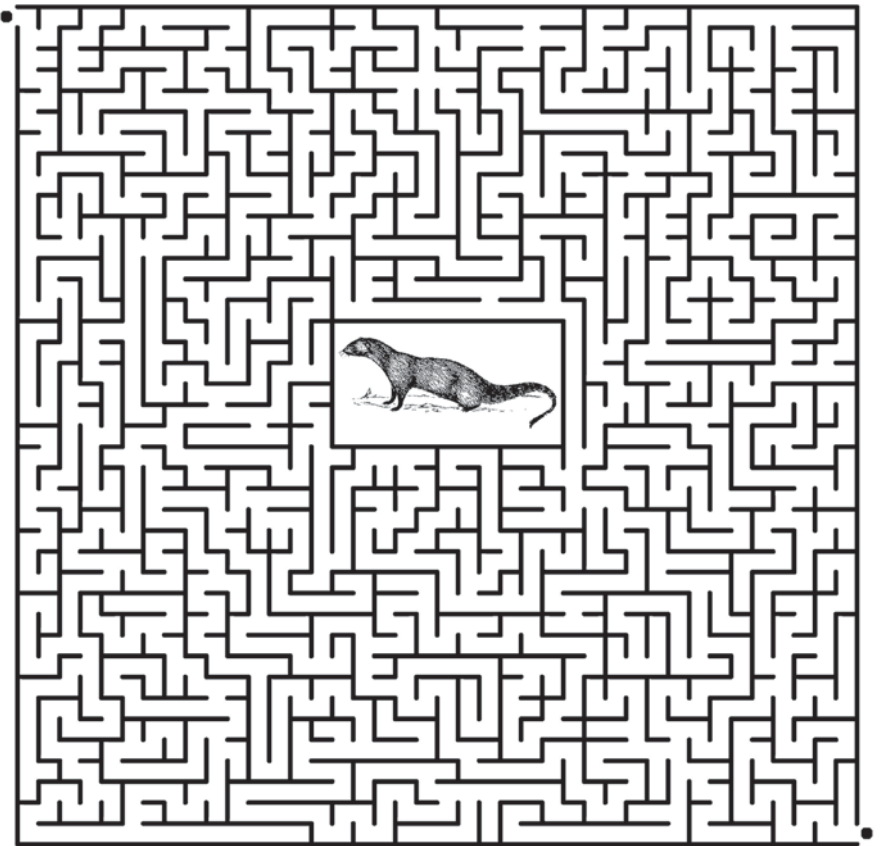


Differences: 1. Clothesline is missing. 2. Burton strip is missing. 3. Number is different. 4. Hat is different. 5. Collar is different. 6. Pocket is missing. ©2016 King Features Synd., Inc.

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- 1 React to gravity
- 5 G-man's org.
- 8 Gym-floor padding
- 12 Sandwich cookie
- 13 "— the fields we go ..."
- 14 Shrek is one
- 15 Paper quantity
- 16 Leave
- 18 Distinguish
- 20 Senate staffers
- 21 "Monty Python" starter
- 22 Solidify
- 23 Intended
- 26 Faint
- 30 Noah's boat
- 31 Actor Cruise
- 32 Omega preceder
- 33 Protract
- 36 Tablet bearer
- 38 Bagel topping
- 39 Yon maiden
- 40 Rice (Sp.)
- 43 Endure
- 47 Omit
- 49 Emanation
- 50 Logical
- 51 Ailing
- 52 "— It Romantic?"

