

THE Original Valley Pennysaver

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Serving the Homes of the Mohawk Valley
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Original Valley Pennysaver
The Little Paper with BIG Results

Serving the Homes of the Mohawk Valley

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Thank You Again,
Emil Johnson
Fort Plain, NY

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- April Johnson - 6th
- Annie Winsman - 7th
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- Lexi Brown - 7th
- Hailey Williams - 8th
- Matt Stanley - 8th
- Tracy Johnson - 8th
- Fritz Travolt - 8th
- Jim Furman - 8th
- Crystal Smith - 8th
- Rita Marchese - 9th
- Albert Leach - 9th
- Will Bock - 9th
- Robert Cook - 9th
- Lindsey Hodge - 10th
- Mary Krug - 10th
- Michael O'Connell - 11th
- Laura Hayner - 11th
- Lynn Briggs - 12th
- Paulena Greene - 12th
- Judy Jasewicz - 12th

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FOOD AUCTION WEDNESDAY FEBRUARY 3RD 6:00PM at JR'S Auction 7403 St Hwy 5 St Johnsville NY. ATTENTION WE HAVE FOUND A NEW SUPPLIER WITH LOTS OF FROZEN, MEATS, CHEESE, BREAKFAST MEALS, DINNERS, CHICKEN NUGGETTS AND MUCH MORE!!! DON'T MISS THIS ONE! 518-993-4668

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Stay safe and warm during winter workouts

Athletes devoted to outdoor workouts do not abandon their routines when winter rears its chilly head. While it can be difficult to embrace the great outdoors when temperatures hover around the freezing point, maintaining your motivation at such times bodes well for your fitness goals the rest of the year.

Staying warm is a top priority for athletes who exercise outdoors during the winter months. While there's no guarantee winter winds won't test your willpower, there are some ways to stay warm when working out in colder climates.

- Wear appropriate headgear. For years, many people subscribed to the conventional wisdom that suggested people lose 40 to 45 percent of their body heat through their heads. But in 2008, researchers at Indiana University debunked that myth, suggesting that if humans lost that much heat through their heads, then they would be just as cold when going outside without a hat on as they would be if they left home without wearing any pants. But wearing headgear when exercising outdoors is still a good idea, as the head is more sensitive to changes in temperature than many other areas of the body. A wool hat you can pull down over your ears can protect them from getting too cold. Athletes may also want to consider ski masks or other facial covers that can protect their faces when winter winds are howling.

- Layer correctly. Layering has long been a reliable way to beat the cold when temperatures are at their lowest. But layering must be done correctly to be effective. When choosing your workout gear, choose an inner layer that will move moisture away from your skin. Cotton retains moisture, and that means your sweat will cling to your body and make you feel cold. Once you find a shirt made with moisture-wicking material to wear against your skin, look for a second layer that also wicks moisture so you can more effectively

control your body temperature. Your outer layer should be capable of handling the elements, so look for something that is waterproof and wind-resistant.

- Don't forget footwear. Feet can easily succumb to cold temperatures when exercising outdoors, but you can employ the same strategy with your socks that you do with



Exercising outdoors in winter can be exhilarating, but athletes must prioritize staying warm and safe for the duration of their workouts.

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your layers. When choosing workout socks, avoid cotton socks that don't wick moisture away from your feet. Acrylic can be more effective at wicking moisture away from your feet than cotton.

- Know your weather reports. While it's admirable to stay on course with your outdoor work-

outs in the winter, don't allow your devotion to overtake your common sense. Check the forecast before beginning an outdoor exercise, paying particular attention to the wind chill. According to the Mayo Clinic, frostbite can occur when skin is exposed to wind chill levels below minus 18 F for

30 minutes. If need be, shorten outdoor workout routines and find ways to exercise indoors when wind chills get dangerously low.

Exercising outdoors in winter can be exhilarating, but athletes must prioritize staying warm and safe for the duration of their workouts.

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Valentine's Day Feb. 14

VALENTINE'S DAY
SERVING 5-9 PM

Lobster Pappardelle
full half-pound of lobster in cream sauce with sautéed tomato, fresh basil & wide pasta noodles

Vegetable Lasagna
mushroom, spinach, broccoli, tomato, zucchini & yellow squash layered with cheeses in a blush sauce

Prime Rib of Beef
herb-crusted, slow-roasted four hours, served with baked potato & seasoned corn

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panko-coated breast, topped with mozzarella and marinara on a bed of pasta

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Valentine's Day Feb. 14

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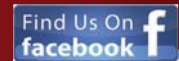
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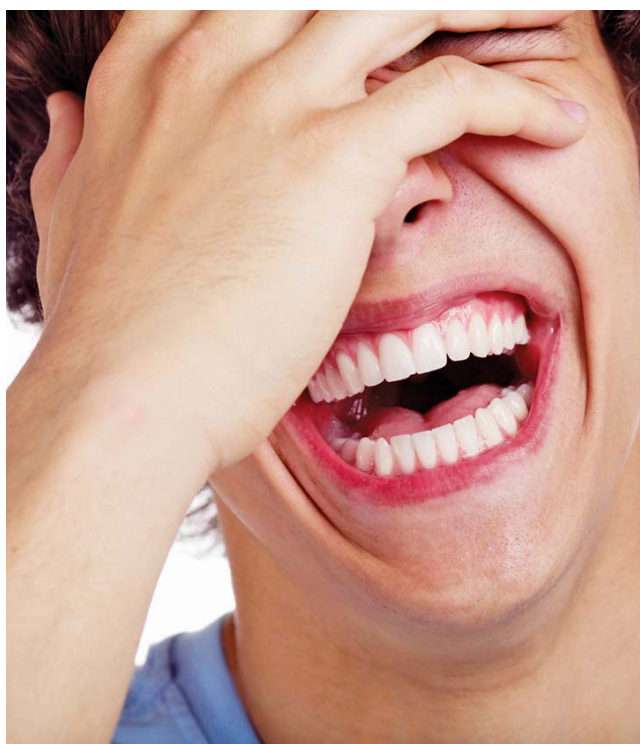
Did you know?

Research indicates that people who laugh a lot are much healthier and may live longer than those who don't find time to chuckle. A good, deep belly laugh can provide your body and mind with a great workout.

Dr. Lee Berk at the Loma Linda School of Public Health in California found that laughing lowers levels of stress hormones and strengthens the immune system. The organization Laughter Works, which teaches people how and why to

laugh, says laughter can cause blood pressure to drop, blood to become oxygenated and endorphins to kick in, which can improve mood. And that's just the beginning. Laughing can help reduce stress and promote stronger relationships between people who laugh together.

Data indicates children around the age of six laugh the most, laughing roughly 300 times per day, while adults average only 15 to 100 laughs per day.



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BRUTUS - 6 1/2 year old male Pit Bull, 57 lbs. Found on Route 5S in Canajoharie in July 2015. Knows "sit, shake, lie down". Great on leash. Sweet personality and that famous "Pittie" smile! Not good with cats or kids.



GUNNER - 9 year old male Beagle. Knows "sit". Fine with older kids.



BRIAR - 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!



JAX - 1 1/2 year old Yellow Lab/Boxer mix, 70 lbs. Knows "sit, lie down, shake". Crate trained. Loves to play fetch and go in the water. Not good with dogs or kids.



SHELLI - 1 - 2 year old female Lab mix, 57 lbs. Found on Flannigan Road, Canajoharie in October 2015. Friendly and playful. Good with dogs, not cats. Fine with older kids.



SNOOPY - Brown and white male Hound mix, 8+ years old. Found on Enoch St., Nelliston on December 30, 2015. Good with other dogs.



APRIL - Beautiful 2 year old female Pit Bull mix, 57 lbs. Came to the shelter in August 2014. Low-key and very loving. Good with some dogs, not cats. Adult home only.



RYLIE - 2 - 4 year old female Pit Bull mix. Came to the shelter in May 2015. Knows "sit" and gives her paw to "shake". Not good with other dogs, cats or kids.



VELMA - 1 1/2 year old female Whippet mix, 38 lbs. Knows commands. Leash trained. Sweet and lovely.



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



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



SCREECH - 2 1/2 - 3 year old orange and white male. Came to the shelter on December 27, 2016.



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



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



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



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



PIXIE - Pretty 6 1/2 year old female Tortie. Came to the shelter because her family could no longer care for her.



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

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 ♦ Chicken-N-Biscuits w/Veg
 ♦ Grilled Chicken Wrap w/FF

Friday, Feb. 5th
 ♦ Fresh Haddock Dinner
 Baked or Fried, w/Potato & Veg
 ♦ Mac & Cheese w/Veg
 ♦ Manhattan Clam Chowder

Saturday, Feb. 6th
 ♦ Prime Rib w/Potato & Veg 3-7 PM
 ♦ Fried Clams w/Potato & Veg

Sunday, Feb. 7th
 ♦ Steak, Egg & Cheese on Hard Roll
 Breakfast Only Closed at 12:30pm

Monday, Feb. 8th
 ♦ ALL YOU CAN EAT PANCAKES 3-7 PM
 ♦ Meat Loaf w/Potato & Veg
 ♦ Hot Roast Beef Sandwich w/Potato

Tuesday, Feb. 9th
 ♦ Pork Chops w/Potato, Stuffing & Veg
 ♦ Mexican Hot w/FF

Wednesday, Feb. 10th
 ♦ ALL YOU CAN EAT SPAGHETTI 3-7 PM
 ♦ Ham & Cheese Cold Plate
 ♦ Spaghetti w/Meatball,
 Hot Sausage and/or Toss Salad

Thursday, Feb. 11th
 ♦ Chicken-N-Biscuits w/Veg
 ♦ BLT Wrap w/FF

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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

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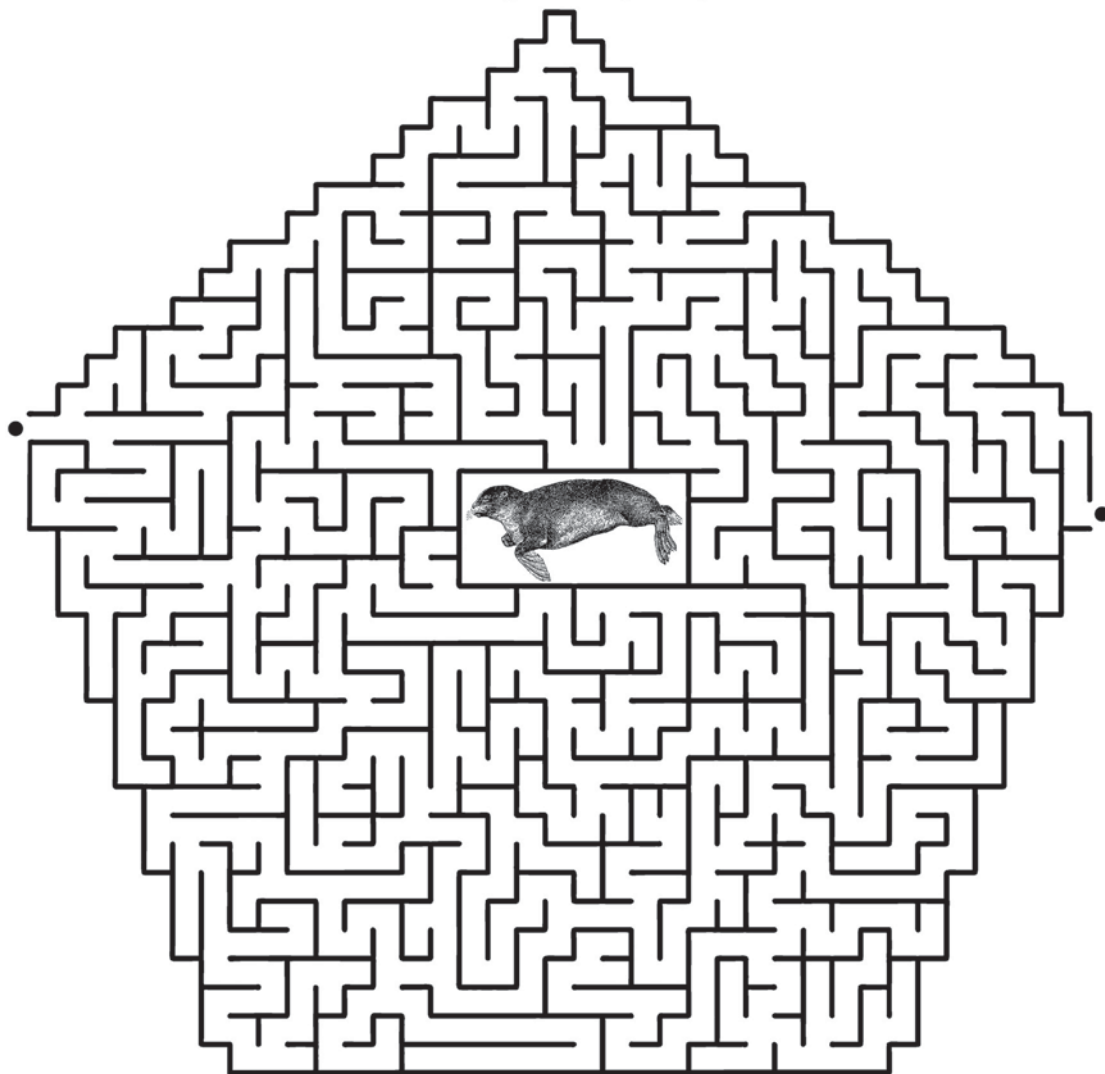
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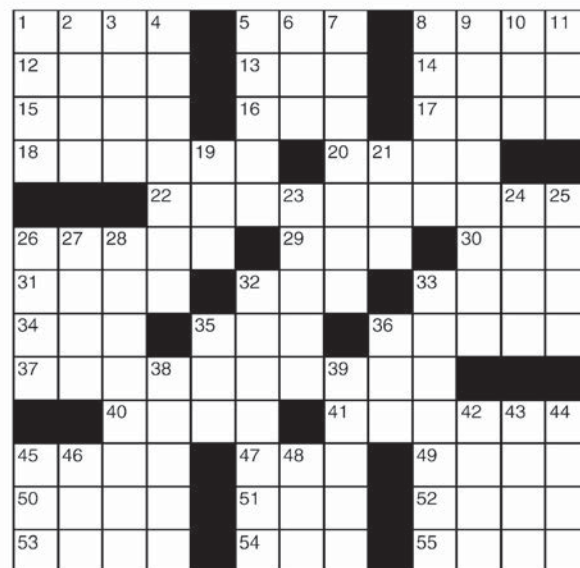
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King Crossword

