

THE Original Valley Pennysaver

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Serving the Homes of the Mohawk Valley
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Local musicians bring glad tidings to Upstate Chapel



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Pastor Mark Fowler performed an excellent rendition of 'Sweet Little Jesus Boy'.

Photos by
Elizabeth A. Tomlin

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Member FDIC

by Elizabeth A. Tomlin

The voices of Mohawk Valley musicians were heard ringing out glad tidings to attendees at the Upstate Chapel with the presentation of the 6th annual Christmas Concert.

"We enjoy singing together and always look forward to singing at the Christmas recital at Upstate Chapel every year," remarked Carol Cechnicki, Director of the Our Lady of Hope (OLH) Choir. "This year's concert was fabulous!"

Cechnicki said the

wide variety of talent and different types of pieces performed, made the concert better than ever. "The harpist was an especially wonderful addition and we love listening to Eric play that pipe organ."

Besides master organist Dr. Eric Stroud, the OLH Choir and Dr. Elizabeth Munch on the harp, performers this year included singer/songwriter/guitarist John Kenosian with vocalist

Local 24



Jessica Harris entertained the audience with "I Want a Hippopotamus for Christmas."

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FREE BRAND NEW CHAIN SAW GIVE A ALWAYS TUESDAY NIGHT JAN 24TH AT JR'S AUCTION 7403 ST HWY 5 ST JOHNSVILLE NY 518-993-4668 SEE THE AUCTION STAFF FOR DETAILS

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LAMINATE your photos or any other special documents up to 11x17 sheets. 8.5x11 only \$1.00 and 11x17 only \$2.00. Stop by Lee Publications, 6113 State Hwy. 5, Palatine Bridge, NY 13428. Call 518-673-3237.

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Cold weather tips

Learn more about how you can protect your health when it is extremely cold

• The World Health Organization recommends keeping indoor temperatures between 64 and 75 degrees Fahrenheit for healthy people. The minimum temperature should be kept above 68 degrees Fahrenheit to

protect the very young, the elderly, or people with health problems.

• Watch out for signs of hypothermia. Early signs of hypothermia in adults include shivering, confusion, memory loss, drowsiness, exhaustion and slurred speech. Infants who are suffering from hypothermia may appear to have very low

energy and bright red, cold skin.

• When outside, take extra precautions to reduce the risk of hypothermia and frostbite. In high wind conditions, cold weather related health problems are much more likely. Be sure the outer layer of clothing is tightly woven to reduce body heat loss

caused by wind. If you will be spending time outside, do not ignore shivering — it is an important first sign that the body is losing heat and a signal to quickly return indoors.

• Since cold weather puts an extra burden on the heart, if you have cardiac problems or high blood pressure, follow your doctor's orders about shoveling or performing any strenuous exercise outside. Even otherwise healthy adults should remember that their bodies already are working overtime just to stay warm, and dress appropriately and work slowly when doing heavy outdoor chores.

Stay safe while heating your home

• Take precautions to avoid exposure to dangerous levels of carbon monoxide.

• Carbon monoxide (CO) is a potentially deadly gas. It is colorless, odorless, tasteless and non-irritating. It is produced by burning fuels such as wood, oil, natural gas, kerosene, coal and gasoline.

• Symptoms of carbon monoxide poisoning are

similar to the flu but do not include a fever. At lower levels of exposure, a person may experience a headache, fatigue, nausea, vomiting, dizziness, and shortness of breath. Exposure to very high levels of carbon monoxide can result in loss of consciousness and even death.

• The rising costs of natural gas and oil heat may lead many New Yorkers to use alternative home heating methods to reduce their fuel bills this winter — but wood stoves, space heaters, electric heaters, kerosene heaters and pellet stoves can be dan-

gerous unless proper safety precautions are followed.

• Never try to thaw a pipe with an open flame or torch and be aware of the potential for electric shock in and around standing water. To keep water pipes from freezing in the home let faucets drip a little to avoid freezing, open cabinet doors to allow more heat to get to un-insulated pipes under a sink or appliance near an outer wall. Keep the heat on and set no lower than 55 degrees.

Stay warm and be safe!



Crimson, yellow, and orange gently blend together in this Grandiflora rose, and look best when the flower is fully open.

It bears a lightly fruity scent.

It can reach 3 to 4 feet tall by about 2 feet wide, with dense, glossy, dark green foliage.

Hot weather can force it to bloom, then fade quickly, but the bush is quick to repeat, providing many flowers through the season.

— Brenda Weaver

Source: www.allaboutrosegardening.com

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Senior News Line: Medicare Welcome vs. Wellness Visits

by Matilda Charles

Those who are new to Medicare have to sort out a lot of information in a hurry. One area of confusion is the difference between the Welcome to Medicare doctor visit and the Annual Wellness Visit.

You get the Welcome visit once, in the first 12 months of your enrollment in Medicare. You get the Annual Wellness Visit a year later and every year after that.

Medicare 19

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The Kitchen Diva: Cast Iron cooking

by **Angela Shelf Medearis**

I've joined the cast-iron cookware cult. We're a small but passionate group with a common cause: the restoration of antique cast-iron cookware. I can't pass up a thrift store or garage sale without purchasing one or two pieces, as long as they're in good condition. My cast-iron cookware is not just for dis-

play; I use it on a daily basis.

My love affair with cast-iron cookery began when my mother, Angeline, gave me the heavy, black cast-iron skillet that originally belonged to my grandmother. The thing I love most about cooking in my grandmother's cast-iron skillet is that it's a direct connection to my history and heritage. I don't fry

foods very often, but my heirloom skillet is my pan of choice for the task. As I stand there turning pieces of fish or chicken in the bubbling, hot oil, I think about all the other women in my family who have done the same with this pan.

Properly seasoned cast-iron was the non-stick cookware of its day. It can stand up to high heat and almost any type

of utensil. Cast Iron cookware also leaches small amounts of iron into the food, a helpful benefit for those who have iron deficiencies. Cast-iron heats up slowly, so using the cookware requires a little patience, but once it's hot, it distributes the heat evenly and holds it steadily like an oven, and seasoned cast-iron doesn't require oil to sear or blacken

meats.

Recently, I purchased a large cast-iron skillet for my daughter, Deanna, which she immediately put to use to pan sear fish. So, from mother to daughter to granddaughter and great-granddaughter, the cast-iron tradition continues in our family, one fabulous meal at a time. And to think that it all started with a single pan from my grandmother, Willie Mae.

Cast-iron style smothered chicken

- 1 large fryer (3 to 3-1/2 pounds), cut up into serving pieces
 - 1-1/2 teaspoons coarse salt
 - 1 teaspoon pepper
 - 1 tablespoon poultry seasoning
 - 2 tablespoons flour
 - 1-1/2 cups water or chicken broth
 - 1 tablespoon butter
1. Place a large, cast-iron skillet over high heat. Sprinkle the bottom of the skillet evenly with the salt. Wash the chicken pieces and pat

dry with food-safe paper towels. Sprinkle pieces with pepper and poultry seasoning. Place the chicken pieces, skin side down, in the hot skillet. Cook on high for 3 to 5 minutes.

2. Cover skillet with a heavy lid and turn heat down to medium. The chicken will release juices and fats that will "fry" the chicken and crisp the skin. Let chicken cook about 30 minutes.

3. Remove chicken from skillet and set it aside on a plate. Combine the flour with the juices in the skillet until smooth, about 2 to 3 minutes. Add the water or broth. Stir to combine. Turn heat to high to thicken. Add the butter. Turn heat down to medium. Place chicken in skillet, skin side up. Cover skillet with the lid. Cook the chicken about 15 to 20 minutes until tender. Serve over rice. Makes 6 servings.

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| Photo courtesy of Phil Curry

Country Preacher

by **Pastor Dan West**

Have you ever had trouble understanding someone who speaks with "flowery" language? Or maybe someone who has a habit of exaggerating? Exaggerating is really a lie used in an attempt to make the user sound more convincing. Do you really think anyone could be hungry enough to "eat a whole horse"?

The Apostle James tells us in **James 5:12** that our yes should be "yes", and our no, "no". What James is saying is that we should say what we mean, and mean what we say. Even Solomon in **Proverbs 26:18, 19** says a person who deceives his neighbor and says, "I was just joking" is as dangerous as a man who shoots deadly flaming arrows.

Paul tells us in **Ephesians 4:29** that everything we say to others should build them up and "minister grace" to them.

Listen to what you say today and see if your words match up to these standards.

Christmas Open House at Ayres Memorial Animal Shelter

by Elizabeth A. Tomlin

Folks, dogs, cats, a pig, and even a rabbit crowded into the "Meet 'N Greet room" at Ayres Memorial Animal Shelter for the annual Open House. "Every year things just seem to get better for our shelter!" remarked Suzanne Listing Stegich, Vice President of the Board of Directors at the no-kill shelter. "It's not only the volunteers, but the outstanding community involvement — both by attending the open house and donating non-stop, helping and continuing to support the Animal Shelter. We also have a very active board of directors, along with their spouses," said Stegich.

BOD Treasurer Melanie Shibley also

commented on the Board's involvement in the event, stating that shelter board members were not only on hand to enjoy the festivities, but also lent a hand wherever they were needed.

"The Open House is something the shelter staff, including Claire Custer, Lorraine Fredericks, Marissa Glasser and Rich Christman, organize for the benefit of the animals in their care," said Shibley. "They do an amazing job transforming the Meet 'n Greet room into Holiday Central."

"We have a terrific caring and loving staff," agrees Stegich. "Our animals are so lucky to have all who are involved in our shelter."

Shibley said some of

the items donated and offered for sale included wreaths and kissing balls, Christmas stockings to "adopt" and fill for specific dogs and cats, bake sale items and a multitude of baskets and items for the raffles.

"Many animals who had been adopted from Ayres returned to visit and have their picture taken with Mr. & Mrs. Claus. Other subjects that were there to visit and have their photo taken with Santa included children, a bunny and even Bacon Bits — a local pig — in his finest Santa suit."

BOD member Liz Wilson of Canajoharie attended the event. "It was wonderful! We had all kinds of creatures there!" Wilson noted that two of

the animals at the event only had three legs.