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		

- 53 Probability
- 54 Deposit
- 55 "Untouchable" Eliot
- 9 Enthusiastic, plus
- 10 Verifiable
- 11 Collections
- 17 Tarzan's clique
- 19 Giant in Coopers-town
- 22 Group of whales
- 23 Crazy
- 24 Blunder
- 25 Alias (Abbr.)
- 26 Cauldron
- 27 Chances, for short
- 28 Work with
- 29 "— the sea son to be
- 31 Formal wear
- 34 Boxer's gear
- 35 Seep
- 36 First name of 19-Down
- 37 Invest with authority
- 39 With ardor
- 40 Moreover
- 41 Peruse
- 42 McNally partner
- 43 Island dance
- 44 River of England
- 45 Coffee shop array
- 46 Skin art, for short
- 48 Lubricate

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Puzzles4Kids

by Helene Hovanec

CODED RIDDLE

Change each letter to the one that comes immediately BEFORE it in the alphabet to find a riddle and its answer.

Here's a copy of the alphabet to guide you:

ABCDEFGHIJKLMNOPQRSTUVWXYZ

XIZ BSF CBTF CBMM QMBZFST MJLF

TPOHXSJUFST? CFDBVTF UIFZ BMM

XBOU CJH IJUT.

For more puzzle fun, go to www.brainzzles.com

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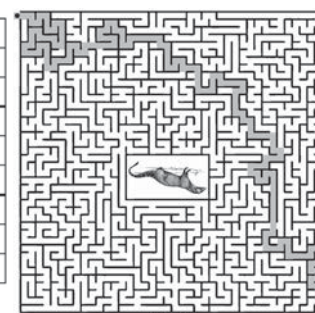
In the final analysis the weakness of Black Power is its failure to see that the black man needs the white man and the white man needs the black man. ~Martin Luther King, Jr., Where Do We Go from Here: Chaos or Community?, 1967

Because they all want big hits.
Why are baseball players like songwriters?
Answer
Puzzles4Kids

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

Answer

Weekly SUDOKU



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

Solution time: 21 mins.

Answers

King Crossword

Antiques & auctions...

Going, going...yours!

WE HAVE SOME VERY NICE WINCHESTER GUNS already consigned for our Gun and Tool Auction on Wednesday Jan 27th Auction at JR'S Auction 7403 St Hwy 5 St Johnsville NY 518-993-4668. If you have Guns, Ammunition and sports related or tools that you want to sell give us a call!! Call for list of Guns!!

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

GIFT CARDS MAKE GREAT GIFTS! Don't forget the handyman on your list! **Behind every project is a True Value 12 Willett St Fort Plain 993-3834**

THE SPORTSMAN DEN offers local delivery. 36 Canal Street, Fort Plain, NY (518) 993-1010.

SHEETROCK - 1/2" x 4'x8', 10', 12' and 14'. Also 1/2 x 4' x 8' moisture resistant and 5/8" x 4"x8', 10', & 12' fire code. Joint compound, tape, drywall screws and primer available to complete the job. C.H. BURKDORF & SON, 35 Hough St., St. Johnsville 518-568-7016

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

WANTED: Old Snowshoes, Watercolors, Trunks, Crocks, Skiis, Oak, Jewelry, Anvils, Linens. **SHOWCASE ANTIQUES 315-823-1177**

WE CARRY KEROSENE AND PROPANE forced air reddy heaters **Fort Plain True Value and Just Ask Rental 12 Willett St Fort Plain 993-3834**

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

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

FOR SALE: Apples, Sweet Cider, Fudge, Red Potatoes and Honey. Pavlus Orchards. Open Sat & Sun 10 - 5. 272 Hickory Hill Road, Fort Plain. (518) 993-2643

FOOD AUCTION THE FIRST WEDNESDAY OF EVERY MONTH AT JR'S AUCTION 7403 ST HWY 5 ST JOHNSTVILLE NY 518-993-4668

SHOP EARLY FOR CHRISTMAS TO GET BEST SELECTION! Get first selection from our new arrivals. Great prices for diamond wedding sets in 14k and 18k gold. Also great selection of sterling silver wedding sets starting at \$99.95. The Gallery, 2 West Main Street, St. Johnsville, NY 13452. 518-568-5121.