ACROSS

- 1 Hairstyle
- 5 Fond du —, Wisc.
- 8 Wan
- 12 Pitch
- 13 Bachelor's last words
- 14 Old portico
- 15 Largest continent
- 16 — canto
- 17 Get ready, for short
- 18 Catch sight of
- 20 Eye layer
- 22 West Virginia industry
- 26 — nerve
- 29 Japanese sash
- 30 Sticky stuff
- 31 Frog's cousin
- 32 Pair
- 33 Timely question?
- 34 Unwell
- 35 Miller
- 36 Name
- 37 "Kiss Me Kate" composer
- 40 Up to
- 41 Discomfort
- 45 Dressed
- 47 Botanical



- 28 Yarn
- 32 Strip of icons
- 33 Bug
- 35 Sgt.'s subordinate
- 36 Coffee break time
- 38 Duck down
- 39 Shroud city
- 42 Jason's ship
- 43 Any day now
- 44 Nervous
- 45 PC's brain
- 46 Fleur-de—
- 48 "Born in the —"

DOWN

- 1 N'Djamena's country
- 2 Northamptonshire river
- 3 Rainbow
- 4 Limp

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Weekly SUDOKU

by Linda Thistle

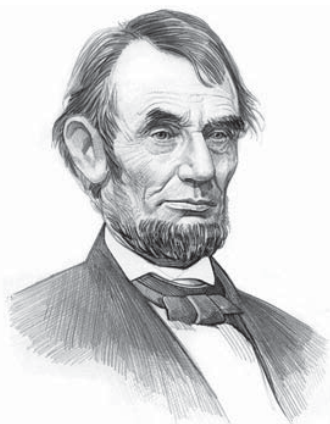
9			6		1			
		2		5	4			3
	8		9					7
	1	6			8			2
		9		2				7
7			3				4	
8				4				1
	4				9	6	5	
		5	6					8

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!

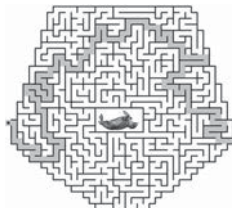
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Those who deny freedom to others deserve it not for themselves.

~Abraham Lincoln

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



Weekly SUDOKU

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

King Crossword
Answers
Solution time: 25 mins.

HOCUS-FOCUS

BY HENRY BOLTINOFF



Find at least six differences in details between panels.



Differences: 1. Lamp is missing. 2. End table is different. 3. Tail is shorter. 4. Leash is missing. 5. Picture is missing. 6. Hair is different.

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Real estate...

New beginnings

Calendar of events

ORIGINAL VALLEY PENNSAVER

NOTE: Calendar entries must arrive at the Original Valley Pennsaver office by Wednesday, February 3rd for them to be included in the calendar of events for our Saturday, February 13th issue. Send events to Lee Publications c/o The Original Valley Pennsaver, 6113 State Highway 5, P.O. Box 121, Palatine Bridge, NY 13428 or e-mail: kkelly@leepub.com

FEB 1 - 29

Arkell Center Events for February

Arkell Center, Canajoharie, NY. Arkell Center Programs for ALL AREA Seniors during February 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. Continuing through February 16. Our 6th Tai Chi Workshop with Earl

O'Brien. This six week workshop is sponsored by St. Mary's Healthcare, free of charge to all seniors who wish to participate. **Next workshop begins March 8.**

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

Wednesdays: 10-11 am. Harold Rolls will be coordinating a six week Meditation workshop through Feb. 17. All are welcome to attend, there is no charge.

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 Beginning Feb. 10 through Apr. 13: AARP Tax Preparation with Lou Gotti. Call 673-2943 for an appointment.

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

Feb. 2: Bonnie Kerr & Linda Klump presentation on Hawaii. Join us for the tour.
Feb. 3, 10, 17 & 24: 12:30 pm-4 pm. Senior

Citizens Pinochle Card Party, donation \$2, prizes & refreshments. If you would like to sub, call Terry at 673-5635.

Calendar 22




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 <p>\$115,000</p> <p>(189) PALATINE BRIDGE - 4+ BR home has a new price! Original finish woodwork. Wood floors. Pocket doors. New AG pool. 242' deep lot. Playhouse and more.</p>	 <p>\$105,000</p> <p>(114) FORT PLAIN - Neat as a button. 3 BR home has updated cherry kitchen. Jacuzzi tub in updated bath. First floor laundry in half bath. Fireplace in the LR.</p>
 <p>\$89,000</p> <p>(97) CANAJOHARIE - 3 BR, 2 BA home has a LR the width of the home. Corner fireplace, private country setting on 3.1 acres. 2 car garage. Below market value.</p>	 <p>\$78,500</p> <p>(89) CANAJOHARIE - 2-3 BR, 1 1/2 BA. This home is located just a few blocks from the school. 230' deep lot. 2 car garage. Historic tax credit available.</p>
 <p>\$98,500</p> <p>(82) CANAJOHARIE - Classic Dutch Colonial has 3 BR and a claw foot tub in the bathroom. Vestibule entry. French doors to sun porch. Hardwood floors. Must see.</p>	 <p>\$169,500</p> <p>(293) FORT PLAIN - 4 BR country home has a new remodeled kitchen with granite counters. Awesome oversized deck for entertaining. Vinyl siding. Metal roof.</p>



Richard Euler Real Estate
Licensed Real Estate Broker

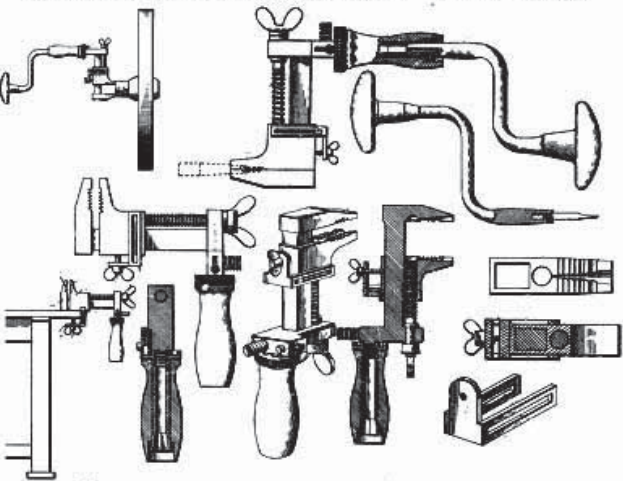
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Whatchamacallits

COMBINATION TOOL.



Inventor *Samuel J. Johnston,*
No. 630,419. Patented Dec. 4, 1894.

This week's Whatchamacallit is a combination tool patented Dec. 4, 1894. The patent was issued to Samuel J. Johnston, however the manufacturer was Peter Lowentraut. The P. Lowentraut Mfg. Co. in Newark, NJ began making tools in 1871 and continued into the 20th Century. According to the patent application, the primary object of the invention was to construct a combination tool with readily adjustable and interchangeable parts in order to adapt its use as different kinds of wrenches, vises, bit braces and more. As you can see from the application diagram, its uses were many and varied and most likely limited only by the users imagination and skill level — the vise-grip application (in my opinion) set this tool apart in its field.



Do you have your own Whatchamacallit?

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

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, Jan. 18th - Sold 235 Head. Cull ave. \$.70 Top Cow \$.94, Organic cull ave. \$.77 top cow \$.91, Bulls/Steers \$1.10, Dairy Feeders \$.74 - \$1.16, Hogs Sows 590#- 795# \$.32 - \$.38, Boars 580#-715# \$.04-.05, Piglets \$15 - \$32, Conventional Dairy Milking age Brown Swiss top \$2025, Hol. Bred heifer top \$1650, Organic Dairy Milking age top \$1850, Organic bred heifer top \$1700, Organic open heifer top \$825.

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

Monday, Feb. 15th - Normal Monday Sale & Monthly Sheep, Lamb, Goat & Pig Sale

Monday, Feb. 22nd - Normal Monday Sale & Monthly Organic Day

Monday, Feb. 29th - Normal Monday 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 - 11:30 AM Georgetown, NY. Many Maples Retirement Dispersal

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.

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6096 St. Hwy. 8, New Berlin, NY 13411 cell: 607-972-1770 or 1771

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NEXT GUN AUCTION WEDNESDAY FEBRUARY 17TH 6:00PM
Your Consignments Wanted of Guns, Ammunition, Fishing Tackle, Ammunition Related, Rifles, Black Powder Pistols, and Rifles, and more! **Bring It On!! JR'S Auction 7403 St Hwy 5 St Johnsville, NY 518-993-4668**

CHINE 12 place setting white/blue flowers, \$50; Stainless steel cookware, \$50; Shark Lift-Away Pro Vacuum, \$100; Cast iron pans, \$20. 518-752-5462

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NICE 1 BEDROOM apartment in Canajoharie for rent. Heat, water and off-street parking included for \$475 month plus s/d. Coin laundry. No pets. 518-866-1471

PITTSBURGH PAINT COLOR OF THE YEAR is Paradise Found - stop in to see this beautiful color. We stock interior paint and primer in one product - semi-gloss, eggshell and flat. Many colors to choose from. C.H. BURKDORF & SON, 35 Hough St., St. Johnsville 518-568-7016

CHECK OUT OUR SPACES in Showcase Antique Mall, Canal Place, Little Falls, NY. Great selection with great prices. Must see. The Gallery. 2 West Main Street, Saint Johnsville, NY 13452. 518-568-5121.

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

2011 NISSAN SENTRA SR, Black, 49K, 4Cyl., Auto, AC, CD. Sale \$10,995. John C. Miller Inc (518)762-7124. www.johncmiller.com

"IN STORE SPECIALS for the Holidays, at The Sportsman's Den and D&D's Pet Supplies, 36 Canal St, Ft Plain, NY, 518-993-1010. **GIFT CARDS** always available. Merry Christmas from our family to yours!

STORM DOORS BY LARSON keeps the cold air outside. 32" & 36" x 80" white in stock. Other colors may be available. C.H. BURKDORF & SON, 35 Hough St., St. Johnsville 518-568-7016

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

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PAIR OF MAHOGANY CORNER CUPBOARDS. Just the right size for your home. Great condition. Must see. Great price. The Gallery, 2 West Main Street, Saint Johnsville, NY 13452. 518-568-5121.