Attendees at the event were treated to a generous array of refreshments and were invited to take items from a Christmas tree decorated with toys for cats and dogs and candy canes.

Attendee

Nancy

Christman commented on the event. Christman describes herself as "an animal lover" and says she is impressed with the amount of work and the quality of the care at Ayres.

"I come to the Open House every year," said Christman. "There's a lot

of work in what they do here!"

Proceeds from this event are a significant contribution to the care of the resident animals until they find their "forever" homes," said Shibley. "This was the most successful Open House yet!"



Rebecca and Johann Walther brought their cat and rabbit to visit Santa and join the festivities.



Santa and Mrs. Clause pose with Angela, Asa and Meadow Wilder, along with Rowdy and Bama.

Photos by Elizabeth A. Tomlin



Ayres Shelter volunteers including Melanie Shibley, Randie Lamphere, Dale Folmsbee and Suzanne Stegich helped to make the event a success.

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St. Johnsville Christmas tree lighting draws large crowd

by Elizabeth A. Tomlin

In spite of frigid temperatures, a large crowd of folks stepped out to join in the Christmas spirit at the annual St.

Johnsville Christmas tree lighting, where a large bonfire, caroling, hot chocolate, cookies and hot chili were enjoyed by all.

Mayor Bernard Barnes lit the Christmas tree and Dawn Lamphere demonstrated her story telling skills to entertain the attendees.

"It was a delightful evening!" said Juanita Handy. "There were a large number of people who attended!"

Handy said many folks from both the Chamber of Commerce and "friends of the Chamber" donated cookies to the event.

"A large number of people donated cookies and we would like to thank them all!"

Handy said OESJ High School students made cookies as part of a class project and renowned community baker Kathy Bellen also made cookies for the event. "We served cookies to a large amount of people!" Handy remarked.

Handy also reported that the Chamber tried something new this year by combining the "Hot Chili Supper Night" at the St. Johnsville's Morris J. Edwards American Legion Post 168 with the Christmas tree lighting event, which turned out to be very successful.

Handy said the Chamber would like to extend their gratitude to the village DPW workers for putting the tree up.

Thank yous also go out to Denise LaCoppla for the beautiful job she did in decorating the tree, the St. Johnsville Fire Department for tending to the bonfire, Rachel Brownell and chorus students for leading the singing and the St. Johnsville Police Department for taking care of traffic and keeping people safe.

St. Johnsville resident Stacy Handy attended the event with her five children.

"We loved the Christmas tree lighting!" she commented. "The kids thought it was pretty neat to be singing with lit candles — and of course loved the cookies! I enjoyed seeing the community come together and hearing everyone singing together while huddled around the bonfire — it was cold!"



OESJ music teacher Rachel Brownell and chorus members led the caroling.

Photos by Elizabeth A. Tomlin



Becky Hagadorn accompanied her grandchildren Jordana Simzer, Jocelyn Simzer and Bailey Fink to the annual community event.



Stacy Handy of Handy Hills Farm, St. Johnsville, and children Elizabeth, Samuel, Evelyn, Benjamin and Nathaniel, joined in the singing of carols around the tree, by candlelight.

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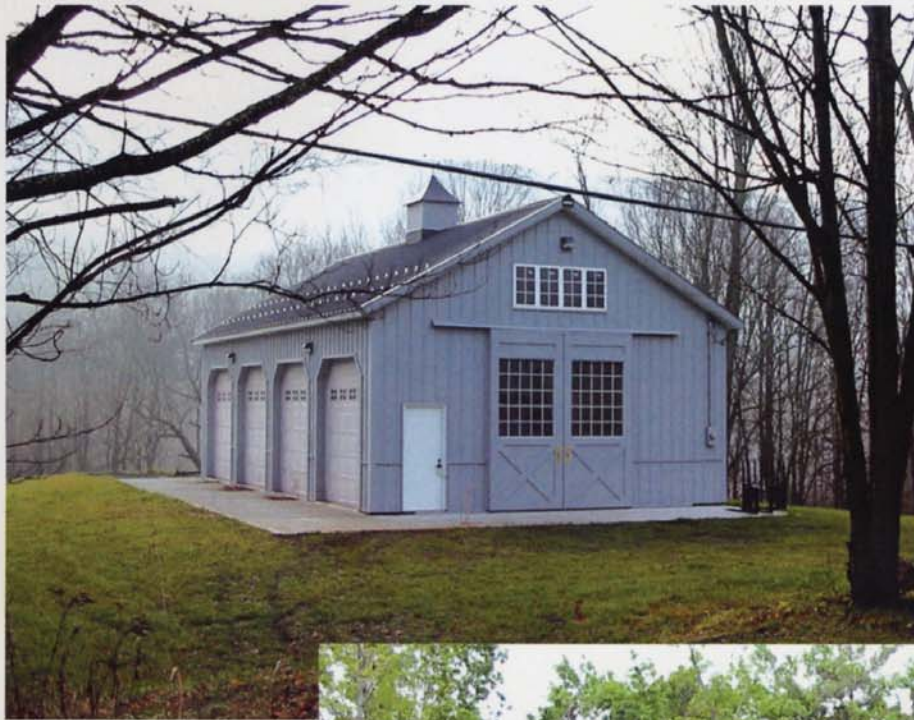
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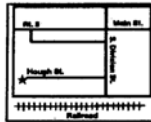
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Medicare from 7

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If you're expecting a full physical at that time, you won't get it.

Your Annual Wellness Visit:

You qualify for this appointment if you've had Part B for longer than 12 months. You'll have to fill out a health risk questionnaire as a means for the medical staff to develop a prevention plan for you. If you have the Original Medicare, you

won't pay anything for the annual exam, unless additional tests are performed at the same time and those tests aren't covered.

Some of those tests that might be requested include prostate cancer, HIV, colorectal cancer, cardiovascular disease, breast cancer, diabetes and glaucoma. Certain tests and screenings are free.

Be sure to ask for the free Medicare Wellness Visit — not a physical. If you end up with a full physical (depending how you ask for the appointment), thinking it's a free Wellness Visit, you could well be charged for various tests. On the other hand, if you do want a full head-to-toe physical, be specific because you won't get it at the Wellness Visit either.

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Good Housekeeping: Ham and Cheese Pitas

The whole family will love these tasty sandwiches — they make a nice meal with any hearty winter soup.

- 2 (6-inch diameter) pitas
- 2 teaspoons Dijon mustard
- 8 slices (about 4 ounces) cooked ham, thin
- 2 ounces (1/2 cup) Jarlsberg light cheese

1. Heat oven to 475 F. Slice each

pita horizontally in half, and place cut side up on large cookie sheet.

2. Spread 1/2 teaspoon mustard on each pita half. Top each with two slices ham and two tablespoons cheese. Bake five minutes or until cheese melts and pitas are toasted. Cut each sandwich in half to serve. Makes four servings.

* Each serving: 150 calories, 5g total fat (2g saturated), 17mg cho-

lesterol, 675mg sodium, 19g total carbohydrate, 11g protein.

For thousands of triple tested recipes, visit our Web site at www.goodhousekeeping.com/recipes.

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- ◆ Green Pepper Burger w/FF

Friday, Jan 6th

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- ◆ Mac & Cheese w/Veg
- ◆ Manhattan Clam Chowder

Saturday, Jan 7th

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

Sunday, Jan 8th

- ◆ Mushroom Swiss Omelette w/HF

Breakfast Only • Closed at 12:30PM

Monday, Jan 9th

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

Tuesday, Jan 10th

- ◆ Chicken Stir Fry Over Rice
- ◆ Ham & Cheese Club w/FF

Wednesday, Jan 11th

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

Thursday, Jan 12th

- ◆ Chicken-N-Biscuits w/Veg
- ◆ Covered Hot Sausage w/FF

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Donna’s Day: Creative Family fun

by Donna Erickson
A Toast to Toast

“I’d like to make a toast!” said my friend at a happy family celebration. Without missing a beat, her three year old nephew burst out, “Don’t we need to get the toaster first?”

With all the toasting to 2016, I thought I’d get literal and stretch the meaning, just like that spontaneous child, and welcome this new year with two recipes using toast.

So, “Here’s a toast to toast!”

Avocado Toast

I keep a stash of avocados in different stages of ripeness on my

kitchen counter, never knowing when I’ll need one to slice on a bed of fresh greens, or mash, season and spread on toast for a tasty morning energy boost. I’ve been making the latter for years, so no wonder I was surprised while whiling away time on Instagram, to find that avocado toast was trending.

Here’s how to prepare “Avocado Toast” for two:

Peel and pit a ripe avocado. Mash in a bowl with a fork, leaving some chunks. Add a pinch of sea salt and juice from half of a lemon.

Toast two slices of your favorite bread.

Spread half of the mixture on each slice, and garnish with some red pepper flakes and a drizzle of good olive oil (optional).

Tips: Get creative by topping the spread mixture with chopped cooked bacon and goat cheese, salsa and crushed tortilla chips, or cracked pepper, sliced cherry tomatoes and basil.

Egg in a Hole

Create memorable family traditions with your kids and grandkids, starting at breakfast with this whimsical presentation of eggs and toast. Some families call it “Toad in the Hole” or

“Bird in a Nest” — the list goes on. It’s really nothing more than an egg cooked in the cut-out center of a piece of pan made toast, but it’s the off kilter presentation that fancies it up.

Here’s how to make one “Egg in a Hole”:

Use a two-inch circle biscuit cutter or similar size metal cookie cutter to cut out the center of a slice of bread.

In a well buttered pan, toast one side of the slice and the cut-out piece for about one and a half minutes. Flip.

Add more butter to the pan.

Crack egg in the open center of the slice. Cover

pan and cook slowly until whites are set and yoke thickens, about three and a half to four minutes.