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

CENTRAL BOILER EClassic OUTDOOR FURNACES. Cleaner and Greener. 97% Efficient. EPA Qualified. Call North Creek Heat 315-866-3698

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

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

CHECK YOUR AD. ADVERTISERS should check their ads on the first week of insertion. Lee Publications, Inc. shall not be liable for typographical, or errors in publication except to the extent of the cost of the first weeks insertion of the ad, and shall also not be liable for damages due to failure to publish an ad. Adjustment for errors is limited to the cost of that portion of the ad where in the error occurred. Report any errors to 518-673-0111

WOOD PELLETS - New England Premium are now available. Buy Now & Save - REMEMBER THE LAST TWO WINTERS. C.H. BURKDORF & SON, 35 Hough St., St. Johnsville 518-568-7016

FIREWOOD FOR SALE \$65.00 face cord JR 518-993-4668 delivery is available!!

Pattersonville Commercial / Garage Space \$189,900. Storefront with 3 Bay Garage. Highly Visible. Building is Currently Leased. Available for Immediate Purchase. Contact: Michael Keefrider, Coldwell Banker Prime Properties. Tel: 518-640-4143

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

FOR SALE: 15 Yr old Thoroughbred Mare and 1 year old filly, Mare is Broke to ride, and is sound, filly is halter broke, mare is bred back for summer foal, \$750.00 both. 518-673-5539

FOR SALE: Beef frozen or by the half, 518-993-2823. Call for details.

WINTER IS HERE but don't fear spring is around the corner! Stop into Esther's and shop. You'll be glad you did! Esther's Budget Shop, 188 Canal Street, Fort Plain, NY (518) 258-4286.

BEAUTIFUL SOLID MAHOGANY EMPIRE period butler's desk. Perfect condition. Must See. Great Price. The Gallery, 2 West Main Street, St. Johnsville, NY 13452. 518-568-5121.



KING'S

Sat., January 23rd - Consignment Auction ~ 6:33pm

Sun., January 24th - Breeder Sale ~ 11:33am

Sat., January 30th - Consignment Auction ~ 6:33pm

Thurs., February 4th Food Auction ~ 6:33pm

Sat., February 6th Consignment Auction ~ 6:33pm

Burrows Rd., West Winfield, NY • (315) 822-5221

WE ACCEPT CASH - CREDIT CARDS - DEBIT CARDS

WEEKLY SALES EVERY MONDAY HOSKING SALES

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

***ATTENTION ORGANIC PRODUCERS -

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

Monday, Jan. 11th - Sold 257 Head. Cull ave. \$.65 Top cow \$.82, Bulls/Steers \$.82 - \$.96, bull calves top \$2.00, heifer calf top \$2.05, Dairy feeders \$.44 - \$.98, Feeder heifers \$.70 - \$1.35, Feeder bulls \$1.32 - \$1.38, Dairy Milking age top \$1200, bred heifers top \$1500, open heifers top \$750.

Monday, Jan. 25th - Normal Monday sale & Monthly Organic Day. 4 Certified Organic milking age cows 2 are fresh.

Monday, Feb. 1st - Normal Monday Sale & Monthly Fat Cow & Feeder Sale

Monday, Feb. 8th - Normal Monday Sale & Monthly Heifer Sale

Sales to watch for:

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

Fri., April 1st - Alfred State Spring Fling - All breeds - Alfred, NY. Call for more information

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.

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

www.hoskingsales.com Call today with your consignments.

Like us on Facebook

Tom & Brenda Hosking & Family 607-847-6274 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, January 19th 5:00 PM 7403 St Hwy 5, St. Johnsville, NY 13452
Already consigned is a Furniture, Tools, Antiques, Collectables and Much More!!
And we will also be selling our regular Consignments and Furniture as well!!