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ROUGH CUT PINE - 1" x 12" x 8' and 10' kiln dried. C.H. Burkdorf & Son, 35 Hough St., St. Johnsville 518-568-7016

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CANAJOHARIE 2 bedroom upstairs apt. Recently carpeted and painted no pets. \$ 575 per month plus utilities. 518-673-3677

SPECIAL ANTIQUE AUCTION SATURDAY FEBRUARY 20TH 10:00AM. WE ARE ACCEPTING CONSIGNMENTS FOR GOOD QUALITY FURNITURE, PRIMITIVES, COLLECTABLES, ANTIQUES, AND MORE!! **GIVE US A CALL OR BRING THEM ON DOWN! 518-993-4668 JR'S AUCTION**

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ANTIQUE, COLLECTABLES CONSIGNMENT AUCTION!!
Tuesday February 2nd 5:00 PM • 7403 St Hwy 5, St. Johnsville, NY 13452
Already consigned is Furniture, Tools, Antiques, Collectables and Much More!!
We have another nice load coming from Syracuse!!! Your Consignments Wanted!!!

Food and Grocery Auction!!
Wednesday, February 3rd 6:00pm
Meats, Cheese, Frozen, Chicken Patties, Dinners, Breakfast Meals, Beef Steaks, Candies, Snacks, Cookies, Toilet Paper and much more!! We have found another supplier from Syracuse with lots of

Small Animal and Tack Consignment Auction!!
Saturday, February 6th 10:00am
Sheep, Goats, Chickens, Ducks, Rabbits, Hens, Roosters, Pigs and more!!
We are looking for your consignments of Tack, Saddles, Bridles, Harnesses, and more!!

ANTIQUE AND CONSIGNMENT AUCTION!!
Tuesday, February 9th 5:00 PM
Consignments, Antiques, Collectables, Furniture, Household and Tools!!

Equipment, Tools and Tool Related Consignment Auction
Friday Night, February 12th 6:00 PM
Consignments Wanted!! Tools, Power Tools, Carpenter Tools, Woodworking Tools, Masonry Tools, Wrenches, Contractor Tools and more!! Bring It On!!

Guns and Sporting Consignment Auction!!
Wednesday, February 17th 6:00 PM
Guns, Ammunition, Sporting Goods, Hunting Items, Fishing Items and more!!

Special Antique and Taxidermy Consignment Auction!!
Saturday, February 20th 10:00am
Already Consigned is a Large Selection of Taxidermy from a local Estate!! Large Buffalo Head, Full Body Mount, Red Fox in Glass Coffee Table, Full Mount Bobcat Laying on Rock in excellent condition, Fallow Deer Head Mount, Bobcat Kins, Wolverine Kins, Water Buffalo Horns, Large Skin, Also a Stickleback, some nice primitives, and if you have Taxidermy, Sleighs, Buggies, Doctors Collectables and Furniture you want to sell.

This Is The Auction!! More Still Coming!!! Watch For Pictures and Lists!!!!



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

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

Large Shadow Box Collection & An All Wood Cigar Box Collection

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6 Cyl., 1 Owner, New Brakes & Tires
\$6,995



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6 Cyl., Auto, Extra Nice, Loaded
\$7,500



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4x4, 6 Cyl., Loaded, No Rust!
\$6,995



2007 Jeep Liberty Sport
4x4, Standard, 6 Cyl.
\$6,995



2004 Ford E250 Cargo Van
8 Cyl., Leather, Auto, Heavy Duty,
New Brakes & Tires
\$4,500



2008 Jeep Compass Sport
FWD, 4 Cyl., Loaded, Priced to Sell
\$6,995



2006 Ford F150 XL
8ft. Box, 4.6 w/V8, Liner, Tahoe Cover, 1 Owner
\$9,500



2010 Chevy Malibu
4 Dr., 4 Cyl., Loaded, Road Ready
\$7,995

- 2008 Pontiac G6** Base, 4 Dr., 4 Cyl., White, Auto, Loaded, PB, CD, 87,993 Miles **\$7,500**
- 2004 Pontiac Grand Prix GT1** 4 Dr., 6 Cyl., Tan, Auto, Air, Cruise, PW, PL, PB, Tilt, 75,561 Miles **\$4,500**
- 2007 Mitsubishi Eclipse GS** 2 Dr. Coupe, 4 Cyl., Gray, Auto, Air, Cruise, PB, Tilt, CD, 73,670 Miles **\$6,995**
- 2006 Chrysler PT Cruiser Touring** 4 Dr. Wagon, 4 Cyl., Blue, Auto, Air, Cruise, PB, Tilt, CD, 70,388 Miles . **\$5,500**
- 2010 Chevy HHR LT** 4 Cyl., Gray, Auto, Loaded, PB, CD, 77,573 Miles **\$7,995**
- 2008 Chrysler Sebring LX** 2 Dr. Convertible, 4 Cyl., Blue, Auto, Loaded, CD, 76,483 Miles..... **\$6,995**
- 2011 Chevy HHR 1LT** 4 Dr. Hatchback, 4 Cyl., Gray, Auto, Loaded, CD, 62,397 Miles **\$8,500**
- 2006 Pontiac Grand Prix** 4 Dr., 6 Cyl., Tan, Auto, Loaded, PB, CD, 72,453 Miles **\$6,995**
- 2008 Kia Rio LX** 4 Dr., 4 Cyl., Gray, Auto, Air, PB, Tilt, CD, 93,000 Miles **\$4,200**
- 2009 Ford Focus SES** 4 Dr., 4 Cyl., Gray, Auto, Loaded, PB, CD, 80,872 Miles **\$7,500**
- 2008 VW Bug** 2 Dr. Hatchback, 5 Cyl., Lt. Gray, Standard, Loaded, 1 Owner, PB, 83,825 Miles..... **\$7,500**
- 2012 Kia Rio** 4 Dr. Hatchback, 4 Cyl., Silver, Standard, Loaded, 1 Owner, CD, 71,279 Miles..... **\$7,500**

- 2010 Mini Cooper** 2 Dr. Coupe, 4 Cyl., Red, Standard, Loaded, PB, CD, Leather, 77,994 Miles **\$8,500**
- 2008 Chevy Cobalt LS** 2 Dr. Coupe, 4 Cyl., Blue, Auto, Air, Cruise, PB, Tilt, CD, 78,618 Miles **\$6,250**
- 2007 Mini Cooper** 2 Dr. Coupe, 4 Cyl., Blue, Standard, Loaded, 1 Owner, CD, 87,236 Miles..... **\$7,500**
- 2005 Chevy Monte Carlo LS** 2 Dr. Coupe, 6 Cyl., Blue, Auto, Air, Cruise, PW, PL, PB, Tilt, 88,336 Miles **\$6,250**
- 2008 VW Passat Turbo** FWD, 4 Dr., 4 Cyl., Gray, Auto, Loaded, CD, Leather Seat, 85,398 Miles **\$7,500**
- 2012 Kia Soul** Base, 4 Dr. Wagon, 4 Cyl., Silver, Auto, Loaded, PB, CD, 72,382 Miles **\$8,500**
- 2009 Chevy Aveo LS** 4 Dr., 4 Cyl., Blue, Standard, PB, Tilt, CD, 87,589 Miles **\$4,995**
- 2004 Nissan Altima S** 4 Dr., 4 Cyl., Red, Auto, Air, Cruise, PB, Tilt, CD, 75,806 Miles..... **\$6,250**
- 2013 Kia Soul** Base, 4 Dr. Wagon, 4 Cyl., Gray, Auto, Loaded, PB, CD, 61,297 Miles **\$8,500**
- 2008 Chevy Cobalt LS** 4 Dr., 4 Cyl., Gray, Auto, Air, 1 Owner, PB, Tilt, CD, 80,772 Miles..... **\$6,250**
- 2007 Mazda CX-7** 4 Dr., 4 Cyl., Red, Auto, Air, Cruise, PB, Tilt, CD, 71,440 Miles **\$7,500**
- 2008 Ford Mustang** 2 Dr. Coupe, 6 Cyl., Red, Auto, Loaded, PB, CD, 80,927 Miles **\$8,995**

- 2009 Dodge Caliber** 4 Dr., 4 Cyl., Orange, Auto, Air, Cruise, PB, Tilt, CD, 58,106 Miles..... **\$6,250**
- 2007 Chevy Malibu LT** 4 Dr., 6 Cyl., Blue, Auto, Loaded, PB, CD, 77,048 Miles **\$5,500**
- 2012 Kia Soul** Base, 4 Dr. Wagon, 4 Cyl., Green, Auto, Air, Cruise, 1 Owner, PB, Tilt, 80,770 Miles **\$7,500**
- 2005 Chevy Aveo LS** 4 Dr. Hatchback, 4 Cyl., Blue, Auto, Air, Cruise, PB, Tilt, CD, 81,882 Miles **\$3,750**
- 2008 Volkswagen Jetta** 4 Dr., 5 Cyl., Gray, Auto, Air, Cruise, PL, PB, Tilt, CD, 80,184 Miles **\$6,250**
- 2005 Volkswagen Beetle GLS** 2 Dr. Convertible, 4 Cyl., Blue, Auto, Loaded, 1 Owner, 65,673 Miles **\$6,250**
- 2002 Dodge Ram 2500 SLT** Reg Cab, 8 Cyl., Red, Auto, Air, Cruise, PB, 4x2, Tilt, 84,106 Miles **\$4,200**
- 2004 Chevy Silverado 1500** Reg Cab, 4x4, 8 Cyl., White, Auto, Air, PB, AM/FM, Tilt, Plow, 107,245 Miles . . . **\$6,995**
- 2006 Ford E350** Box Truck, 8 Cyl., Yellow, Auto, Air, 1 Owner, Tilt, CD, 121,159 Miles **\$5,500**
- 2004 Chevy K3500 Silverado LS** 4 Dr., 4x4, Dul, Tan, Auto, Air, Cruise, PB, Tilt, 120,188 Miles..... **\$16,700**
- 2007 Chevy Silverado 1500** Reg Cab, 4x2, 6 Cyl., Black, Auto, Air, PB, Tilt, CD, 92,888 Miles..... **\$6,995**

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Calendar from 19

Feb. 12: 11:45 am. Meals of Montgomery Valentine Luncheon with music by Peter Capobianco performing a medley of Love Songs. Call 673-2000 or 673-4408 to sign up.
Feb. 19: 1:30 pm. Valentine Bingo with the Seniors, come and join us!
Feb. 23: 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.
Feb. 25: 9:30 am. Join us for Breakfast with our Seniors - bring a friend & a dish to share.
Feb. 25: 10 am. In the Center. Join us for a Water Color Class with instructor Joanne Resch. \$10 fee - includes all supplies needed to complete a winter scene (same day). Call 673-4408 for reservations.
Feb. 29: 1:30 pm. Battle of Pearl Harbor DVD presented by Bonnie Kerr, come join us.

MEETINGS
Feb. 7, 14, 21 & 28: 10:15-11 am. The Diet Club meets in the Gallery at Arkell Ctr. The goal is to be accountable while losing or maintaining your weight. Call 673-2112.
Feb. 9: 6 pm. Canajoharie Palatine Chamber of Commerce Meeting.
Feb. 19: 1 pm. Canajoharie Senior Citizens Club Meeting.
Feb. 23: 10-11 am. Alzheimers Caregiver Support Group. Please join us.