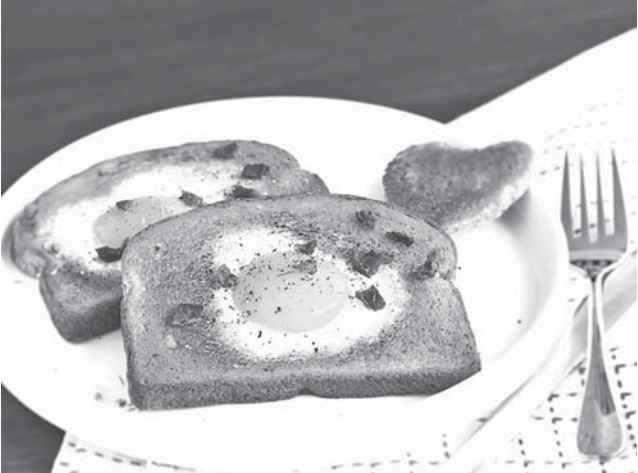
Season with salt and pepper. Serve with the

toasted cutout.

Pair with bacon or sausage.

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DOTTIE - Sweet 4 year old female Beagle. Knows commands. Should be your only pet.



ALLY - 2 1/2 year old female Beagle/Pit Bull mix. Knows commands. Very sweet.



DANCER - 1 year old female Sheltie mix. Found on Stone Arabia Road, Palatine on December 22, 2016.



PRANCER - 1 year old male Sheltie mix. Found on Stone Arabia Road, Palatine on December 22, 2016.



JORDAN - 5 year old female Catahoula Leopard Dog. Active and playful. Super personality!



CHASE - 2 year old male Rottie mix. Knows commands. Not good with small kids.



LEDGER - 5 - 6 year old male Australian Kelpie mix. Goof with dogs and indoor cats. Knows commands. Crate trained.



APRIL - Beautiful 2 year old female Pit Bull mix, 57 lbs. Good with some dogs and older kids, not cats. Loves long walks, car rides and playing ball.



HAL - 9 1/2 year old male American Eskimo mix. Fine with other dogs. Crate trained. Adult home only.



PRECIOUS - Beautiful 5 year old female Akita. Came to the shelter in October 2016 because her owner was moving.



CHEWY - 10 year old male Husky mix. Good with other dogs and with kids.



DIXIE - Pretty 2 year old female tiger/tabby. Found on Bleeker St. in Gloversville.



WESLEY - 1 year old male. He came to the shelter on September 7, 2016. He's sweet and playful.



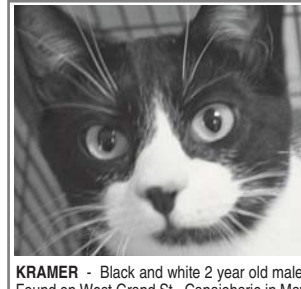
KATIE - Lovely 4 - 6 year old tiger female.



MISTLETOE - Cute 3 month old black and white female. Came to the shelter December 6, 2016.



COSMO - Black and white 2 year old male. Found on West Grand St., Canajoharie in May 2014. Fine with other cats and dogs. Frisky and playful.



KRAMER - Black and white 2 year old male. Found on West Grand St., Canajoharie in May 2014. Fine with other cats and dogs. Frisky and playful.



OZ - 1 year old tiger female. Soft silky hair. Friendly and loving.



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ACROSS

1 "— -la-lal!"
4 Blue hue
8 Docket entry
12 Part of TGIF
13 Sitarist's rendition
14 Fairy tale preposition
15 What old soldiers do
17 Actress Gilpin
18 Sea flock
19 Packaged
20 Missouri river
22 One-on-one fight
24 Moistens in the morn
25 Clingy crustacean
29 Narc's org.
30 Sightless
31 Melody
32 Small telescope
34 On the briny
35 July birth-stone
36 Ballet wear
37 Hiawatha's carrier
40 Antitoxins
41 Sandwich cookie
42 Shakespeare in-law
46 Historic name in TV talk
47 Reed instru-

12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51

ment
Time of your life?
Ordered
Stare stupidly
Thither

DOWN

1 Vacationing
2 Man-mouse link
3 Retreat
4 Stretch, as the neck
5 Deviates off course
6 Khan title
7 Yea canceler

8 Dome
9 Pinnacle
10 Aching
11 Oklahoma city
16 Work units
19 Flex
20 Probability
21 Leak slowly
22 "Loves me (not)" flower
23 Grecian vessels
25 Spill the beans
26 Gilligan, notably
27 Stead

28 Historic periods
30 Sad
33 Rut
34 Emanation
36 Giggly sound
37 Barbershop need
38 Geometry calculation
39 Jock's antithesis
40 Halt
42 Swine
43 "The — Daba Honeymoon"
44 Past
45 Longing

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Weekly SUDOKU

by Linda Thistle

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

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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MAGIC MAZE ● — GRAPES

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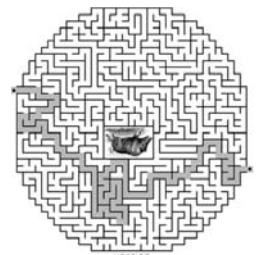
Find the listed words in the diagram. They run in all directions forward, backward, up, down and diagonally

Bunch of	Muscadine	Red	Sultana
Concord	Muscat	Ripe	White
Dried	Niagara	Seedless	Wine
Hybrid	Port	Sour	

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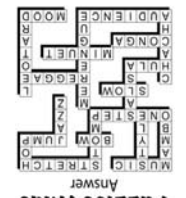
Sticklers Answer
It's 9:00 p.m.



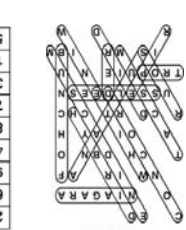
King Crossword
Solution time: 27 mins.

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

Weekly SUDOKU



Puzzles4Kids
Solution time: 27 mins.



GRAPES

Just Like Cats & Dogs by Dave T. Phipps



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Amber Waves



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STICKELERS [sic] by Terry Stickels

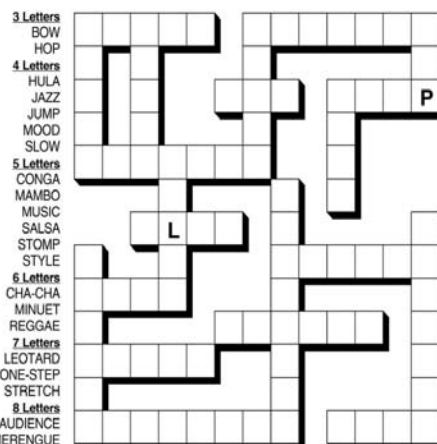
Two hours ago it was as many hours after 2 o'clock in the afternoon as it was before midnight.

What time is it now?

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Puzzles4Kids by Helene Hovanec

CRISSCROSS — LET'S DANCE!
Each word will fit into one spot in the grid. Use the starting letters as a guide and fit each word into its spot. All words will be used, so cross off each one after you put it into the grid.

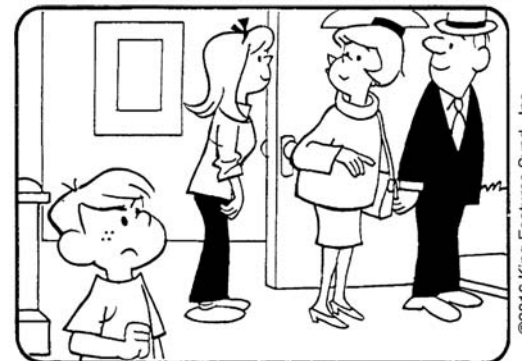


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HOCUS-FOCUS BY HENRY BOLTINOFF



Find at least six differences in details between panels.



Differences: 1. Picture is missing. 2. Toothbrush is missing. 3. Body is slimmer. 4. Hat is smaller. 5. Corgie is missing. 6. Suitcase is missing.

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

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Church Directory



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

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

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

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

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

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

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

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

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

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

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

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

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

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

Faith, Hope and Love Christian Fellowship
Rev. David W. Bowley, Pastor
Saturday Night Hope
Sat. bring-a-dish-to-pass meal at 5pm followed by a message
from the Bible through music, teaching and/or movies at
United Methodist Church
50 E. Main St., Canajoharie
see facebook "Faith, Hope and Love Christian Church" for details or call 518-673-5128

First Baptist Church Springfield Center, NY
Rev. - Gary Tyler
Sunday School 10:00am
Morning Worship 11:00am
Sunday night Worship 8:00pm
Wed. night Bible Study 7:00pm
Free meal & music every
2nd Sat. of the month 4-7pm

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

Fordsbush Bible Church
131 Clark Rd., Fort Plain
518-568-7606
Pastor Joe Miller
Sunday School 10am, Morning Service
11am, Eve. Service 6pm, Wed. Service
6:45pm, Thurs. Visitation 6pm
www.fordsbushbiblechurch.com
Home of Victory Christian Academy

Fort Plain United Methodist Church
39 Center St., Fort Plain
Rev. Alan Griffith
Church Office 518-993-3863
Parsonage 518-993-3645
Office Hrs Tues & Thurs. 10am-4pm
ALL WELCOME,
Worship Service 11am

Freysbush United Methodist Church
Freysbush Rd., Fort Plain
518-842-1357
Rev. Cindy Leonard, Officiating
Worship 9am,
Sunday School 10am ALL ARE WELCOME
coffee hour to follow service

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

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

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

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

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

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

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

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

Lighthouse Baptist Church
1524 St. Rt. 29A, PO Box 114
Stratford, NY 13470-0114
315-429-8854
Pastor Martin Smith
Sunday Morning Worship 10:30am; Wed.
Eve. Prayer Meeting 6:00pm; 2nd & 4th
Sunday Dinner following Morning Service
with Afternoon Service following dinner
"Old-Fashioned Bible Preaching"

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

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

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

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

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

Paines Hollow United Methodist Church
Intersection of 167 & 168, Paines Hollow
Pastor Peg Donaghy
518-568-7604
Sunday Worship 9:30AM
Fellowship Hour to Follow

Randall Christian Church
NY Rte. 5S
Sunday Service 10am
Pastors
Winston Hallett & Carl Hawver

Reformed Church of Canajoharie
15-19 Front St., Canajoharie
518-673-2816
Rev. Matt Draffen
Sunday 9am Christian Education
9:20 Choir Practice
10am Worship Nursery provided
Fellowship hour follows worship

Reformed Church of Fort Plain
165 Canal St., Fort Plain, NY 13339
518-993-4302 • fortplainrca@yahoo.com
Rev. Nancy E. Ryan
Worship 10:30am,
AA meetings Mon. & Tues. 7pm,
Second Thurs. Prayerspace 6am to 6pm

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

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

River of Jubilee Church
5057 State Highway 5 S
Sprakers, NY 12166
Pastor: Gail Adamoschek
Pastor: Steve Adamoschek
518-322-1427 / 518-224-4455
Sunday Service 10:00am
Children's Church Available
Other Learning Opportunities Available
Visit us on Facebook

To Place or Up Date Church Listings Call
518-673-0129 or email
jsnyder@leepub.com

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

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

Salisbury Center United Methodist Church
2545 St Rt 29, PO Box 104
Salisbury Center, NY 13454
315-429-9085
Rev. Lynn R. Lockwood

Seeker's Fellowship
14 Park Place
St. Johnsville, NY 13452
518-568-7700
Pastor Mike Yeziarski
Sunday Worship 6pm, Tues. Prayer 7pm,
Bible Study 7pm (Wed., Thurs. & Fri.)
We teach the fullness of God's Word,
a life of holiness for the believer,
and salvation for all who trust
in Christ's sacrifice.