Tractor Trailer Load of Brand New Tools Auction
Saturday January 23rd 10:00am

Air Compressors, 8750 Watt Generators, 6500 Watt Generators, Portable Generators, Predator 212 CC Engines, 3-Upright 2 HP 25 Gallon Air Compressors, Trash Pumps, Upright 2 HP 29 Gal Air Compressors, Power Packs, Log Splitters, Contractor Tools, Power Tools, Power Grinders, Cut Off Saws, Drills, Paint Sprayers, Palm Sanders, Power Cutters, Battery Chargers, Tile Saw, Tools & more

Guns, Ammunition, Sporting & Tool Auction

Wednesday January 27th 6:00pm

Guns, Rifles, Ammunition, Sporting Goods, Brand New Tools, Power Tools

lots of other items that will still be coming in!!
Already Consigned: 1 Winchester Model 894 32" special, 1 Winchester Model 38740 F, 1 Stevens Model 44 Falling Block .32" 20" case, 1 Winchester Model 94 30" 30" rapper, 1 Remington-Union Model 1100 12 Gauge, and more still coming in.
BRING YOUR GOOD GUNS TO SELL!! 518-993-4668

Dining, entertainment & celebrations...

**Dine In Or
Take Out
993-5306**

Thursday, Jan. 21st

- ◆ Chicken-N-Biscuits w/Veg
- ◆ Frontier Burger w/FF

Friday, Jan. 22nd

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

Saturday, Jan. 23rd

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

Sunday, Jan. 24th

- ◆ Cherry Cheesecake French Toast

Breakfast Only Closed at 12:30pm

Monday, Jan. 25th

- ◆ ALL YOU CAN EAT PANCAKES 3-7 PM
- ◆ Fried Chicken w/Potato & Veg
- ◆ Italian Melt w/FF

Tuesday, Jan. 26th

- ◆ Shepherd's Pie w/Applesauce
- ◆ Cheese Quesadilla

Wednesday, Jan. 27th

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

Thursday, Jan. 28th

- ◆ Chicken-N-Biscuits w/Veg
- ◆ Pizza Burger w/FF

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Sun. 7 AM-12:30 PM
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Fort Plain**
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SMORGASBORD
Sat., Jan. 23rd
5-9 PM
Roast Beef, Ham & Meatloaf
Adult \$12.50 • 12 & Under \$6.25

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**Cleen Street**
Saturday, January 30th
Starting at 7PM
Classic Rock 'n Roll
• Serving Food •
SMASH HITS from 60's to present

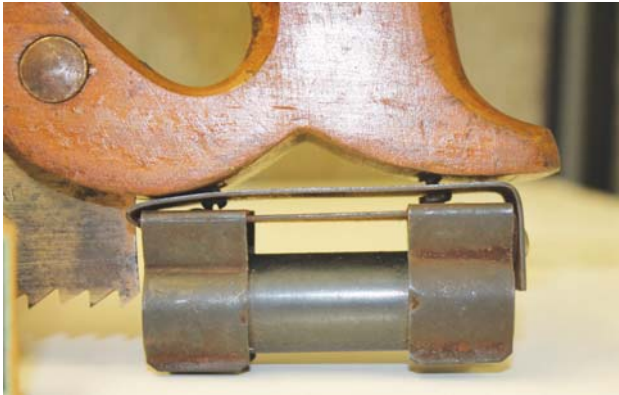

Now Catering
to the Older Mature Crowd
Jim's Irish Harbour
20 Little Mohawk St., Canajoharie, NY
518-673-2474

Whatchamacallits

This week's Whatchamacallit is the Clereline Dust Remover, produced in Weedsport, NY. As you can see, this device was attached to the handle of your handsaw. According to *Directions for Installation*, it was fastened to the bottom of the saw handle with the slotted end toward the saw blade. After it was installed you could adjust the unit so the 'hole in the end of the cylinder is about even with the saw teeth.' This adjust-



ment was to direct the stream of air either forward or backward depending on the width of the saw blade. With each stroke of the blade through the board, the cylinder was supposed to shoot a puff of air to blow away the saw dust so you could see the cut line. As stated on the bottom of the instruction sheet: "Clerline Dust Remover is made of finest materials and will give years of service if properly cared for. Caution — Do Not Oil"



Do you have your own Whatchamacallit?