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<p>LOOK</p> <p>2012 RAM 1500 ST Crew Cab, 4WD, 4.7 Liter V8, Gas Saver ONLY \$290.00/Mo.</p>	<p>2014 CHEVROLET SILVERADO 1500 2LT Loaded, 20K, SAVE THOUSANDS! \$395.00/Mo.</p>	<p>27K</p> <p>2015 JEEP CHEROKEE LATITUDE Loaded, 9 Speed Automatic, AWD ONLY \$290.00/Mo.</p>	<p>2011 JEEP GRAND CHEROKEE LIMITED 4WD, Leather, Sunroof, Navigation Pkg., Premium Sound All the Goodies! ONLY \$330.00/Mo.</p>
<p>26K</p> <p>2014 NISSAN ROGUE SV AWD, 1 Owner ONLY \$290.00/Mo.</p>	<p>2011 CADILLAC CTS AWD, Leather, Heated Seats "It's got it all, it's a Cadillac!" For Only \$219.00/Mo.</p>	<p>44K</p> <p>2012 MAZDA MAZDA3 i GRAND TOURING Premium Sound, Leather, Sunroof, Gas Saver, ONLY \$140.00/Mo.</p>	<p>8K</p> <p>2014 CHEVROLET CRUZE LTZ Leather, Sunroof, Loaded, 1.4 Liter Turbo ONLY \$219.00/Mo.</p>

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for **\$22,888**



MSRP:.....\$28,930
DEALER DISCOUNT:.....\$6,042

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MSRP:.....\$27,480
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for **\$24,555**



MSRP:.....\$30,385
DEALER DISCOUNT:.....\$5,830

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PLUS TAX, TAGS AND DMV FEES

**2015 CHRYSLER
200C AWD**

for **\$25,555**



MSRP:.....\$31,885
DEALER DISCOUNT:.....\$6,330

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REAL ESTATE GUIDE

February 2016

Supplement to the Original Valley Pennysaver

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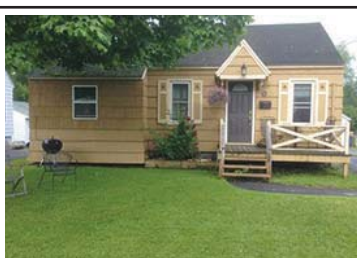
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001: 1456 Latimer Hill Road, ROOT: Looking for a nice quiet place in the Country? This two bedroom single wide is well maintained inside and out. There is plenty of yard (5 acres) to enjoy the wildlife that visits the small pond. Available is an optional 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**



003: 92 Maple Ave., 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**



009: **REDUCED!!!** 5006 State Highway 29, ST. JOHNSTOWN: 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 \$74,900**



213: Baum Road, ST. JOHNSTOWN: MILLION DOLLAR VIEW in Upstate New York!!! 130+ tillable acres, plus wooded. Property goes from Klock Road to Baum Road. **Asking \$425,000**



300: **NEW LISTING:** 104 Meadow St., JOHNSTOWN: Two storey single family home with front porch. This great starter home has an eat-in kitchen with bay window, partial bathroom downstairs, full bathroom upstairs, and three bedrooms upstairs. New entrance door with knotty pine ceiling when you walk in. Stained glass window on landing between first and second floor. Close to downtown Johnstown. Short ride to many stores and restaurants. Roof and furnace are both older. Included: refrigerator, stove with range. Excluded: washer, dryer, pellet stove. **Asking \$59,900**



402: 24 River Street, 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: 1 Shaper Ave., CANAJOHARIE: his 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: 9 West Liberty Street, ST. JOHNSTOWN: Two-story, three bedroom home located on a nice residential street in St. Johnstown. Many updates to this home include recessed lighting, new carpet, and new bath w/tile flooring. Above-ground pool for those hot summer days and a pellet stove to warm up by on those cold winter days. Two-stall detached garage w/loft. Nice yard. **Asking \$74,900**



521: 23 Center Street, PALATINE BRIDGE: 2 story, 3 bedroom home located on a dead end street. Hardwood floors throughout. Foyer with a gas fireplace. Formal dining room. Front porch. Finished attic with bar. Exterior is vinyl sided. Large back yard with an above ground pool and completely fenced; makes it safe for kids and pets. **Asking \$118,000**



657: 7 Waddell Ave., FORT PLAIN: Now you can own this National Registry Queen Anne on "Prospect Hill" overlooking the Historical Mohawk Valley of Central NY. The original Victorian woodwork, stained glass, pocket doors, butler's pantry, veranda, fireplace and turret await. EASY commute to Albany, Saratoga and Cooperstown! **Asking \$214,500**



669: 185 State Route 170, LITTLE FALLS: Conveniently located north of Little Falls in the Country, but close to the Village for convenience. This home has incomparable views from its 25 beautiful acres. There is an abundant water supply from a spring fed well on the property. A bonus is the operating driving range within 1/2 mile of the Country Club. **Asking \$239,900**



673: 1060 Stone Arabia Road, FORT PLAIN: Hard to find very well updated ranch style home in the Country! Hard to find one like this, so don't miss a chance to view it. The beautiful custom cabinetry in the kitchen matches seamlessly with the ranch Country appeal of the rest of this home. Plenty of privacy without too much acreage to maintain. Best of both worlds! **Asking \$74,900**



803: 210 Moyer Street, CANAJOHARIE: Great village home with many characteristics!!! Walking distance to schools. Fenced in backyard for the children or pets. Three season porch, living room w/fireplace, dining room, large bathroom w/Carriage House cabinets, 4 bedrooms, hardwood flooring. Large walk-up attic, full basement, laundry room on 1st flr, vinyl siding, aluminum storm windows **Asking \$104,900**



819: 160 H. Gray Road, 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, LR , Den, Master Bedroom 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: 15 Nellis Street, 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: 1078 Slate Hill Road, 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**



984: 3-5 Lincoln Street, FORT PLAIN: Well maintained 2 family home in Historic Fort Plain. Located within walking distance of the school, grocery store, bike path, park, etc. Tenants pay electric and gas. **Asking \$89,900**



985: 180 County Highway, JOHNSTOWN: Golf course in your own back yard!!! Charming farmhouse with an open floor plan set on 8 private acres. One bedroom cottage comes in handy for the in-laws or possible rental. Lots of opportunity with this property. 22x46 barn for small hobby farm, horses, etc. **Asking \$165,000**

WHAT TO KNOW about applying for a mortgage

(StatePoint) Although homeownership doesn't make good financial sense for everyone, some experts say you may be qualified to purchase real estate without realizing it.

"Factor in today's very low interest rates and current home prices, and affordable mortgages are within reach for many qualified borrowers who may have been hesitant to enter the market," says Christina Boyle, senior vice president and head of single-family sales and relationship management at Freddie Mac.

After receiving your application, along with the required paycheck stubs, W-2s, bank

statements and tax returns, lenders will evaluate the four Cs:

- **Capacity:** Your income, employment history, savings, and monthly debt payments — such as credit card charges and other financial obligations — help lenders determine whether you have the means to take on a mortgage comfortably.

- **Capital:** The money and savings you have on hand, plus investments, properties, and other salable assets.

- **Collateral:** The value of the home that you plan to buy.

- **Credit:** Your bill- and debt-paying record.

More loan application tips can be found at myhome.freddie.com.

"You have choices, so interview lenders to compare costs," says Boyle, who also recommends getting the process started early. "Getting pre-approved for a loan can help you shop with confidence."



The Mortgage Application

Your lender will work with you to complete a Uniform Residential Loan Application and you'll need to provide your most recent:

- Paycheck stubs
- W-2s
- Statements from all bank and investment accounts
- Statements for all outstanding debt
- Tax returns
- Proof of any supplemental income

The approval process

Your lender will submit your information for approval, using the following to assess your eligibility:

- Your "Four Cs": **capacity** to repay, **capital** (cash available), **collateral** (the home), and your **credit** score
- Housing Expense Ratio — the % of your income that will be used to pay your mortgage
- Debt-to-Income Ratio — the % of your income that will be used to pay your mortgage and other debts

The costs

Within 3 days of completing your application, your lender will send you disclosure statements that include:

- The terms of your loan and all estimated costs
- Your APR, finance charge, and payment schedule

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Licensed Assoc. Real Estate Broker
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That's what our sign has said for over 40 years... you will too!!!

THESE SUPER BARGAIN PRICES WILL ALLOW EVERYONE TO HAVE A LAKE AREA PROPERTY THIS YEAR!!!

139 BLOWERS RD, MAYFIELD

DON'T MISS THIS GORGEOUS HOME!!



Just Listed

3 Bedroom Ranch, stunning interior & beautiful ground with stream in rear. Sacandaga-Mayfield Lake Area, 300' Road Front and Acreage. Beautifully Landscaped! **Only \$199,000**



Just Listed - Privacy, Wooded and Unique

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



Just Listed - Caroga Lake

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

Just Listed - Caroga Lake

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



HOMEOWNERSHIP HELP for persons with disabilities

(NAPS) — According to a recent U.S. Census report, 19 percent of the population identifies as having a disability.

If you or someone you care about is ever among them, a survey by Harris Poll may intrigue you. That's because it found a strong desire among homebuyers with special needs for real estate sales associates who are trained in, and knowledgeable about, accessible housing. Among active homebuyers who either have disabilities or live with someone who does, one in four indicated it's absolutely essential their real estate professional is knowledgeable about accessible housing.

The problem

The survey also revealed about half have a difficult time finding a home that fits their family's unique needs. It also found most home-buyers with disabilities rated the average real estate professional's knowledge of accessible housing with a grade level of "C" or below.

An answer

To meet the demand, the CENTURY 21 System offers its independent brokers and affiliated agents a "Persons With Disabilities Learning Program." It provides access to information and resources on accessible housing and universal design for persons with disabilities. It's a part of the company's long-standing relationship with Easter Seals, the leading nonprofit provider of services for individuals with autism, developmental disabilities, physical disabilities and other special needs.

Helpful hints

Whatever your abilities, before deciding on a house, it's wise to consider your lifestyle, current and anticipated housing needs and budget. Create a prioritized list of features you want in your new home. Finding the right house involves striking a balance between your "must-haves" and your "nice-to-haves."

For example, if you love to cook, you'll appreciate a well-equipped kitchen. If you're into gardening, you'll want a yard. If a home office is a must, you'll need room for adequate work space. If you have several cars, you may require a large garage.

Next, think about what you might need in the future, and how long you are likely to live in this particular home. If you're newly married, you might not be concerned with a school district right now, but you could be in a few years. If you have aging parents, you may want to look at homes that offer living arrangements that could accommodate them as well.

For further information about resources for persons with disabilities, call the Easter Seals Community OneSource hotline, 866-423-4981. Real estate professionals who have taken the C21 "Persons With Disabilities Learning Program" can be found at www.century21.com.



Persons with disabilities want a home and a real estate professional who understands their needs. Fortunately, some organizations can help them get both.

HOMES WITH GRAND STAIRCASES



(181) **CANAJOHARIE** 4BR HOME HAS MANY UPDATES INCLUDING NEW GAS INSERT IN FIREPLACE. PLATE RAIL, POCKET DOORS, WOOD FLOORS, SPIDER WEB WINDOWS, VESTIBULE ENTRY. **NOW \$169,500**



(219) STUNNING WOODWORK IN THIS MAGNIFICENT 7 BR VICTORIAN HOME. ELEGANT STAIRWAY HIGHLIGHTS THE FOYER. STAINED GLASS WINDOWS. DETACHED CARRIAGE HOUSE. **OFFERS. \$219,000**



(112) **SPRAKERS:** CUSTOM KITCHEN. REBUILT CHIMNEY. 1500 GAL SEPTIC. NEW WELL AND PRESSURE PUMP. HEATED OUTBUILDINGS. ENDLESS POSSIBILITIES FOR ANY TYPE OF BUSINESS. **MOTIVATED!**



(288) ELEGANT STONE HOME IN PALATINE IS IDEAL FOR ENTERTAINING. LARGE ROOMS; KITCHEN, DR, LR, AND FOYER. FIREPLACES. MANY, MANY UPDATES. VIEW OF MOHAWK RIVER. **\$175,000**

Richard Euler
Real Estate
Licensed Real Estate Broker

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

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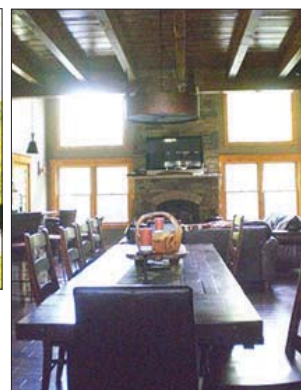


61 Third Ave \$39,000
 Short Sale Big Colonial 4BR 1.5BA, Big Yard

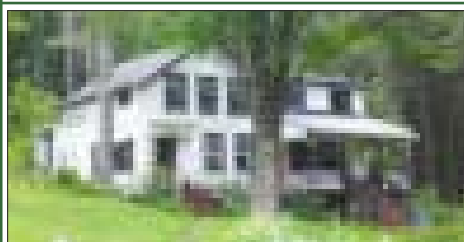


\$349,900 CAROGA LAKE

Adirondack Retreat... 4BR/3BA. Full high pour ready to finish basement. Cherry & Tile floors. Gourmet kitchen, deluxe master suite, 2 story fireplace. This is a custom built home nothing was spared. Sited on a very private 6+ acres. Owners will transfer their dock rights 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!