St. John's Lutheran Church
774 St. Hwy. 163, Fort Plain, NY
518-705-7552
Rev. David A. Johnson, Ph.D.
Sunday Worship 9:00am, Sunday School 10:00am,
Ladies Aid W.E.L.C.A.
Handicapped Accessible

St. John's Reformed Church
68 W. Main St., St. Johnsville
518-568-7396
Faithfully Following Jesus Christ
Sunday Worship 10:30am

St. John's & St. Mark's Lutheran Church
143 Church St., Canajoharie
518-673-2224
Pastor Zach Labagh
Sunday Worship 11am,
Christian Ed. 9:45am
stjstm@frontiernet.net

St. Johnsville Methodist Church
7 East Main St.,
St. Johnsville, NY 13452
Pastor Corey Jones
518-568-7983 • 315-866-8626
Worship Sunday 3pm

St. Joseph's Roman Catholic Church
31 North Helmer Ave., Dolgeville
315-429-8338
Sunday Mass is 8:30am

St. Mary's Episcopal Church
7690 Rt. 80, Springfield Center
315-858-4016
Fr. Kyle Grennen, Priest-in-Charge
Sunday Eucharist. 9:30am
Coffee - Fellowship follows service
Holy Days - as announced

St. Paul's Lutheran Church
36 Lydius St., Fort Plain, NY 13339
518-993-2040
Pastor Jonathan Litzner
405-250-8395
Sunday School 9:45-10:45am
Bible Study & Coffee Hour Sunday 10-10:45am
Church Service 11am

St. Paul's Lutheran Church
32 W. Main St.,
St. Johnsville, NY (next to NBT Bank)
518-568-3007 Church
518-568-2405 Parsonage
Rev. David Johnson
Sunday Worship 10:30am,
Tues. Bible Bungee-Jumping 7pm,
"Bible Study" that actually makes sense!
A Vibrant, Welcoming Community of Faith & Vision

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

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

Stratford United Methodist Church
Route 29A
315-429-9085
Rev. Lynn R. Lockwood
Worship 9am

The Christian Church of Rural Grove
170 Rural Grove Rd., Sprakers, NY 12166
518-922-7831
Pastor Joshua Fetterhoff
pastorjosh@ruralgrovechurch.org
Sunday School (all ages) 9:45am,
Morning Service 11am, Eve. Service 6pm,
Wed.-Family Night 7pm,
"Where Bible Teaching is Fundamental"

The Holy Spirit Polish National Catholic Church
618 E. Gansvoort St.
Little Falls, NY
315-823-0793
Father Rafal Dadello
Mass at 11am on Sunday
www.holyspiritpncc.org

The House of Zion, Inc.
580 Dillenbeck Road,
Palatine Bridge
518-577-3069
Pastors Richard & Denise Allen
Saturday Morning
Worship Service 11:30am
Listen to UMT on live radio 97.5FM
the 1st Sunday of every month 3pm-4pm

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

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

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

Valley Alliance Church
85 E. Main St., Nelliston
518-993-3458
Pastor Dave Prahst
Sunday School (all ages) 9:15am,
Sunday Worship 10:30am,
Wed. Praise & Prayer 7pm,
Fri. Youth Group 7pm (7-12th grade)

Victorious Life Church RMI Fellowship
104 Main St. & 431 St. Hwy. 80
Fort Plain, NY
518-993-3102
Sunday School 9am,
Morning Worship 10:30am,
Youth Group 5pm,
Evening Worship 7-8pm

Warriors in Christ
28 Church St. Canajoharie
Sunday Service:
Morning 10am • Evening 6pm
Bible Study Tuesday 7pm
at 122 Moyer St., Canajoharie
Rev. Fred Jones
518-423-9115
PO Box 34, Canajoharie, NY 13317

Antiques & auctions...

Going, going...yours!

WEEKLY SALES EVERY MONDAY HOSKING SALES – CERTIFIED ORGANIC MARKETING AGENCY

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.

Monday, Dec. 26th – Sold 195 head. Cull Ave. \$.50 Top Cow \$.58, Organic Cull ave. \$.56 top cow \$.64, Bulls/Steers \$.57 - \$.89, Bull calves top \$.80, heifer calf top \$1.95, Organic Dairy top Milking age Dry cow \$1425, bred heifer \$1700, Open heifer \$900, Piglets \$5 - \$22.50.

The Hosking Family would like to wish everyone a safe and Healthy New Year!

Monday, Jan. 9th – Normal Monday Sale & Monthly Heifer Sale

Monday, Jan. 16th – Normal Monday Sale & Monthly Sheep, Lamb & Goat Sale

Monday, Jan. 23rd – Normal Monday Sale & Monthly Organic Day

Monday, Jan. 30th – Normal Monday Sale

Mark your calendars for these upcoming sales:

Sat. March 25th – 2017 Spring Premier All-Breed Sale- Accepting Consignments for this sale we will accept the first 150 so get your consignments in!

Sat. April 1st – 2017 Alfred State Spring Fling – Accepting Registered – All breeds for this sale. This sale is held at the Alfred State College. Sale Chairman: Dan Hosking 607-972-8773

Sat. April 15th – reserved for an on the farm Machinery Sale

Sat. April 22nd – Hosking Sales Annual Spring Machinery & Equipment Consignment Auction

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

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

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

www.hoskingsales.com Call today with your consignments.

Like us on Facebook

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

**We are in need of Organic Herds
please contact us at the numbers above**

Do you have TIME? WE DO!! Large selection of gingerbread mantel clocks, rosewood mantle clock, period Civil War period clock, French gold gilt clock with porcelain inserts. All in running order. Check out our clock section. Great prices. THE GALLERY, 2 West Main Street, Saint Johnsville, NY 13452. Telephone 518-568-5121.

WOOD PELLETS - BUY THE BAG OR BUY THE TON- WINTER SPECIAL on New England Premium Wood Pellets. Buy Now & Save – C.H. BURKDORF & SON, 35 Hough St., St. Johnsville 518-568-7016

NEED A USED APPLIANCE? Call Best Buy Appliances, East Main St., Little Falls, NY. Call 315-823-0861

WINTER IS HERE!! - INSULATION SAVES MONEY – Insulating your home with fiberglass insulation is the way to go to save money – Kraft faced and unfaced insulation available. For more information check out our ad on Facebook. C.H. BURKDORF & SON, 35 Hough St., St. Johnsville 518-568-7016

We want to hear from you!

Send your comments & suggestions to the

Original Valley Pennysaver

PO Box 121,
Palatine Bridge, NY 13428

OR email
jsnyder@leepub.com

ST. JOHNSTOWN apartment for rent. Two bedrooms, one bath w/off street parking. Utilities not included. Please call 315-867-3931 or 518-568-2776 for additional details.

SPECIAL ANTIQUE COLLECTIBLES AND PRIMITIVE COUNTRY AUCTION Tuesday Jan 3rd 5:00pm Consignments Wanted of Antique Furniture, Stoneware, Primitives, Country Furniture, Cupboards, Country Cabinets and more!! If you want to consign and sell bring them on down 7403 St Hwy 5 St Johnsville NY 518-994-4668 JR'S Auction

LOOKING TO BUY a good used ping pong table please call 518-673-4747

KOVAL'S APPLIANCE repair is affordable and fast. Call anytime (315) 867-9333.

TWO ONE BEDROOM APARTMENTS for rent, in Van Hornesville. One upstairs and one downstairs. Call 315-542-4370.

NOW CARRYING Bear, PSE, Diamond, Parker, and MORE, New/Used compound bows. Also Parker, PSE, and Centerpoint in Crossbows. Layaway Available! The Sportsman's Den, 36 Canal St, Fort Plain, NY 518-993-1010.

LOOKING for it? Selling it? Looking for work? Looking to hire... give us a call at 518-673-3237 to place your reader ad today.

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

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

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JR's Auction

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

SUPER SPECIAL ANTIQUE CONSIGNMENT AUCTION
TUESDAY JANUARY 3rd 5:00pm NEW YEAR ANTIQUE AUCTION
Looking for Consignments of ANTIQUES PRIMITIVES COLLECTIBLES JEWELRY FURNITURE
ALREADY CONSIGNED FOR A CANAJOHARIE HOUSE IS A SUPER NICE OAK DINING ROOM TABLE AND CHAIRS WITH HUTCH, NICE PARLOR COUCH, GREAT BIRDS EYE MAPLE BEDROOM SUITE, LARGE SELECTION OF COLLECTIBLES, 15 GALLON IRON KETTLE ON STAND, AND HUNDREDS OF OTHER SUPER GOOD PRIMITIVES!!

FOOD AND GROCERY CONSIGNMENT AUCTION Wednesday JAN 4th 6:00pm
Groceries, Meats, Cheese, Snacks, Drinks, Candies, and much more!! up to 2 truck loads!!!!