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

Real estate...

New beginnings

Calendar of events

ORIGINAL VALLEY PENNYSAVER

NOTE: Calendar entries must arrive at the Original Valley Pennysaver office by Wednesday, January 20th for them to be included in the calendar of events for our Saturday, January 30th 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

JAN 1 - 31

Arkell Center Events for January

Arkell Center Programs for ALL AREA Seniors during January are as follows:

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

Monday-Friday: 9 am - Noon. Arkell Center's Indoor Walking Program

will be open to the local Senior Citizens. Please join us through the winter months.

Tuesdays: 10 am - 11 am. Our 6th Tai Chi Workshop with Earl O'Bryn. This 6 week workshop is sponsored by St. Mary's Healthcare, free of charge to all seniors who wish to participate.

Wednesdays: 10 am - 11 am. Harold Rolls will be coordinating a 6 week Meditation workshop beginning on Jan. 13. All are welcome to attend, there is no charge.

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

Jan. 26: 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.

Jan. 27: 12:30 - 4 pm. Senior Citizens Pinochle Card Party, donation \$2, prizes & refreshments. If you would like to sub, call Terry-673-5635.

MEETINGS

Jan. 26: 10 - 11 am. Alzheimers Caregiver Support Group. Please join us.

Jan. 28: 10:15 - 11 am. The Diet Club meets in the Gallery at Arkell Center. The goal is to be accountable while losing or maintaining your weight. Call 673-2112.

Jan. 29: 1 pm. Canajoharie Senior Citizens Club Meeting.

Five New Year's resolutions for prospective homebuyers

(StatePoint) Finished with New Year's resolutions? If you're thinking of buying a home in 2016, it's time to add these five resolutions to your list:

- Get your financial house in order: Good credit is key to getting a mortgage at a reasonable interest rate. If it's been more than a year, find out what your credit score is. You can improve your credit by paying your bills on time, working with a no-fees housing counselor, and beefing up your credit literacy. Free online resources can help, such as Freddie Mac's CreditSmart online training.

- Figure out how much you can afford. What do you earn? What do you spend? How much do you have in savings? Answering these questions will help you learn whether you are financially ready for homeownership.

Make a budget and use free online tools and calculators to determine how much you can afford and the amount you have for a downpayment. If you're short, reduce optional expenses and set up a monthly, automatic deposit into your savings account.

- Explore your mort-

gage options. Don't assume you don't have enough for a down payment or won't qualify for a mortgage without 20 percent down. In fact, about 40 percent of today's homebuyers are making down payments that are less than 10 percent and a recent study

New Year's 22

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



**Commerical Building For Sale, Lease
or Lease Purchase**
Dutchtown Plaza, Palatine Bridge, NY
Business Relocating to Rt. 5, Palatine Bridge in Spring
518-596-6880



(156) Palatine Bridge Cape has 2 BR's upstairs and 2 down. The Kitchen has "woodmode" cabinets. The LR has a 4 season sunroom off of it. There are wood floors under the carpet. There are chair lifts to the second floor and to the basement. Includes appliances. This home is equipped with central air. Paved drive to one car garage. **Offered at only \$69,500**




(197) Canajoharie Two Family has separate heat and electric. Tenants pay their own utilities. The second floor apartment has 2 - 3 Br's. It was just repainted and has new flooring and a new kitchen sink. It is available for rent @ \$650 / month. The first floor apartment is vacant and once it is redone, it will be available for \$650 / month. **Offered for sale @ \$55,000**



(299) Canajoharie Two Family was rebuilt from the brick in. Guttered, Rewired, New Plumbing, Insulation and drywall. The first floor has a long term tenant. The second floor has been repainted and available for rent for \$575 / month. Potential for a studio apartment on the lower level. Tenants pay own utilities. Coin op washer / dryer. **Offered for sale @ \$75,000**



(113) Canajoharie home has a new furnace and hot water heater. There are new lifetime warranty windows in the DR. Natural woodwork and wood floors throughout. There are two BR's and full bath on second floor. LR, DR, Kitchen, 3rd BR or Den and half bath on the first floor. There is a large deck on the back. Motivated seller asking **\$64,900....OFFERS!**



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Licensed Real Estate Broker

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WELCOME TO THE NEIGHBORHOOD

Congratulations to Kyle Myers & Julicia Godbout on the purchase of your Marshville Home.