\$125,000 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.



\$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.



COMMERCIAL

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**

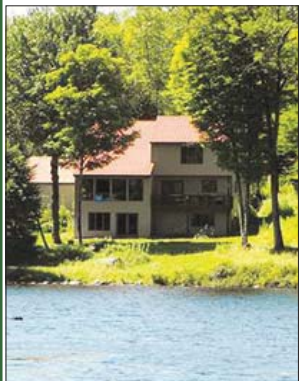


\$149,000 FONDA SCHOOLS. 9+ ACRES!

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



\$38,500 S. SHORE CAROGA LAKE
 10 Acres



WOW! 230+ ACRES and a Private NO motor Adirondack Lake
 All bordering hundreds of acres of state land! This is a custom energy efficient 4BR/3.5BA home sited with gorgeous lake views. Living and dining room w/2 story fireplace, family room w/fireplace. Attached 2 car garage plus pole barn. VEER PRIVATE gated drive must call to view.

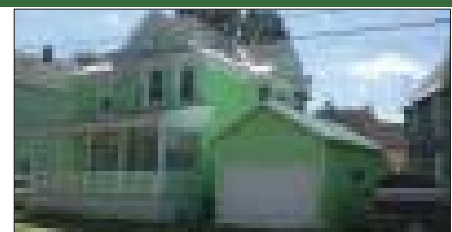


OR OWN MOST OF THE ADIRONDACK LAKE!

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

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

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.



\$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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ADIRONDACK HUNTING, SNOWMOBILING & SO MUCH MORE WINTER FUN!



\$149,900 183 CO. HWY. 125, BLEECKER

4.6 acres of land. Creek on the north side of property. Settle in and enjoy country living. 10 years young! Raised ranch style with finished walk out basement currently used as an extra bedroom! There's a propane stove in the basement, hot water base-board heat throughout the house (propane) and a cozy wood-stove in the living room. Plenty of room with 2BRs up, 1.5 baths. Open living and dining room, kitchen and main floor bathroom now a laundry room and 1/2 bath. Full tile bath on second floor. Big 2 car garage w/storage.

REDUCED



\$99,000 KASSON DRIVE, CAROGA LAKE

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



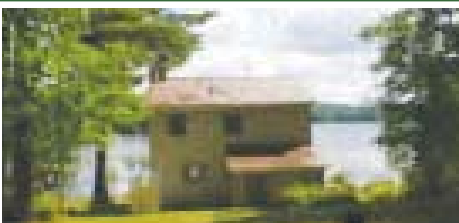
\$189,000 EAST STONER LAKE WATERFRONT!

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



\$179,000 W. STONER LAKE

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



\$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.



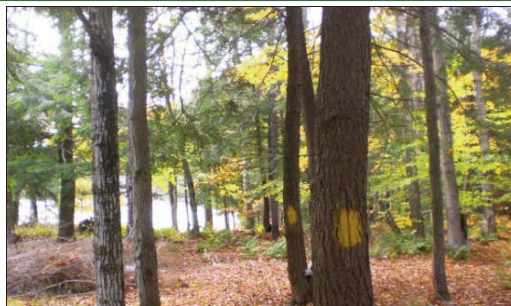
\$69,900 118 OUTLET ROAD, BORDERS STATE FOREST

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 house has lots of charm, hardwood floors, many built-ins closets, cabinets. Buy this and live FREE!



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

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

REDUCED



\$50,000 CAROGA LAKE

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



REDUCED

\$34,900 122 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!



NEW!

\$19,900 COUNTRY GET AWAY!

Log cabin on 3.8 acres. Town of Stratford, minutes to the W Canada Creek, power, phone at the road. GO see and make an offer!



REDUCED

THE FINEST HOUSE ON PECK LAKE!

You'll enjoy the Very Private 1+ acre lot and this fantastic 3BR/3.5BA home. Nothing was spared! Hardwood & tile floors, gourmet kitchen, soaring great room, formal dining room, full finished basement. Radiant heat. Attached 2 car garage. The dock & pontoon boat will stay. Wrap around deck to enjoy the Mountain and Lake views. Custom stained glass and other Adirondack features make this a one of a kind home.

\$725,000



LAND FOR SALE

38 Acres, Hilley Rd \$47,000

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

13 Acres, Town of Danube ..
\$22,500



NEW!

**PINE LAKE PARK!
 122 WOODPECKER LANE**

Buy now and move in this summer! \$1900/year lot rent covers water, sewer, walk to the lake! Totally renovated 3BR/1BA with cute 2nd cottage for overflow guests. Just listed at \$69,900



**\$224,000 COME SEE!
 253 LONDON BRIDGE ROAD!!**

Fantastic 4BR/2BA Cape! Private 14+ Acres borders hundreds of acres of state forest! Immaculately maintained home w/fireplace, hot tub, master suite w/bath. Gorgeous family room with bar on 2nd floor. Oversized 2 car garage plus pole barn for your boat and 4-wheelers. Too much to list!



NEW LISTINGS: www.ADKSRealty.com

WHAT FACTORS influence the price of a home?

(StatePoint) While curb appeal, structural integrity and a brand new set of appliances can impact a home's value, there is one factor that seems to reign supreme.

"Homeownership is one of the most solid long-term investments one can make, but it's important to recognize just how much the location of a home can impact the value," says Budge Huskey, president and chief executive officer of Coldwell Banker Real Estate.

The new Coldwell Banker Home Listing Report, a highly extensive home price comparison tool, analyzes the listing price of more than 81,000 four-bedroom, two-bathroom homes in more than 2,700 markets throughout the United States.

The report found some startling facts: the national average listing price of a four-bedroom, two-bathroom home is \$302,632, but all of the top 100 affordable markets in the country have an average listing price under \$135,000. Meanwhile, all of the top 25 most expensive markets are \$1 million or more. The price difference between the most expensive community in California and the most affordable in Ohio is \$2.2 million.

So what accounts for this major value discrepancy in similar-sized homes? Here are

several ways in which "where" matters most.

Local industry

Job opportunities available in a given sector can have a huge impact on the market. For example, the continued tech sector growth in Silicon Valley is one of the factors making it one of those most expensive communities in the country.

Revitalization

Over time, revitalization efforts can make certain communities more attractive to buyers. When a city or region sees an economic and cultural renaissance this influences the market. Buyers value related factors like safety, a walkable main street, public transit options and green spaces.

Schools

You may not have children, but it's still important to investigate the quality of local schools. This factor can have a major impact on every homeowner.

Region

Regional factors can have a huge effect on a given locality's pricing. These can include year-round weather patterns, proximity to natural beauty like beaches and mountains for outdoor activities like skiing and surfing, and commuting outlook.

For more details about the report, or to see how your area stacks up, visit hlr.coldwellbanker.com.

Buying or selling a home is a very emotional

process. Whether you're listing your home or thinking of moving, take location into consideration. Doing so can help you determine your lifestyle priorities and place an appropriate value on a particular property.



Whether you're listing your home or thinking of moving, take location into consideration.

IN THE SPOTLIGHT



Junell Gray ~ Licensed Real Estate Broker/Owner

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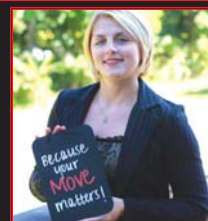
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Local, Honest & Dependable. Call today for all your real estate needs.



"Because Your Move Matters"



My name is Junell Gray, I have been in the real estate industry now for 19 years. Through the years I have been employed as a real estate paralegal, licensed real estate salesperson and now I am a licensed real estate Broker and Owner of Junell Realty, LLC. I have always had a tireless work ethic. I am honest, dependable, reliable and will do everything I can to provide to my clients the absolute very best service. I am down to earth and I have a sense of humor. I believe that communication, honesty and knowledge are the most important things in this business.

COMMUNICATION: You want and need to know what is going on with your home as it affects your life, your finances & your family. I am always trying to keep my clients & customers in the loop or dig for information or facts for them.

HONESTY: I believe being honest is the only way to do business. I will always tell you or anyone that I am working with what you need to hear and NOT what you want to hear, so that you can make the best decision possible for yourself or your family.

KNOWLEDGE: Everyday I learn something new, everyday I keep my eyes and ears open so I can learn something and I take the time to research new financing products or vendors to help those I am working with. If you cannot get a home, land or business financed then chances are it will never be sold. It is important to keep an open mind in this business and to always look into new resources we may have.

I believe if you always do the right thing for the right reasons success will always follow. I follow that and always do what I feel the right thing is. I have a huge heart for this business and I put my entire heart and soul into each and every client & transaction that I am a part of.

My logo was designed to specifically reflect the fact that I take the time to not only find people their forever homes but also animals. There have been times, that I have walked into homes to find animals abandoned or dead. Animals do NOT have voices and in the busy & sometimes cruel world we are all living in, so many are in need of loving homes. I ask everyone to PLEASE

open your HEART, open your DOOR and give a pet in need a loving home. PLEASE take the time to support your local animal shelter. Pets just give so much back to us and many times we do not even realize how much love, comfort and joy they do bring into our lives. The dog represented in my logo is one of my very own, her name is Abigail.

I am also a proud supporter of our VETERANS. To any Veteran or any Veteran's family member - THANK YOU!!! THANK YOU FOR THE TIME YOU HAVE SERVED, ARE SERVING OR SACRIFICING YOUR LOVED ONE FOR US! My family and I appreciate and respect you and your time.

I urge anyone that is considering to use me for their needs, to please contact me in any fashion that is convenient for you. You may call me or text me at (518) 588-5141 or you may email me at Junellrealty@yahoo.com. I look forward to hearing from you and hopefully have the opportunity to do business with you.

Home Services Directory A-Z

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ADD CURB APPEAL to your property

Many people are familiar with the idea that a strong first impression can go a long way. While that idea is most often referenced in regard to personal interactions, it's also applicable to real estate.

When selling a home, homeowners who emphasize curb appeal may find it far easier to sell their homes. Curb appeal refers to the impression a home's exterior makes on people seeing the home for the first time. In 2014, the online real estate database Zillow® surveyed real estate agents and found that curb appeal was one of the five most important factors when selling a home.

Projects that improve curb appeal can be vast undertakings or simpler projects, and the following are a handful of projects to improve a home's curb appeal that run the gamut from simple to complex.

- **Clean up the yard.** Cleaning up the yard is among the simpler yet most effective projects to improve a home's curb appeal. When selling their homes, homeowners should clear the yard of any clutter, including kids' toys, grass clippings or items that might be scattered throughout the yard. A cluttered yard suggests homeowners do not care much about their home's appearance, and that may lead buyers to think that indifference extended to maintaining the home's interior as well. Many buyers will ignore properties without any external aesthetic appeal, but cleaning up the yard does not require much effort or expense on the part of sellers.

- **Make the main entryway more inviting.** Creating a more inviting entryway won't be as simple as cleaning up the yard, but

it can help create a strong first impression without breaking the bank. To begin, remove plants and furniture from the front porch or area surrounding the doorway, as such items can create a cluttered feel. If the front door is old, replace it. Custom doors may be expensive, but they might add the wow factor buyers are looking for. If a new door is beyond your means or just unnecessary, repaint the door, ideally in a color that complements the color of your home and the surrounding landscape.

- **Address pavement problems.** Paving problems are not necessarily an expensive fix, but the cost of repairing driveways and walkways can add up if it's been awhile since these areas were refurbished. Still, one of the first things buyers will notice when getting out of their cars is the ground they're walking on, so patch and repair or even replace driveways and walkways that have fallen into disrepair.

- **Add or upgrade outdoor living spaces.** Outdoor living spaces also can set a property apart from others on the market. A recent study from the National Association of Realtors found that buyers would not hesitate to pay asking price for homes with outdoor living spaces. When adding or upgrading outdoor living spaces, try to depersonalize the spaces as much as possible, as buyers want to picture themselves, and not the sellers, enjoying these areas. Include some comfortable furniture, adequate lighting and a dining area in your outdoor living space as well.

Curb appeal can add a lot to a home, while lack of such appeal can make a home difficult to sell. Homeowners who want to sell their properties for asking price or more should address curb appeal before putting their homes on the market.



Homeowners who want to sell their properties for asking price or more should address curb appeal before putting their homes on the market.