ANTIQUES FURNITURE TOOLS PRIMITIVES CONSIGNMENT AUCTION
EVERY TUESDAY NIGHT 5:00pm
Always Looking for Consignments of ANTIQUES PRIMITIVES COLLECTIBLES JEWELRY FURNITURE
Free Brand New Chain Saw Give A Way Tuesday Night Jan 24th. SEE AUCTION FOR DETAILS!!

GUN AND SPORTSMAN AUCTION WEDNESDAY NIGHT JAN 18TH 6:00pm
Looking for Consignments GUNS AMMUNITION SHOT GUNS RIFLES SPORTING GOODS AND MORE!! Free Brand New Chain Saw Give A Way Tuesday Night Jan 24th. SEE AUCTION FOR DETAILS!! DON'T MISS OUT!! LOTS OF AUCTION ACTION GOING ON!!

Absolute Real Estate Auction

Bank Repossessed 2-Family Home Selling For Local Bank
2-Family Home On City Lot
303 Meadow Street, Johnstown, NY
Sunday January 15, 2017 2:30PM
2-Fam. Home w/ Detached Garage

2-Family Home On 50'FF x 120' Deep +/- City Lot – Lg. Appt.'s With Each Unit Being 2 Bedrooms, 1 Bath, 1 Unit Up, 1 Down, Appts. Have Separate Utilities, 1 Heat For Both, All Hardwood Floors; Property Has A 2-Car Garage In Rear; Centrally Located; A Solid Home - That Needs Some TLC, But The Home Has A Lot Of Potential!! Take A Look!!; Tax Map ID # 174.11-2-4 – Fulton County; **Property Sells Absolute, To The Highest Bidder – Regardless Of Price!!; Home Sold As-IS, Where-IS, How – Is, No Warranties; Any Tests Wanted Or Needed Must Be Done Prior To Auction;**
Open House On Real Estate: Day Of Auction From 1PM Until Auction Time;
Terms on Real Estate: A 10% Buyers Premium Will Be Added To The Final Bid Price, The Total Becomes The Purchase Price. 25% Down of Purchase Price, With A Minimum Of \$2,500, Required Day Of Auction In Cash Or Good Check w/ Positive ID, Balance Due On Closing In 30 Days – Sells Subject To No Contingencies, Be Prepared; Guaranteed Good Title To New Buyer w/ No Liens Or Encumbrances;
For More Details & Pics Refer To Our Website @ www.manasseauctions.com;
Owner: Local Bank

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Whitney Point, N.Y. 13862
607-692-4540 / 1-800-MANASSE
www.manasseauctions.com

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Local from 2

Wanda Burch, the Liaisons Plaisantes, the Sentimentalists, alto Jessica Harris accompanied by Norma Bowley, soprano Joanne McNamara, the Valley Bog Players, and soprano Rachael Takacs who performed a rendition of "I Will be with You on Christmas Day" a cappella, and an impromptu

performance of "Sweet Little Jesus Boy" by Pastor Mark Fowler.

Takacs commented on the enthusiasm of the audience.

"The enthusiasm of the audience was overwhelming," said Takacs. "Their reaction makes performing there a complete pleasure. I look forward to next year's con-

cert!"

Technicki, who was the organist at the church for 33 years before it closed, says it has been a blessing to have Eric and Jeanne Stroud at the Upstate Chapel.

"When the church closed we had been parishioners there and wondered what would become of that beautiful building. We couldn't be happier to have such wonderful caretakers of our former church – and they are such a terrific addition to our community, both personally and with the use of Upstate Chapel!"

A "Celebration of Ireland" featuring Irish music is scheduled to take place at Upstate Chapel on March 10, 2017.



KING'S

Thurs., Jan. 5th - Food Auction ~ 6:33pm

Sat., Jan. 7th - Consignment Auction ~ 6:33pm

Sun., Jan. 8th - Breeder Sale ~ 11:33am

Sat., Jan. 14th - Consignment Auction ~ 6:33pm

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EOE

Access Transportation is Hiring

WHEELCHAIR VAN DRIVERS

- Clean drivers license required
- Will obtain CDL-C license if hired
- 40+ hours with benefitis
- Bring abstract from DMV to submit with application

ABSOLUTELY NO PHONE CALLS
Apply in person at 16 River St., Fort Plain



WANTED
RESPONSIBLE & DEPENDABLE
Person for Part-Time Farm Work
Weekends and Afternoons
Milking Cows & Chores
Possible Full-Time
employment possible.
Competitive Pay!
315-985-3522

Calendar of events

ORIGINAL VALLEY PENNYSAVER

NOTE: Calendar entries must arrive at the Original Valley Pennysaver office 10 Days Prior to publication. Send events to Lee Publications c/o The Original Valley Pennysaver, 6113 State Highway 5, P.O. Box 121, Palatine Bridge, NY 13428 or email: dshariff@leepub.com Any entries arriving past this deadline will be included with the next available publication issue date as long as they are not out-dated.

JAN

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

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

Tuesdays: 10-11 am. Tai Chi Workshop. Sponsored by Montgomery County Office for Aging. No fee.

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

Wednesdays: 2:30-3:30 pm. Gentle Yoga with instructor Patty Pietrowicz in the basement. Open to all Area Seniors. \$5 donation.

Fridays: 9-10 am. Vinyasa Flow Yoga with Bonnie Fiore and Sharon in the Gallery. \$10 fee.

SPECIAL EVENTS

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

Jan 12: 9-11 am. HICAP, HEAP, Alz. Org. & Snap will be meeting at Arkell Center for your convenience & questions. Stop by if you have any insurance issues, heat issues, etc.

Jan. 19: 10 am. Alz Org. with Megan DeMento "Understanding & Responding to Dementia Related Behaviors". Rsvp by Jan. 16. Call 518-867-4999 ext. 200.

Jan. 26: 1 pm. Watercolor with Joann Resch.

Jan. 27: Mont. Cty. OFA is celebrating Chinese New Year with the following menu. Chicken, Broccoli Stir Fry over

Rice with Oriental Veg, Rye Bread, Pineapple & Fortune Cookie. Call to reserve at 673-2000.

Jan. 27: 12:30 pm. Gary Van Slyke performing Winter Songs. Bring A Friend!

MEETINGS

Jan 10: 6 pm. Canajoharie/Palatine Bridge Chamber of Commerce Meeting. All Welcome.

Jan. 12, 19 & 26: 10:15 am-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.

Jan 24: 10-11 am. Alzheimers Caregiver Support Group. Please join us.

JAN 19

Board of Education Meeting

Cherry Valley-Springfield Central School, Room 145. 7 pm.

FEB 16

Preliminary Budget Presentation

Cherry Valley-Springfield Central School, Room 145. 7 pm.

MAR 16

Board of Education

Real estate...

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Meeting

Cherry Valley-Springfield Central School, Room 145. 7 pm.

APR 6

Board of Education Meeting

Cherry Valley-Springfield Central School, Room 145. 7 pm.

APR 27

Board of Education Approves Budget

Cherry Valley-Springfield Central School, Room 145. 7 pm. Cooperstown-FarmersMarket.org

MAY

Fort Plain Museum and Historical Park - Boy Scout American History Camporee

For more information email fortplainmuseum@yahoo.com

MAY 4

Budget Hearing

Cherry Valley-Springfield Central School, Room 145. 7 pm.

MAY 16

Budget Vote

Cherry Valley-Springfield Central School, Room

145. 7 pm.

JUN 8 - 11

Fort Plain Museum and Historical Park's 3rd Annual Conference on the American Revolution in the Mohawk Valley

For more information email fortplainmuseum@yahoo.com

JUN 15

Board of Education Meeting

Cherry Valley-Springfield Central School, Room 145. 7 pm.



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Automotive

Prepare vehicles for harsh weather

As the seasons change, motorists must take steps to safeguard their vehicles, especially when the season changes from fall to winter. Each winter, many vehicles are subjected to sub-zero temperatures, snowfall and icy roads, and such conditions can take their toll on vehicles over time. Taking steps to prepare vehicles for winter weather is a vital step that can make cars and trucks safer for drivers and their passengers.

Battery

Old batteries should be replaced before winter begins. Without a strong, properly functioning battery, engines cannot turn over. Most batteries last between three and

five years. However, extreme cold can compromise batteries, especially those that have been around awhile. Batteries are made up of acid and water, and cold temperatures can freeze the water, thereby affecting battery performance. According to AAA's Automotive Research Center, at 32°F, the average battery loses 35 percent of its strength.

Newer batteries can be protected by starting the vehicle each day to warm up and recharge the battery. Let the car run for at least 10 minutes if you cannot take an extended drive.

Exterior maintenance

Keeping a car waxed and sealed can help maintain a durable exterior finish. This includes not only the paint, but the rubber and vinyl parts of the car's exterior.

Winter is a good time to switch to a heavy-duty synthetic wax that can shield against water and road salts. High-quality sealants can be used on bumpers, trim and rubber door seals as added protection. Speak with an automotive retailer or even the car dealership if you are unsure which products will make your car's parts most durable

for winter weather.

Do not stop washing your car just because the weather is cold. Slushy, wet roads and snow-melting salts can speed up the formation of rust or other decay on the undercarriage of the vehicle. These materials will need to be periodically cleaned off. Flush the underside of the vehicle whenever possible, taking advantage of any dry, slightly warmer days.

Tire pressure

According to the automotive retailer Pep Boys, vehicle tires lose a pound of air pressure for every 10-degree drop in temperature. Many modern cars will alert to changes in air pressure, and drivers should be diligent in maintaining the proper tire pressure. Fuel economy as well as handling ability can decline when tires are not inflated properly. Tires can be refilled at many gas stations for little cost.

Wipers

Visibility is key in hazardous weather conditions, and keeping the windshield clean is a priority. This means ensuring there is enough windshield wiper fluid in the car and that it is a product that will not freeze.

Wiper blades can freeze and crack in the winter. Older blades may be more susceptible to damage. It's a worthy investment to replace existing wiper blades at the start of each winter. When vehicles are parked, pull the wipers off of the windshield to safeguard them from sticking and cracking.

Cold weather requires drivers to amp up their vehicle maintenance routines. Consult with a mechanic or automotive retailer for more ideas and products that can help your vehicles operate safely and efficiently this winter.



Replace existing wiper blades at the beginning of each winter so driver visibility is not compromised.