Village 4 Family

in good condition. Hardwood floors, French doors, updated electric, steel roof, Lg. apts - 3, 2, 2, 1 Bedrooms; full baths, Living room; kitchens with appliances, new sewer pipes, parking lot for tenants. **\$105,500**



Step Inside...

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



1896 Ft. Plain Victorian with modern conveniences. 4BRs, 3 baths; high ceilings, stained glass doors, Granite Countertops;

detailed woodwork; Master Suite w/ Bath, "Maid's Quarters" is now a bedroom & second kitchen; Set amidst flowering shrubs & colorful plantings **\$285,000** Interested?



Don't Just Drive-by

Check out the Inside!!! Located JUST outside of the Village. "Cabin" Look! Hdw floors. Modern kitchen & bath, open concept, deck overlooks the stream, St. Johnsville-Oppenheim Schools, needs a little work, Offers on **\$61,900**

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New Year's from 21

found that 87 percent of U.S. homes would qualify for down payment help.

Find out if you're eligible for any local or state down payment assistance programs. Remember, some options may be as low as three percent. But keep in mind that if you're not putting at least 20 percent down, you'll pay extra each month for

mortgage insurance. Contact several mortgage

lenders to shop around and get the best deal.

- Get pre-approved for financing. It's highly recommended that you work with your lender to get pre-approved before you begin house hunting. Pre-approval will tell you how much home you can afford and can help you move faster and with greater confidence in competitive markets.

- Rely on professionals. The typical homebuyer will look at 10 homes over a 10-week period so finding and working with the right team is critical. Housing counselors, realtors and lenders all play an important role in the home buying process. These professionals have the expertise to advise you every step of the way.

For more tips and resources, visit myhome.freddiemac.com



With some firm financial resolve, you can make your dream of homeownership possible in 2016.

New Year... New Deals

**THE BEST
FOR LESS...
HASSLE FREE!**



**Hurry On In,
Before The Tax Season Begins!**

JESSE LICARI

LOOK



2015 CHEVROLET COLORADO Z71

Crew Cab, Heated Seats, Leather, Navigation Pkg., ONLY 7K, All the Options! **\$355.95/Mo.**



2014 CHEVROLET SILVERADO 1500 2LT

Loaded, 20K, SAVE THOUSANDS! **\$397.39/Mo.**



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Navigation Pkg., Leather, Low Mileage, Super Clean At **\$28,895** - How can you go wrong!



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Sunroof, 3rd Row Seat, 4WD, Super Clean - **Only \$19,595**



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1 Owner, Low Miles, Affordable, Extra Clean, Gas Saver **Only \$9,995**

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SALE!!!*



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SALE!!!*



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NADA \$11,250

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NADA \$8,450

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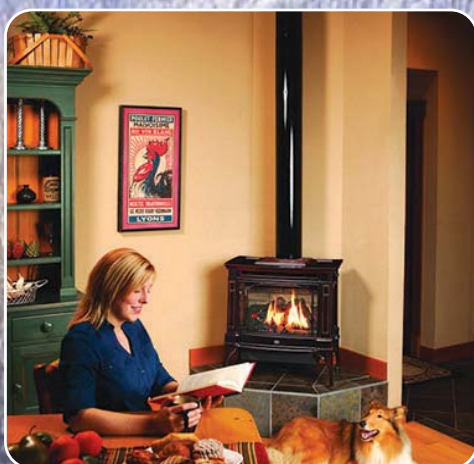
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