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NEW LISTING

Country Home 24 Acres

Old Sprakers Rd, Canajoharie. Private 3 BR has hwd floors, original woodwork, living room, dining, den, new bath, huge attic, good roof, drilled well, nice big yard & new outbdg for storage, well worth a look.

Asking \$129,900



NEW LISTING

Village 4 Family

In good condition. Hardwood floors, French doors, updated electric, steel roof, lg. apts - 3,2,2,1 BR; full baths, living room; kitchens with appliances. New sewer pipes, parking lot for tenants. St. Johnsville School. Asking \$105,500



Don't Just Drive-by

Check out the inside!!! Located JUST outside of the Village. "Cabin" look! Hdwd floors, modern kitchen & bath, open concept, deck overlooks the stream, St. Johnsville-Oppenheim schools, needs a little work.

\$61,900 OFFERS?



Loads of Storage Here.

Canajoharie Cape Style. "Open" kitchen-dining-living room, (den w/ separate entrance), 2 bedrooms up; 1 down; 2 full baths, loads of closets; sun porch, wired for generator back-up, updated electric, 2 car garage, outbdgs. landscaped yard.

\$72,500



BACK ON THE MARKET

3 Bedroom Home w/Apt.

Ft. Plain Duplex with an attached apartment & 5 stall garage for rentable income. Owner's side: kitchen, living room, dining w/ built in hutch, den, hallway & sunporch; Apt. is single BR, eat-in kitchen, living room, and bath.

Asking \$79,900



Country Ranch

Nice 3 Bedroom Oppenheim Ranch on a lovely landscaped lot. New country kitchen with all the "toys"; living room w/stove, dining, family room, 2 baths, enc. sun porch, this mfg home is in wonderful condition & fully insulated, with low taxes.

\$89,900



REDUCED

Reduced to \$35,500

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. Good Shape!



Open To Offers...

Remodeled Ft. Plain "1810 Old Mill" building has huge 3 BR, 3 bath apartment - w/ fireplace, ground floor commercial kitchen, dining, gathering room & rest rooms; full walk out basement; insulated attic. Can be multi use.

Need a Good Solid Restoration Project?

• Wells Cabin - \$29,900

• Rural Grove 2 Homes - \$19,500

• Fonda Colonial - \$7,950

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STATE HIGHWAY 10, VILLAGE OF AMES

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. Property has plenty of room to raise a family, three bay barn has ample storage for all the family toys including boats, snowmobiles and quads. **ONLY \$199,000**

6316 STATE HIGHWAY 10, CANAJOHARIE

Charming Cape Cod home just outside the village features hardwood floors, spacious kitchen, updated windows, newly painted interior and roomy backyard. **REDUCED TO \$79,000 LOOKING FOR OFFERS!**



YOUNGS RD., MINDEN

Spacious three bedroom double wide with open concept living area, master suite, partially finished basement. The 27 acres provides rooms for your animals, gardens and all your toys. Call Ross Noel Everett to view this home today! **Only \$199,000**

MAPLE AVE CANAJOHARIE

Three-bedroom ranch style home located walking distance to Canajoharie schools. This is a short sale and requires third-party approval. Call today for an appointment, bank looking for offers.



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



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



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



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



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

THE QUICK GUIDE to home financing

(BPT) — It's an all too familiar monthly event: you write out a rent check and wait for the funds to disappear from your bank account. But what if instead of making endless payments on something you don't own, you could own a home of your own? When you finance a home purchase with a mortgage, you build equity and increase your percentage of home ownership with each payment made.

"Homeownership may sound like a big step, but it's not as out of reach as you might think," says Eric Hamilton, President of Vanderbilt Mortgage and Finance.

Vanderbilt Mortgage offers these tips to home financing to help you realize a place of your very own:

Assess your financial situation.

Before you even begin to look at homes, you should know what you can afford. Consider your debt-to-income ratio which is your monthly income compared to your total monthly bills. After figuring your ratio you will have a better idea as to what you can afford for a mortgage payment. To determine what your monthly mortgage payment might be, use an online mortgage calculator.

Budget and save.

Financing a home begins with budgeting to

ensure you have an appropriate down payment. Be sure to set a realistic goal and use the idea of your future home as an incentive to stick to it. You can set up a savings plan, evaluate your current spending, and consider earning extra income to help reach your savings goal. Don't forget to celebrate your achievements along the way toward reaching your goal!

Maintain your credit.

There are a number of ways you can build your credit, ranging from opening a checking or savings account to paying all of your bills on time. Getting a secured credit card can also help to build your credit. Be sure to monitor how often you use the credit card and how much you spend so as not to create revolving credit debt. Try to minimize your outstanding debt and keep existing debts in check.

Apply for a loan.

Know ahead of time what information and documents you'll need to complete a home loan application to help make the application experience as easy as possible. Documents needed may include: proof of income, employment information from the past two years, state-issued identification, proof of residency, and your social security card. Brush up on home loan terms so you can be knowledgeable throughout the process.

Stay on track with your payments.

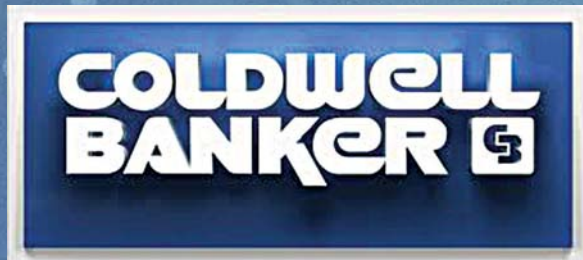
After you have moved into your dream home, be sure to make your mortgage payments in full and on time. If you can, plan an optional early mortgage payoff by making additional payments toward your principal balance each month.

Care for your home.

The financial responsibility of owning a home is just the beginning. You worked hard to

finally get to this point, so why not keep your home in top shape? Create a home maintenance checklist and make a point to regularly go through it. Keep track of routine items like checking HVAC filters, cleaning the sink disposal and cleaning out the gutters.

Follow this guide to fulfill your dream of owning a home. For more information on home financing, visit vmfhomeloan.com.



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27 McNAB
 MLS 201522110
\$69,900
 Own 1.68 acres in the city. Enjoy the 3-season room with two sets of sliding glass doors looking over the backyard while sitting by your gas stove. Spacious kitchen with open concept dining room. Workshop with power behind house and second story storage. Lots included are 134, 17-3-81, -82, -84 and 149.5-1-5. 1 with frontage on McNab Ave., Spring St. and Summer St.



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. New Roof. Basement has walk-out door and great potential to finish into extra living space.



Pending
810 FONCLAIR
 MLS 201513963
\$58,000
 ADDORABLE CAPE COD STYLE HOME FEATURING 3 BEDROOMS, LIVING ROOM, FORMAL DINING ROOM WITH SLIDING GLASS DOORS THAT LEAD YOU TO THE DECK THAT OVERLOOKS THE NICE BACK YARD



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.



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.





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**Listed at Only \$30,000
21 River Street,
Fort Plain**

This could be a great investment for anyone at this price. Use this for residential or commercial space. Convert to a 2 family and double your income. Home is deceiving - needs paint on the outside but it is truly decent on the inside. NOTHING BUT OPPORTUNITY HERE!



**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!



**Priced At \$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.



**REDUCED \$129,900
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!



**REDUCED \$118,900
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. Public water & sewer. A MUST SEE HOME!



**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.



**BUILDING LOT
\$25,000
Mary St., Tribes Hill**

What a great location to build your next home. Large lot, 200x150 with 200' road frontage, DRILLED WELL already on the property, located on a dead end street in Tribes Hill & Fonda-Fultonville School District. Sellers are looking for offers.



**Listed at \$239,900
510 Progress Rd,
Johnstown**

Come see this lovely 3 BDRM, 2 full bath, log home with a 2 car attached garage and 4 car detached garage on 4.6 acres in the Town of Johnstown, Mayfield School District. Over 2k Sq. Ft., private location & sellers are motivated.



**Just Listed \$80,000
184 Moyer Street
Canajoharie**

If you're renting - STOP! This is a cute 3 bdrm, 1 full bath home on a large lot but has the Village amenities. There is a 1 car garage underneath the residence, large driveway that offers off street parking behind the home, deck & shed. Book your appointment today.



**Just Listed \$139,900
137 North Green Rd,
Charleston**

This is a 20 Acre Hobby Farm that offers privacy and road frontage should you want to subdivide & sell off a parcel. Older farmhouse has 4 bdrms, 1 bath, NEW KITCHEN, but the house does need work throughout. Conventional financing or a 203k loan is a must!

**Judith - Ann
Realty
Inc.**



316 Mohawk Drive, Tribes Hill, New York

518-829-7250

See all our listings at: judithannrealty.com



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. **\$212,000.**

Mohawk Drive, Tibes Hill



Tavern with commercial possibilities. Building wa 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



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

Switzer Hill Road, Fonda



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

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See all our listings at: judithannrealty.com

316 Mohawk Drive, Tribes Hill, New York

518-829-7250



6710 St. Hwy. 30, Town of Florida

NEW LISTING



Large brick house in a great country setting, set on 1.20 acres of land, as per deed. Lg. eat in kitchen, formal DR and LR. 4 beds and 1 1/2 baths. Great 2+ car garage with workshop and 2nd floor office. Nice level yard, deck off the back of the house and surrounded by farmland. Good solid structure, just needs cosmetic updates! **\$99,000.**

Stella Lane, Amsterdam



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

Prospect Ave., Gloversville



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

N. Main St., Broadalbin/Commercial



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

Jonathan Lane, Amsterdam



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

Steers Rd. T/O Perth



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

Log City Road, Town of Amsterdam

NEW LISTING



Manufactured home sits on a nice quiet lot in the Town of Amsterdam. Home features galley kitchen with appliances, dining area, huge LR, 3 beds and 1 full bath. Small deck on the front, and enclosed back porch and a 2 car garage. Low taxes. **\$45,000.**

County Highway 126, Town of Perth



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

Riverview Drive, TOA



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

Mohawk Drive, Tribes Hill



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

Locust Avenue, Amsterdam



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

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

Touareuna Rd., Amsterdam



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

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.**

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.**

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



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!!! **\$385,000.**

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. **\$89,900.**

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**



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226 E Fulton St., Gloversville, NY 12078



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 201601211

FAMILY HOME WITH POOL (Gloversville): Open concept 1st floor, many custom features. Open staircase in LR, heated sun porch, DR, kitchen, den and half-bath down, 3 BRs and full bath up, plus large attic BR. Family and weight rooms, plus laundry in basement. Enclosed rear porch, detached one-car garage.....**Asking \$155,000**



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

GREAT FAMILY HOME (Gloversville): In midst of many updates, but owner must move. Kitchen w/new granite countertops and one bathroom completed. All high quality materials stay, finish to your liking! 4 BRs, 2 baths.....**Asking \$75,000**



MLS 201520977

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



MLS 201600308

SIDE-HALL COLONIAL W/OAK FLOORING AND NATURAL WOODWORK: Open staircase, LR, DR, new kitchen, pantry down; 4 BRs and full bath up. Many updates. Large open front porch, deep backyard ...**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 201600878

CUTE LITTLE HOUSE (Gloversville): Perfect to start out or slow down. Built on original foundation, otherwise all new. Cathedral ceiling over open living area, nice kitchen, full bath w/laundry, 2 BRs. Vinyl siding, metal roof, off-street parking. **Asking \$66,900**



MLS 201600998

CIRCA 1889 (Town of Johnstown): Put some sweat equity and money into this one to create a nice home for yourself. Two-story farmhouse with 4 BRs, one bath. Hay barn, 3-stall horse barn and shed, all on 4.7 acres just outside Gloversville. **Asking \$59,000 (subject to T/P approval)**



MLS 201407491

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



MLS 20152530

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 201601538

BEING SOLD AS IS (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. Needs some TLC... **Asking \$37,000**

LAND:

City Of Gloversville	
3 adj lots (paper st) ...REDUCED TO \$4,000	
Town of Bleecker:	
174 acres.....	\$30,000
Town of Charleston:	
6.8 acres.....REDUCED TO \$17,000	
Town of Ephratah:	
12.5 acres.....	\$39,000
Town of Johnstown:	
5.3 acres.....SALE PENDING.....	\$25,000
38.9 acres.....	\$45,000
79.9 acres.....	\$65,000
Town of Caroga:	
4 acres (commercial, highly visible)	
.....	Call for details

TWO-FAMILY HOMES



MLS 201600866

TWO-FAMILY W/MANY IMPROVEMENTS (Gloversville): 3 BRs down, 2 BRs up. Lower flat recently renovated. Owner wants to sell this year, make offer.....**Asking \$69,000**



MLS 201525962

TWO-FAMILY (Gloversville): Large home, 3 bedroom flats up and down. Fully rented**Asking \$29,900**

CAROGA LAKE PROPERTIES



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



MLS 20152641

ROOMY COTTAGE ON HALF-ACRE (Caroga Lake): Bordering golf course, near lakes and mountains. Many updates incl. piers, foundation work, subflooring, French drains, new plumbing, CB wiring, LR w/fireplace, dining area, kitchen, huge family room, 4 BRs plus attic room, full bath on 1st floor.....**Asking \$79,000**



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**

PREDATORY LOANS

Most mortgage professionals are trustworthy and provide a valuable service, expanding access to capital for previously underserved borrowers to buy or refinance their homes. But dishonest or "predatory" lenders do exist and engage in practices that increase the chances of borrowers losing their homes to foreclosure. For information about loan fraud and advice to prevent it, refer to the information below.