Whatchamacallits



This week's Whatchamacallit may be familiar as far as the item and its purpose goes, but you may not be familiar with its name. This is referred to as a Housewife and is in fact a traveling sewing kit. These have been used by and given as mementos to soldiers and other military personnel for centuries, both here and abroad.

In Great Britain it was called a "Hussif" – probably a slang or contraction of the word "Housewife".

Women would make these kits for mending and sewing. They were usually made from scraps of material, perhaps from favorite patterns or a sentimental garment. When they were made for men, the Housewife would be of sturdier, plain (unornamented) fabric and possibly monogrammed or embroidered with a masculine motif.

During the Civil War, these kits be-

came a valued possession for the soldier, as they did not have many extra items of clothing and had to mend their uniforms in the field.

They contained essential sewing supplies such as needles, pins, thread, buttons, extra scraps of fabric, and possibly a thimble. Scissors (especially small ones) were not considered a necessity in those days and the soldier would have had a pocket-knife handy for cutting thread and trimming material. All these items would be inserted into the pockets and then rolled up and tied with a rope or fabric tie to secure it and carried either in the pocket or haversack (backpack).

Our example could have been made for a man, since the outer material is plain, although the interior pockets are of a decorative material.

Do you have your own Whatchamacallit?

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

Automotive

Older driver safety awareness week held Dec. 5-9

More than 2.5 million New Yorkers aged 65 and older continue to enjoy independence by driving to work, medical appointments, and social and recreational activities. Unfortunately, older adults are about 2 times more likely than younger drivers to die or be hospitalized when involved in a motor vehicle crash. Every year in New York State, more than 4,800 drivers aged 65 and older are seen in emergency departments, and more than 1,000 are injured severely enough in motor vehicle crashes to require hospitalization.

Changes in vision, flexibility, strength, range of motion and even size are all effects of aging and can also affect the ability to drive safely, but there are many things older drivers can do to drive safer longer!

Here are tips we can

share with older drivers to help them increase their safety on the road:

- Take a driver safety course. Many local agencies and national organizations offer classes specific to older drivers for a small fee;

- Plan your route before driving. Think about potentially confusing intersections or areas where a difficult driving situation might be encountered. Map out a route that makes you feel most comfortable;

- Adjust your car to better fit your body. Raise the seat for correct positioning, make sure the gas and brake pedals can be easily reached, tilt the steering wheel and/or adjust the mirrors to make driving more comfortable and less physically demanding;

- Minimize driving distractions. Turn off your

cell phone, the radio, and ask passengers to stay quiet;

- Avoid stressful driving situations. Travel during the day, when the light is brightest. Stay off the roads during rush hour and when the weather is poor; and

- Make sure you are in the best physical condition for driving.

a. Vision: Regular eye exams are important, especially if you have certain medical conditions, like diabetes. Eye exams can also detect vision problems such as cataracts, glare sensitivity or need for a new glasses prescription. If you need glasses to drive, wear them!

b. Medication: Talk with your doctor or pharmacist to see if your medications can affect your driving ability by causing you to become

drowsy, dizzy, distracted or confused.

c. Hearing: Have routine hearing tests. You want to be able to hear important traffic noises such as sirens and horns. If you use a hearing aid, always wear it when driving.

d. Fitness: Activities like walking, dancing, gardening, golfing, and yoga can help you stay in

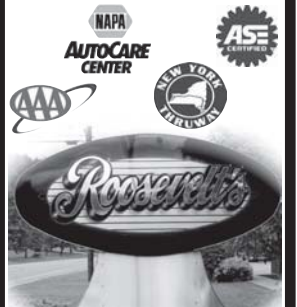
shape to meet the physical demands of driving by keeping muscles strong and enhancing flexibility and coordination.

e. Cognition: Keep your mind sharp to help you make quick decisions while driving. Tell your doctor or a close family member if you become confused or anxious while driving.

For more information

about older driver safety, visit the following web-site: www.health.ny.gov/publications/0663.

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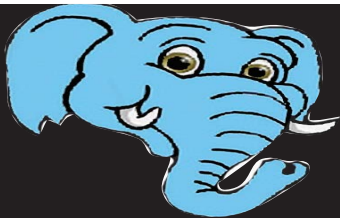
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SAVE! Symbol **Mattress**
Symbol Majesty Firm
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Queen Set was \$499
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Twin Set Ret. \$349 **\$229**
Full Set Ret. \$399 **\$279**
King Set Set. \$649 **\$549**

SAVE! Symbol **Mattress**
Symbol Franklin Firm or Euro Top
\$499
Queen Set was \$649
Was **NOW**
Twin Set Ret. \$499 **\$399**
Full Set Ret. \$579 **\$479**
King Set Set. \$849 **\$699**

restonic
Restonic Comfort Care Eastham Euro Top
\$599
Queen Set was \$799
Was **NOW**
Twin Set Ret. \$649 **\$499**
Full Set Ret. \$699 **\$579**
King Set Set. \$999 **\$849**

SAVE! Symbol **Mattress**
Symbol Heartland Plush Euro Top
\$649
Queen Set was \$799
Was **NOW**
Twin Set Ret. \$599 **\$499**
Full Set Ret. \$699 **\$599**
King Set Set. \$1299 **\$999**

SAVE! restonic
Restonic Comfort Care Addison Cushion Firm
\$699
Queen Set was \$799
Was **NOW**
Twin Set Ret. \$699 **\$549**
Full Set Ret. \$799 **\$649**
King Set Set. \$1199 **\$999**

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Englander Tension Ease Turin Plush Enclosed Coil w/ Gel
\$795
Queen Set was \$995
Was **NOW**
Twin Set Ret. \$849 **\$645**
Full Set Ret. \$949 **\$745**
King Set Set. \$1349 **\$1095**

ENGLANDER
Englander Tension Ease E-Hotel Victorian Lux Top 2 Sided Enclosed Coil w/ Gel
\$995
Queen Set was \$1299
Was **NOW**
Twin Set Ret. \$949 **\$745**
Full Set Ret. \$1099 **\$895**
King Set Set. \$1499 **\$1295**

Symbol **Mattress**
Symbol Unite Renew Hybrid Enclosed Coil Gel Top
\$999
Queen Set was \$1299
Was **NOW**
Twin Set Ret. \$999 **\$479**
Full Set Ret. \$1099 **\$899**
King Set Set. \$1499 **\$1299**

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January 2017



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**New Listing \$109,000
131 Pine St, Tribes Hill**



This is a very cute 2 (could be 3) BDRM, 2 full bath home w/2 car garage. The last home on a dead end St. in Tribes Hill. Full basement, freshly painted home inside & out, over 1/2 acre & taxes are only \$2,043 annually.

**REDUCED \$100,000
91 Stewart St, Amsterdam**



A BEAUTIFUL 4 BDRM, 1.5 bath home with lots of old custom wood work & charm, full basement, walk up attic, 2 car garage, fenced yard & NEW ROOF on the house

**New Listing \$55,000
231 Market St, Amsterdam**



This is a very spacious 3 BDRM, 1 full bath home that could be a good investment for anyone. With some remodeling & elbow grease someone could make it a stunning home again. Paved driveway & fenced yard.

**New Listing \$89,900
2430 Hickory Hill Rd, Fonda**



Looks are deceiving - cute 3 BDRM, 1 full bath home on just under 1/2 acre, full basement, 2 car garage and walk up attic could be finished off for a nice large master BDRM upstairs. Home has a BRAND NEW ROOF.

**We wish you all the best
for the NEW YEAR!**

Please make good decisions, be safe & show your love during the season to all those that surround you and yours. Open your hearts to those less fortunate and consider adopting a homeless pet looking to be loved and looking for a forever home

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**New Listing \$48,000
4234 State Highway 5s, Fultonville**



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**New \$94,500
999 Brand Rd, Sprakers**



Looking for a smaller country home on 20.5 acres? We have a 2 BDRM, 25 yr old Doublewide that has an additional well & septic and storage bldg. on it located in the Town of Root with low taxes Call Carol Paciolla for more details (518) 332-3279

**Reduced \$149,000
103 Circle Dr., Johnstown**



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**Reduced \$129,900
2525 St. Hwy. 10, Town of Caroga**



This is a very charming & spacious 4 BDRM 1.5 bath home, 2 car garage, 1.7 +/- acres, there are 2 additional lots, one includes waterfront that are optional.

**Reduced \$189,000
536 Progress Rd, T/O Johnstown**



THIS IS A VERY CUTE 3BDRM, 1 full bath home, finished basement, HUGE garage on 2.20+/- acres (option to purchase adjoining 6.20+/- acres) in Town of Johnstown, Mayfield School District & has 2 paved driveways & low taxes.

**Listed at \$59,900
9 Woodward Ave, Gloversville**



PRICED TO SELL! This is a cute 3 BDRM home that is MOVE-IN-CONDITION w/a fenced yard, paved driveway & 1 car garage. Call Carol Paciolla (518) 332-3279

**REDUCED \$225,000
489 Co. Hwy. 107, Johnstown**



This is a lovely old fashioned 4 BDRM, 1.5 bath home that screams character throughout all 2,700+ sq. ft. New natural gas furnace, new hot water tank, new insulation in attic & basement, low taxes and 8.80+/- acres. A MUST SEE TO APPRECIATE!



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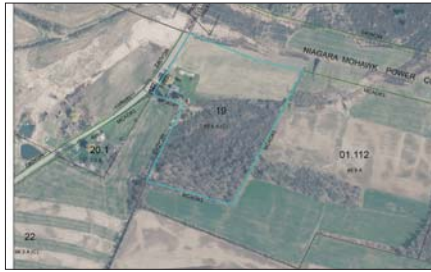
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NEW LISTING \$249,900
412 Auriesville Rd, Town of Glen



THIS ONE IS A BEAUTIFUL HOME - A MUST SEE! This home screams seller pride & is in a nice private setting. 3 BDRMS, 2 full baths & situated on 20.5 +/- acres. Over 2,000 sq. ft. of living space, large 2 1/2 car garage, paved driveway, full basement, NEW ROOF, NEW WINDOWS, NEW SIDING, CENTRAL AIR, 5 yr old propane furnace, newer pellet stove, family room, GAZEBO & large shed. What are you waiting for?

New \$125,000
42-44 Gorski St, Amsterdam



This is a 3 BDRM, 1 full bath home on a large lot with TWO-2 car garages. It has 2 BDRMS on 1st floor & has 1 BDRM on the 2nd floor with room to make a 4th BDRM. Nice, convenient location, Move-In-Condition.

REDUCED \$149,000
106 Earl Rd, Johnstown



Basically a BRAND NEW HOME Here! 3 BDRMS, 1.5 bath, 2 car garage, 1.66 +/- acres, new flooring, new sheetrock, new paint, new windows, new shed, dead end rd & LOW taxes.

Reduced \$125,500
51 Yost St, Johnstown



A very cute 3 BDRM, 1 full bath home w/1st fl. laundry on quiet dead end st. in Johnstown. Full basement could be finished, 1 car garage 14'x24', large shed 12'x28', new furnace, new roof, new paved driveway, new porch & deck, large lot & low taxes.

Reduced \$224,000
151 Keller Drive, Fonda



Lots of space here in this 4 BDRM, 3 1/2 bath home w/in-law apartment/recreation room/home office, 0.88 +/- acres, 2 car garage, full basement, shed, in-ground pool & DEAD END RD.

New \$189,900
349 Northline Rd, Ballston Spa



This is a 3 BDRM, 2 full bath home w/a 2 car garage & a separate 1 car garage, 3 season room, full basement, much of the home remodeled, room for more living space on 2nd floor & located on a 1 acre lot in the Town of Milton.

\$99,900
137 Riverview Drive, Amsterdam, NY



This is a nice 3 FAMILY unit. Main house unit is currently empty & could be great for an owner occupied investment. 2 units are rented with long term tenants. Main unit offers 4 BDRMS, the other 2 units offer 2 BDRMS. All appliances in all units are included. Lots of off street parking, yard & located just outside the city - near Cranesville Fire Dept.

\$239,000
119 Meadowbrook Rd, T/O Glen



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Reduced \$123,500
1168 Logtown Rd, Fultonville



Privacy & a nice 3 BDRM, 2 full bath, 2001 Doublewide on 20 +/- acres, a 4 stall horse outbldg & lots of other exterior bldgs. to store your stuff in.

\$88,500
137 3rd Ave, Caroga Lake



This is a 4 BDRM Glorified Camp w/ deeded lake rights, 1 car garage & shed. Spacious kitchen, 1 full bath w/stand up shower, 1st fl laundry, dining rm & living rm. Call Carol Paciolla (518) 332-3279 to view.

New \$224,900
102 Johnson Rd, Mechanicville



This is a 3 BDRM, 2 full bath home on 1.5 +/- acres with a large 2 car garage, large shed, full basement in Town of Halfmoon. Natural Gas is an option at the road as well as public water & sewer. (Home currently has private well & septic)

WOW ONLY \$79,000
7 Center St, St. Johnville



So many possibilities & history come w/this large 5 BDRM, 2.5 bath home w/a large 3 car garage. Turn this quickly into a 2 family home, rent rooms, commercial & residential zoning area & so much more.

Reduced \$79,000
721 Stoner Trail Rd, Tribes Hill



This home needs a little TLC - but it is super spacious with 3 large BDRMS, 1 1/2 baths, nice old wood work throughout, convenient location for commuters & nice corner lot

Listed at \$125,000
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!

VACANT LAND LISTINGS

Getman Rd, Town of Mohawk \$24,000
 Bldg lot, 2 acres

Mary St, Town of Mohawk \$25,000
 Bldg lot, 200x150 with drilled well already

Burdick Rd, Town of Johnstown \$9,000
 Bldg Lot, 0.69 acres

REDUCED \$124,500
5102 NYS Rte 29, Ephratah



This 3 BDRM, 2 full bath home has over 1800 sq. ft. of living space, home has lots of character, sits on 4.4 +/- acres, CENTRAL AIR & low taxes. Call Carol (518) 332-3279

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 today to discuss your real estate wants & needs. We would love to LIST your home today as we have many more buyers looking to purchase homes than there is inventory to sell them in our area.

New Listing \$80,000
3294 State Highway 30, Mayfield



CASH ONLY SALE! This 3 BDRM, 2 full bath home is NOT financeable as it is a 1970 doublewide. Fully remodeled, on a foundation, 2 car garage and .90 +/- acres. Close to Sacandaga Lake, could be a great seasonal home or year round home or investment for rental for someone.

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AN AFFORDABLE WAY to qualify for a home loan without that big down payment

(BPT) — For many Americans, the biggest hurdle in buying a home is the 20 percent down payment they think is required for mortgage approval. According to a recent survey by the National Association of Realtors, 34 percent of respondents believe they need more than 20 percent. Meanwhile, low down payment mortgages account for a significant amount of home buying annually.

Families with down payments as low as 3 or 5 percent have been able to purchase a home thanks to private mortgage insurance (MI) for 60 years. Since 1957, MI has helped 25 million families become homeowners. In the past year alone, MI helped more than 795,000 homeowners purchase or refinance a mortgage. Nearly half were first time homebuyers and more than 40 percent had incomes below \$75,000.

How MI works

Mortgage insurance is simple. In addition to the other parts of mortgage underwriting process — such as verifying employment and determining the borrower's ability to afford the monthly payment — lenders traditionally required 20 percent down to ensure the borrower had some of their own money committed before the bank would provide a loan. This is where MI enters, bridging the down payment divide to qualify borrowers for mortgage financing.

Benefits of MI

- It helps you buy a home, sooner. For the average firefighter or schoolteacher, it could take

20 years to save the typical down payment.

Private mortgage insurers help borrowers qualify with as little as 3 percent down.



Mortgage Insurance is a stable, cost effective way to obtain low down payment mortgages, and offers distinct benefits to borrowers.

- It's temporary, leading to lower monthly payments. MI can be cancelled once you build 20 percent equity, either through payments or home price appreciation — typically in the first five to seven years. This is not the case for FHA loans, the federal government's form of MI. The majority of which require MI for the life of the loan.

- It provides several flexible payment options. Your lender can offer several options for MI payment; the most common is paid monthly along with your mortgage.

- It's tax-deductible. Subject to income limits, MI premiums are tax deductible — similar to interest paid on a mortgage. In 2014, 4 million taxpayers benefited from this deduction with the average being \$1,402.

MI is a stable, cost effective way to obtain low down payment mortgages, and offers distinct benefits to borrowers. It's been a cornerstone of the U.S. housing market for decades, providing millions the opportunity to own homes despite financial barriers. Ask your lender for low down payment options using MI. Visit www.USMI.org for more information.



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

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



IN THE SPOTLIGHT

Four Star Realty Group

310 Main Street
Middleburgh, NY 12122

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

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

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

Why go with Four Star Realty Group, You ask?

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

In this tough economic time and with the challenges of today's market who do you want on your side?
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Lillian Valentine
Office Administrator
Office Phone: 518-702-4194
Office Fax: 518-702-4059

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

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Charming interior with cozy wood stove for year round enjoyment! Wonderful condition and tremendous appeal. The terrific dock offers great swimming and a peaceful view of the gorgeous lake and mountains. Don't miss everything this has to offer.

Asking \$150,000



This beautiful cottage is close to our sandy association beach and boat docks. Immaculate and offering kitchen, dining room and living room. Plus bedrooms. Have Thanksgiving here!!

Reduced \$49,900



Couldn't Last Long!!

This amazing waterfront property on West Caroga has so many unique and outstanding features!! It guarantees proud and enjoyable living for many generations.

Asking \$199,000



A total steal!! This adorable mobile on wooded lot! Out of state owner says "SELL"! Beach rights and dock available at association
Amazing at only \$16,000



The Gang Meets Here!

New listing East Caroga! Spacious 3 season house with huge level yard! Lots of family and friends?

This is the spot!! Near sandy beach and boat docks, golf, hiking, snowmobiling, and motocross. All love this area. Beaches are superior!!
Only asking \$65,000



Rt 10 Caroga-Commercial

A wonderful year round home with so many great features! New septic, bath, kitchen, metal roof, furnace and insulation wrap, ready for new siding!! Big back yard for your kids and beach available! Lets hear your offer. Where can you find such opportunity?



This attractive ranch style home offers fireplaced living room and comfortable interior. 3 car garage and acreage
Asking \$78,500



Got Business Ideas??

Our beautiful Caroga township offers a "buildable commercial" level lot, in the heart of business and recreation opportunities!

Only \$12,900
Just Above Royal Mt!



47.5 acres Rt 112 and Shutts Rd

Do not let this Wooded acreage pass you by. Near 4 seasons recreation in Caroga on Rt 112. Investigate this magnificent steal. **\$49,500**

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8728 Kiwanis Rd, Taberg



Who wouldn't want a BRAND NEW HOME! Single wide home in Waddington Estates includes 3BRs, 2 full baths, kitchen & living room. Low park

rent that includes water, sewer, taxes & trash removal. Financing IS available! Grab it while you can!

171 Fayle Rd, Morehouse



Quiet and private Adirondack camp w/enough room for the whole family! 3-4BRs,

1 bath, kitchen, LR, DR, den, sun room, lots of options. Just seconds to the West Canada Creek and LOTS of State Land!

REDUCED 4292 State Route 28, Middleville/Herkimer



You won't find a better house at this price! Cute 2BR, 1 bath, LR, kitchen, DR, 1st floor laundry

plus garage. You can put your own personal touches at this price. Located in the West Canada School District.

637 State Route 8, Morehouse



Make this your Adirondack retreat.

Very nice 2 story home with 4BRs, 1 bath, LR, FR, kitchen & dining area. Great big 6 car detached

garage! The owners are moving on and this house needs new ones.

29 Bridge St, Middleville



Commercial property on busy Route 28. Start your business here or use it for an investment

property. Along with the store front there are 3 apartments, 2 two bedroom upstairs and a one bedroom down.

416 N Prospect St, Herkimer



This house is beautiful and it can be yours! Nice large entrance hall leading to grand staircase, LR w fireplace, DR w beautiful built ins, FR, kitchen & half bath round off the first

floor. Upstairs you will find 4BRs, and the full bath along with the laundry room. If you see it you will love it!