What is predatory lending?

Predatory lenders, appraisers, mortgage brokers and home improvement contractors could use any of these tactics to take away your home or investments:

- Sell properties for much more than they are worth using false appraisals.
- Encourage borrowers to lie about their income, expenses, or cash available for down payments in order to get a loan.
- Knowingly lend more money than a borrower can afford to repay.
- Charge high interest rates to borrowers based on their race or national origin and not on their credit history.
- Charge fees for unnecessary or nonexistent products and services.

Avoid predatory loans by being a smart consumer

To avoid becoming a victim of predatory lending or loan fraud, you need to understand the home buying process and be a smart consumer.

- Before you buy a home, attend a homeownership education course offered by a U.S. Department of Housing and Urban Development (HUD)-approved, non-profit counseling agency.
- Interview several real estate professionals (agents), and ask for and check references before you select one to help you buy or sell a home.
- Get information about the prices of other homes in the neighborhood. Don't be fooled into paying too much.

- Hire a qualified and licensed home inspector to carefully inspect the property before you are obligated to buy. Determine whether you or the seller will be responsible for paying for the repairs.

- Shop for a lender and compare costs. Be suspicious if anyone tries to steer you to just one lender.

If you believe you have been a victim of predatory lending practices, you can find a list of federal, state, and local resources at the HUD Office of Housing Counseling.

Source: usa.gov



2 HOMES for under \$10,000 each



Both are "Fixer-Uppers" located in the small, quiet hamlet of Rural Grove.

Main home has a large Bedroom w/2 smaller rooms, Large eat-in Kitchen, Living room; Dining room & Den and is an Open Concept. There is a nice big 310 ft. deep yard with a small stream at the back end, and BEAUTIFUL Country Views.

Smaller Home is a 2 bedroom, with Kitchen, Living room, and Bath.

Homes are on separate adjoining lots, and the well on larger home feeds both places. Smaller Home would make a great rental or ideal for a relative.

Owners are Open to Offers & READY TO SELL, so Bring your Imagination and come take a look!

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2967 St. Hwy 67, Fort Johnson



Spacious home with great proximity to the community college, NYS Thruway and the Capital region. Great living space, super large master bedroom. Hardwood floors under all the carpeting! Newer septic, roof & kitchen flooring. Well has newer pump, electric & lining. Large garage, small barn & shed. Enclosed patio makes great additional seasonal living space.

NEW LISTING

kitchen flooring. Well has newer pump, electric & lining. Large garage, small barn & shed. Enclosed patio makes great additional seasonal living space.

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 HRBRRD 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**

113 Hoosac St., Johnstown



NEW LISTING

3 bedroom single family home in the city with low taxes, big yard, shared driveway. At this price it's a great owner occupied or investment...long term tenant takes great care of the home. Don't miss the value at **\$29,900!**

51 E. Fulton St., Gloversville



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

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FOUR THINGS to consider when choosing siding



Siding options like Mastic Home Exteriors by Ply Gem SolarDefense, shown here, expand exterior home design with on-trend colors that make your home the envy of the neighborhood.

(BPT) — Selecting new siding is one of the most important decisions homeowners face when building new or remodeling an existing home. With so many options — both classic and modern materials — there's a lot to consider.

Many manufacturers are now combining traditional styles and materials with high-tech finishes, delivering a product homeowners can love for years to come. Among all the options on the market, vinyl siding - with its various styles, textures and colors — remains the most used product. In fact, 2015 marked 21 straight years vinyl siding held the top spot in cladding for new single-family houses, according to the U.S. Census Bureau's annual home report.

Whether you are building a home or remodeling one, there are four key areas homeowners should account for when determining which siding option meets your needs: durability, design, maintenance and affordability.

Durability

Siding selection is typically a once-in-a-lifetime decision, making durability a key factor for many. Homeowners should look for a siding option that is resistant to every element, including rain, wind and even the sun. Manufacturers now offer siding products with technologies that resist the damaging impact of the sun, preserving color for the lifetime of the home. Options, like Mastic Home Exteriors by Ply Gem SolarDefense, expand exterior home design with darker, on-trend

colors that make your home the envy of the neighborhood.

Design

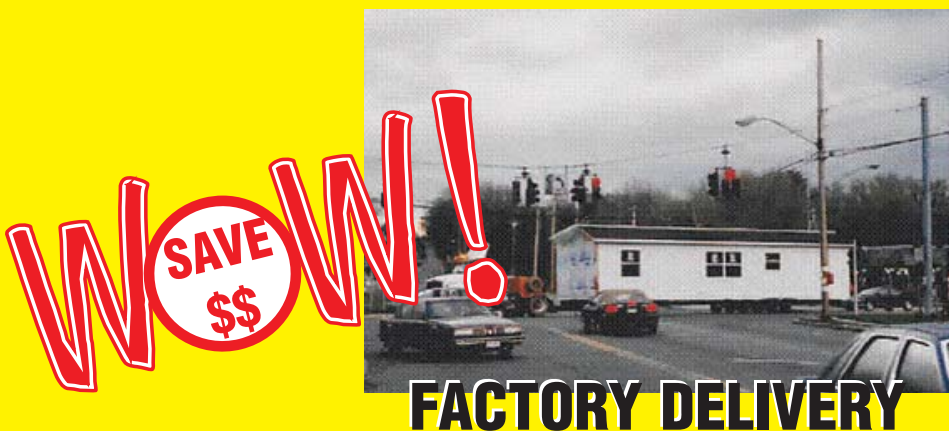
Perhaps the most-overwhelming decision for most when considering siding options is deciding on a style and color. There are seven primary siding material options available to homeowners — vinyl, metal, wood, brick, fiber cement, stucco, and stone — and countless color and style options within each material type. To guide you in determining what would look best, it is recommended to ask a siding specialist like a contractor, builder or architect for help. They can educate you on color coordination and what would go well with the neighborhood, while still giving personalized options for your home. They will also be able to weigh in on accent pieces like trim and shutters, which can help bring out your style.

"Homeowners are looking for more creative and colorful options," said Pat Verlodt, president of Color Services & Associates, an organization that identifies color trends and educates consumers and manufacturers about those trends. "Whether you're looking for a specific panel texture, such as cedar shake or wood clapboard, or a certain period-specific color scheme to align with historical significance, my recommendation is to look at vinyl. It provides the homeowner the freedom to add low-maintenance color and definition that will never be out of style or need painting or refinishing."

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FOUR THINGS from previous page

Maintenance

Beyond style and color, homeowners are also seeking siding that is low-maintenance, which reduces or eliminates the cost and personal time expended for proper upkeep. Each siding material type has a different level of care and maintenance required. Vinyl typically requires just soap and water for periodic cleaning. Wood and fiber cement can require repainting every five to seven years. Stucco will need to be repainted and sealed. Brick and stone require re-pointing of mortar. The earlier point about durability plays a part here too, ensuring the option you select is free from potential time-consuming — even costly repairs — due to storm damage such as wind and moisture.

Affordability

Lastly, set a budget. Do your homework on the options and secure estimates, then compare them with your budget. Don't forget that sometimes investing a little more into the project up front may reduce issues and maintenance costs down the road.

As you look to select new exterior siding, be sure to keep in mind these important factors — durability, design, maintenance and affordability — to make the best choice possible for your home and lifestyle. To get started on siding your house, look to manufacturer websites such as plygem.com for siding choices, as well as home visualizer and color selection tools that help homeowners experiment with different color and textures before making a decision.



With its various styles, textures and colors, vinyl siding remains a popular choice. According to the U.S. Census Bureau's annual home report, vinyl siding has held the top spot in cladding for new single-family houses for 21 straight years.

AVOID moving fraud

While most moving companies are reputable businesses that do quality work, there are some that attempt to take advantage of clients through fraudulent practices. Follow these guidelines to protect yourself against moving fraud:

Get a written estimate from several movers. Some companies quote a low price to get a contract — and later ask for more money before they remove your belongings from their truck.

Make sure the mover has insurance and is licensed by the proper authority.

For moves from one state to another, a U.S. Department of Transportation (DOT) number is issued by the Federal Motor Carrier Safety Administration (FMCSA). You can search for a registered mover through the FMCSA.

For moves within a state, requirements vary. Check with your state, county or local

consumer affairs agency or your state attorney general.

Check the mover's record. You can find out the mover's complaint history with local consumer advocacy organizations, such as the Better Business Bureau.

File a complaint
If you have a dispute with a moving company, you should file a complaint with the Federal Motor Carrier Safety Administration (FMCSA). Note: Moving company complaints handled by the FMCSA must cross state lines, but can be reported at any time.

If you have a complaint involving an intrastate move (a move within the boundaries of a state), contact your state or local regulatory authority.

Source: usa.gov



Four Star Realty Group

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Richmondville - TOP OF THE WORLD! Come build your dream home here while enjoying the 360 degree view. Every room in your house would have a spectacular view. Surprisingly located in the village however you have 21 acres. 986 ft of rd frontage, it doesn't get better than this. It will not last, come see what endless potential this beautiful spot has to offer. Build here and have the cost-effective Richmondville power and light.
\$40,000



Richmondville - A little diamond in the rough, priced right and ready for a new owner to take it to the next level. Great village location, small and efficient. First floor is spacious living room, eat in kitchen and large full bath. Back porch is enclosed and is a great mud room. The upstairs has 1 large bedroom, and a smaller room off of it that can be a second bedroom or office. WHY PAY RENT when you can own this great little home for the price you pay in rent. OWNER SAYS
SELL! \$45,000

Richmondville - Beautiful 29.8 acre parcel with nice views located in the Town of Richmondville. Build your dream home and have Richmondville power and light. This parcel has excellent hunting states the owner who has used it for just that for a number of years. Build, camp, 4 wheeling, snow mobile the choice is yours and it's ready for you.



Property includes 3 covered tree stands and 3 open stands.
Priced GREAT! and the owner says
SELL! \$52,500

Middleburgh - Rehab Addicts here's a great country home located next to an original country store. Many 19th century features highlight the interior of this home. All windows have been replaced. An addition has been added that is intended to be the kitchen on ground floor and a bedroom on the second floor.



This is a 5 bedroom 2 bath home with a great LOT on a lovely back road.
BRING OFFERS! \$59,900

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TOP KITCHEN RENOVATION TREND: Upgrading for love alone

(BPT) — If you follow home improvement trends, you've probably read in recent years that Americans are willing to invest significantly to create luxurious dream bathrooms. Now it seems the same is true for innovative, beautiful kitchens. More than half of homeowners planning a renovation will upgrade their kitchen, and nearly four in five would give up something for a year — such as a family vacation, date nights or even Inter-

net access — in order to get the kitchen of their dreams, according to a new survey from home appliance manufacturer, LG Electronics.

“Great kitchens have always sold homes, but this study shows that kitchen renovation is truly having its moment,” says Robin Baron, president of the New York Metro Chapter of the American Society of Interior Designers (ASID). “More people intend to redo their

kitchens not just to enhance functionality or salability, but also to make the room more aesthetically appealing, luxurious and one they can really fall in love with.”

If you're planning a kitchen renovation, here are the key areas to consider, according to homeowners who responded to LG's survey.

Four in ten American homeowners say their current kitchen doesn't look as good as they would like. In fact, many dream of changing the color scheme (25 percent) and overall style (23 percent) of this room. In changing their overall style, homeowners may consider modernizing their kitchens with distinctive styling palettes that include sleek, clean lines, unique knobs and handles, beautiful yet functional task lighting and leading-edge technology.

Better appliances

Homeowners see premium appliances as essential to their kitchen upgrade and are willing to pay more to get the best. Nearly half (49 percent) say they would be willing to spend more on a top-of-the-line refrigerator and 44 percent felt the same way about ranges. In fact, nearly nine out of 10 (89 percent) say they would pay top dollar for a premium appliance, especially if it is ENERGY STAR certified (64 percent), offers a 10-year warranty (60 percent) or has advanced features or functionality (49 percent).

From convection ovens that distribute heat more evenly through relocation of the heating element from the bottom of the oven to the back to an energy efficient refrigerator that features pro-style details and cabinet-depth styling, new top-of-the-line appliances are available from leading premium brands, such as LG Electronics' high end kitchen line, LG Studio. The recently launched LG Studio appliance suite includes a counter-depth refrigerator, gas and electric slide-in ranges and an over-the-range microwave, all featuring the latest in kitchen technology and a distinctive style palette aimed to complement any high-end kitchen design.

Countertops and cabinets

Functionality is still important to homeowners, with 40 percent citing that they would like their kitchen to be more functional, whether they plan to renovate or not. Specifically, homeowners wish their kitchen had more counter space (44 percent) and additional cabinets (37 percent).

From eco-friendly composite countertops made of recycled paper and engineered stone with enhanced durability to classic materials like natural granite and butcher block, homeowners have many options for countertops that look great and function beautifully. Traditional woods like oak, maple and cherry, and modern choices, such as stainless steel and bamboo, give homeowners virtually endless options in cabinet design.

“Homeowners have always known a great kitchen can make their homes easier to sell one day, but now they're willing to spend more to improve the kitchen for their own enjoyment as well,” Baron says. “In fact, nearly half of the people LG talked to said the kitchen was the room they were most likely to splurge on if they were to renovate their home.”



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JUST LISTED 449 N Prospect St, Herkimer



Looking for an investment? This village house can bring in \$\$! Currently converted to a single and used as a rental for college students. Bringing in GREAT rents and has the potential for more. Make an offer!

2150 State Route 28, Mohawk



A must see located just minutes from the village of Mohawk. This home features 3BRs, 2 full baths on the first floor along with the LR, kitchen w/breakfast bar, DR, woodstove up and one also in the basement along with 2 additional BRs, FR, etc. Huge pole barn great for your vehicles or storing your toys.

179 Church St, Little Falls




Don't wait — great 2 family home. Live in one and rent the other or use strictly for investment. These apartments are 2BRs, each with LR, DR, & kitchen. Tenants pay electric and heat. Detached garage, parking and a yard. Come take a look!

18 W Clark St, Ilion




Now a better buy! Looking to start your new business venture or expand your existing one? Then make sure you check out this commercial property w/great visibility in the Village of Ilion. Detached garage great for storage and a circular driveway.

2-4 W Main St, Mohawk



Commercial building w/NYC style. This 2 story brick building has 2 store fronts, one 2BR apartment, and 1 unit used for storage. The brick has been exposed inside to give the space a city feel. Can be purchased together or separate.

Fiery Hill Rd, Stark



Approximately 45 acres of fields and woods w/views. A great place to build your dream home or use for recreation (hunting, 4-wheeling, etc.) Come and take a look, upon purchase survey will be completed and taxes will be determined. This property has been certified organic by the farmer that presently rents it.

Aesthetic appeal
More Americans are drawing inspiration from showcase kitchens featured in home design shows, websites and magazines. They're no longer content just looking, however; they want to create that stunning visual effect in their own kitchens. Twenty-six percent of those planning to renovate their kitchen say aesthetic appeal is the primary driving factor.



THE BENEFITS OF HOME OWNERSHIP

PERSONAL VALUE

88% Of current homeowners report that owning a home has been a positive experience.

HOME OWNER A homeowner's net worth is **34 times** that of a renter's.

RENTER

95% AND **72%** MOST HOMEOWNERS AND RENTERS BELIEVE THAT OVER A PERIOD OF SEVERAL YEARS, IT MAKES MORE SENSE TO OWN A HOME THAN TO RENT.

77% of homeowners say it helps them achieve long-term financial goals.

70% of homeowners say it helps them achieve the American dream.

FAVORABLE INTEREST RATES

30-YEAR FIXED MORTGAGE

16.63% (High, 1980) **3.66%** (Low, 2012)

Create Equity. Gain Tax Advantages

1. You can deduct the amount you pay in mortgage interest for your home on your federal tax return.
2. Property taxes paid to local authorities are tax deductible.
3. If you have owned and lived in your home for at least two of the past five years, any profit you make on the sale of your home up to \$250,000 (\$500,000 for a couple) is tax free.

June 2015 **\$214,000** U.S. median existing-home sales price is now \$214,000, up from \$189,000 one year ago. This marks 16 consecutive months of year-over-year price increases.

June 2014 **\$189,000** **UP 13.5%**

HOMEOWNERSHIP AND COMMUNITY VALUE

16% more likely to belong to parent-teacher organizations.

1.3 TIMES MORE LIKELY TO READ A NEWSPAPER.

28% more likely to repair and improve their home.

28% more likely to vote.

11% more likely to know who represents them in Congress.

VALUE OF HOME OWNERSHIP TO THE COUNTRY

For each home purchase, approximately **\$60,000** in direct and indirect spending occurs in the economy.

15% **ONE JOB CREATED FOR EVERY TWO HOMES SOLD**

Housing accounts for more than 15% of the national GDP, and is a key driver of the U.S. economy.

FOR EACH HOME PURCHASE WORTH \$173,000

APPROXIMATELY **\$60,000** IN DIRECT AND INDIRECT SPENDING OCCURS IN THE ECONOMY

Real Estate	Retail	Local Economy	New Housing
\$15,570	\$5,235	\$9,987	\$27,738

More than **8 in 10** homeowners would prefer to buy a home if they had to move in the next six months.

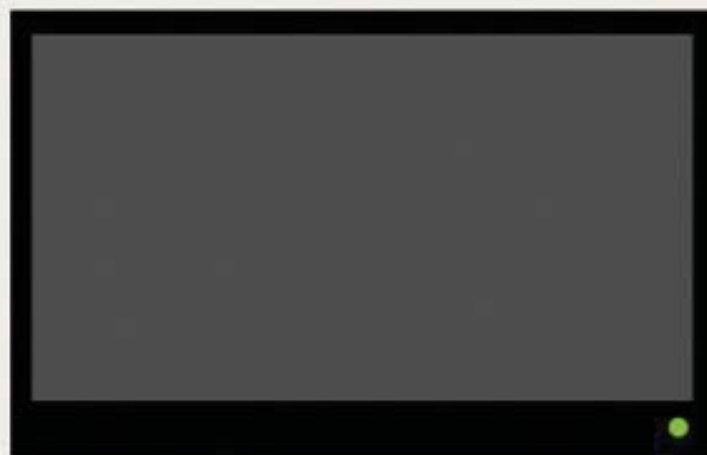
78% of homeowners consider now a good time to buy, as do...

58% of renters.

Source: www.realtor.org

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March 2016 Issue

Deadline Wednesday, February 17, 2016

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AMSTERDAM



MLS 201514495 **\$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 201514495 **\$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.



MLS 201519297 **\$58,000**
Remodeled 2 family in great neighborhood. Has been owner occupied and has many upgrades separate utilities. Well maintained with basement half finished with great headroom. Wood floors, built in cabinets remodeled upstairs bathroom. Why rent when you can own and have a tenant pay your mortgage!



MLS 201522800 **\$36,000**
Stop throwing your money away on rent! Own this and have your tenant pay your taxes and mortgage. Remodeled 2 family with new roof, new furnace, new hot water heaters, and solid rental history. Currently rented and in move in condition or sit back and collect rent and earn money since all the necessary renovations have already been done.

AMSTERDAM



MLS 201518108 **\$58,000**
Immaculate ranch with new berber carpet, freshly painted large bedrooms and fireplace. Kitchen has an island with a gas stove, cabinets, and storage galore. Two full baths and a finished basement with pellet stove and wet bar. A beautiful three season room overlooks a fenced backyard with wooden swing, play house, and slate patio.



MLS 201525209 **\$95,000**
Ranch with a great layout makes this home all you could wish for. Wood floors, large eat in kitchen with ceramic tile floor and brand new roof. Three spacious bedrooms with large closets and a freshly painted living room. Downstairs there is an enormous family room with plush carpet and an adorable electric stove. In-ground pool with a brand new liner.

CANAJOHARIE



MLS 201519116 **\$55,000**
This two-family house would be a great investment. Separate utilities with 3 bedrooms in each apartment. Both getting \$650 per month rent. Spacious apartments that are close to shopping and restaurants

ESPERENCE



MLS 201523044 **\$79,900**
Motivated Seller! Well maintained spacious 3 BR 2 Story home in quiet country like setting. This home offers a roomy enclosed porch, LR, DR, original woodwork, central air and an additional room off of the eat-in kitchen for an office or storage.

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 inhabitable but the possibilities are endless. The land consists of fields and wooded areas.



MLS 20151686 **\$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 payment could be less than your cost of rent, right now.



MLS 20151681 **\$139,900**
A hidden gem, a beautiful home, tucked back off the road in a park like setting. This inviting property has been meticulously maintained and features beautiful wood floors and beams, flowers gardens, central air, a 1.5 story 2 car garage, shed and two decks.



MLS 201519118 **\$65,000**
This 2700 sqft home features 3 spacious bedrooms and hardwood floors. Along with natural gas heat, stay warm with the woodstove. Nice backyard with gardens.

FONDA

FORT PLAIN



MLS 201525541 **\$49,900**
This home has a beautiful big eat-in kitchen which has been recently updated, along with a spacious livingroom and dining room with Hardwood floors. This home is a Great value for the money as most of this home has been updated including new replacement windows. It's very close to the schools so the kids can walk to practice. Take a look! You will be pleased!

MLS 201525541 **\$49,900**
This home has a beautiful big eat-in kitchen which has been recently updated, along with a spacious livingroom and dining room with Hardwood floors. This home is a Great value for the money as most of this home has been updated including new replacement windows. It's very close to the schools so the kids can walk to practice. Take a look! You will be pleased!



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



MLS 201525923 **\$95,000**
NICE OLD FARMHOUSE with large eat-in kitchen, living room with wood stove, 3 bedrooms and 2 full baths. Nice lot with fenced in pool, barn and wood shed off garage. Good location

MLS 201525923 **\$95,000**
NICE OLD FARMHOUSE with large eat-in kitchen, living room with wood stove, 3 bedrooms and 2 full baths. Nice lot with fenced in pool, barn and wood shed off garage. Good location



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 rm and bedroom. 50 yr a/s roof, 22 acres with electric fence, pounded well, septic, stone fence, underground electric, 2nd barn 52 x 54 has metal roof. Fields have been free of fertilization for over 10 yrs.

FULTONVILLE

ST. JOHNSVILLE



MLS 201522159 **\$142,888**
Johnstown School District. Just outside the city. 2.7 acres. Great country setting. Move in Ready Raised Ranch Home. 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 second 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 appointment to preview this home, today!

MLS 201522159 **\$142,888**
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MLS 201508331 **\$129,900**
Gorgeous sprawling ranch located in the village 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 201519656 **\$159,000**
Lots of room in this 3 bedroom, 2 bath Ranch with L shaped eat in kitchen, huge pantry, large living room, gas fireplace insert, large linen closet, enclosed porch off back, his/her closets in master, maintenance free vinyl siding and stone façade and 2 car garage.

MLS 201519656 **\$159,000**
Lots of room in this 3 bedroom, 2 bath Ranch with L shaped eat in kitchen, huge pantry, large living room, gas fireplace insert, large linen closet, enclosed porch off back, his/her closets in master, maintenance free vinyl siding and stone façade and 2 car garage.



MLS 201510116 **\$95,500**
Beautiful 2 bedroom Cape on a nice country lot, just outside the city. Totally renovated with solid oak hardwood 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 composite decking.

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JOHNSTOWN

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