MOHAWK Towne & Country Realty

Thank You!



Sue Leavitt, Licensed Real Estate Broker

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

★ Happy New Year ★

New Listing – Canajoharie 4 Bedroom



Good sized 4 bedroom, 2 bath Canajoharie home has a lot to offer. Hardwood floors throughout, Bath has radiant heat. "Attic can also be finished off to accommodate additional living space. Home has 1980 square

feet of living space; Eat-in Kitchen, Living room, Dining, Den & Backyard pool. Offered for \$98,000. (short sale) Don't be afraid to make us an offer. Call Amanda Haig for appt. 518-928-4407

Stunning Victorian Circa 1896



has been Restored to 1896 standards (with modern conveniences) 4 Bedrooms, 3 Baths; high ceilings, stained glass doors, Granite Countertops in Kitchen; detailed woodwork, hardwood floors; original staircases, Master Suite w/ Bath, "Maid's Quarters" now sports a Bedroom & second story Kitchen; Updated Utilities, A Backyard Pergola is accented by a garden full of enticing perennials and a spacious detached Garage. So much more to offer... Fort Plain Schools. Asking \$285,000

4 Family REDUCED to \$89,500



St. Johnsville - in good condition. Hardwood floors, French doors, updated electric, steel roof, Lg. apts - 3-2-2-1 Bedrooms; full Baths, Living room; Kitchens with appliances. New sewer pipes, tenant

parking. (Great Investment, Motivated Seller....)

"NEW" in 1883...



When they built homes with care. This 4 bedroom Victorian in Fonda, has large bright rooms, a Modern Kitchen, Library, Family room, original woodwork & some hardwood floors, French doors, 1 1/2 Baths, a full

basement & attic. Yard is fenced and Fully landscaped with 2 stall Garage. Fully updated. \$132,500.

Reduced to \$123,500



Country Home on 24 acres Old Sprakers Rd, Canajoharie. Private Setting, 3 BR has hardwood Floors, original woodwork, Living, Dining, Den, New Bath, huge attic, (with plumbing for a 2nd Bath) good roof,

drilled well, & Spring, nice big yard & new Outldg for storage. Land is sloped, and flat field on top. Sheep & goats work well here.

Amanda Haig, Sales Assoc.

Art Meka, Sales Assoc.

Carol Meka, Assoc. Broker

Michaela Germond, Sales Assoc.

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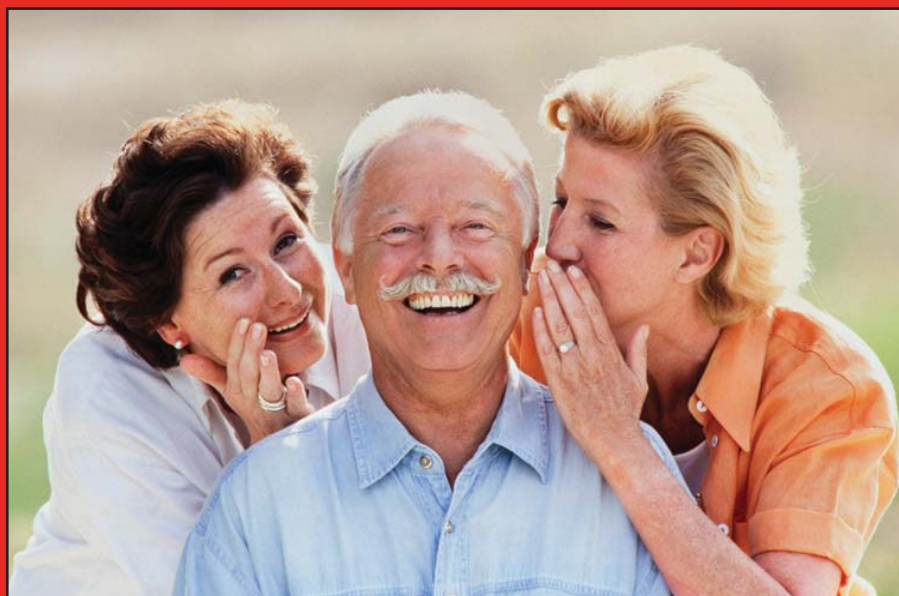
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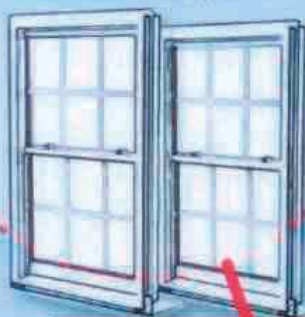
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HOME IMPROVEMENTS THAT ADD VALUE

REALTORS® know that in addition to improving your home's appeal when you sell, certain remodeling projects can add value. According to *Remodeling* magazine's 2014 Cost vs. Value Report, these remodeling projects will get you the most bang for your buck.

VINYL WINDOWS
76.2% RETURN
IN BUFFALO, NY



BATHROOM REMODEL
102% RETURN
IN NEW YORK, NY



MINOR
KITCHEN REMODEL
64.1% RETURN
IN POUGHKEEPSIE, NY

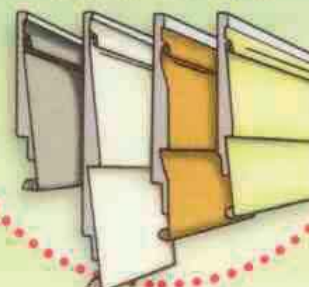


GARAGE DOOR
81% RETURN
IN ROCHESTER, NY



STEEL ENTRY DOOR
126% RETURN
IN ALBANY, NY

VINYL SIDING
71.4% RETURN
IN SYRACUSE, NY



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Have a Great 2017



PENDING



FINEST HOUSE ON PECK'S LAKE \$624,500

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. Many Adirondack Features make this a one of a kind home.



REDUCED

MOUNTAIN LAKE \$259,900

Very Private Waterfront 3-4BR/2BA log sided home. Perfect get away or year round living on a private bay on Mountain Lake. Nothing to do but Move in!



NEW!



Peck Lake Ranch \$350,000

3 BR 2BA walk out basement to dock and pontoon boat! Fireplace in living room, formal dining, AC-Generac and 2 car garage.



122 MAC AVE EAST CAROGA LAKE \$34,900

Let's make a deal! 2BR/1BA walk to E. Caroga Lake Assoc. Beach! Currently being painted. Knotty pine interior, 1 car garage. Updated electric. AC units & furnishings stay!



335 N Shore Rd, Peck Lake \$199,000

3-4BR/2BA overlooking Sunrise Bay on peaceful Peck Lake. Fireplace, open living room, dining room, master suite with lake views. High ceilings, well maintained screen porch and deck to relax. Dock stays!



REDUCED

CAROGA LAKE RANCH \$97,000

3BR/1BA with open floor plan. Full basement! Close to lakes, golf, skiing and more!



SOLD

S SHORE W. CAROGA \$267,000

Beach, 3BR/1BA basement! Easy to use year round. Walk to Sherman's restaurant, etc. Come enjoy the lake!



116 GARLOCK ROAD \$93,000

2 Lots. 3+ Acres. 2BR cottage w/room to grow. Private E. Caroga Lake access.



REDUCED

3198 ST. HWY. 29A \$89,900

Adirondack style cottage 3 BR open living room with fireplace. Big porch and great backyard, drilled well and modern septic. Join E Caroga Association Beach!!



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.



NEW!

150 2ND AVE \$69,900

Double lot, 3BR/1.5BA. Open living rm Dining and relaxing porches front & back. Walk to 2nd ave beach Assoc. \$75/yr! New septic! Outdoor fireplace for S'mores! Furnishings can stay to make this MOVE IN Ready!!



NEW!

LAND!Stratford \$38,000

29 Acres borders State forest and Ayers Creek



BLEECKER \$143,000

13 Acres, 3BR Raised Ranch, finished basement!



ESPERANCE FARM \$349,000

History comes alive! 5BR Colonial w/Center Fireplace Plank floors, big rooms! Barns, Auto shop, 102 Acres!! Woods, fields, pond. Lots to love!



NEW PINE LAKE HOUSE

\$120,000 AS IS OR \$179,000 FINISHED 2-3BR, brand new electric in, sheet rock mostly done, large fenced yard, full dry basement. Next to Pine Lake.



REDUCED

368 FICAL ROAD \$179,900

Nice acreage and private location! 3BR/2BA post and beam style. HUGE heated garage will fit all the cars and toys. Really nice home and ready to move in. 10+ acres.



SOLD

129 SHAWN DRIVE \$125,000

3BR/2BA, fireplace living room, 2 family rooms, 1 with wet bar. Big deep pool-walk to 2nd Ave Beach Association.



Too Late

93 EAST BLVD, GLOVERSVILLE \$76,000

Extra large corner lot with years of loving landscaping all done for you to enjoy! Speaking volumes for this home is that these owners have been here for 42 years! Extremely well maintained and all the upgrades are done so you can move in and enjoy this lovely home. Less than rent!

Land! Lots of Land!!

Caroga Lake - 50+ Wooded acres \$60,000. Road frontage on Shutts Rd & Cty Hwy 125
 Caroga - 10 Acres South Shore East Caroga high and dry overlooking the lake \$38,500
 Caroga - Hilley Rd., 38 Acres, heavily wooded..... \$47,000.
 Town of Johnstown - 4 Acres..... \$29,900
 W. Stoner Lake 50+ acres, 15 building lots, lake access..... \$185,000



22 JAY ST.
 Each apartment 3BR/1BA, big open rooms. Nice size lot landscaped!. Porches to relax and an oversized garage!!

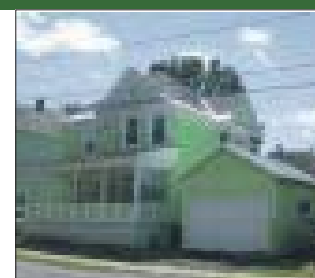


SOLD

\$34,900 MAKE OFFER

24 JAY ST.

Updated, long term tenants. Up and down flats w/2 or 3BR. Off street parking!



\$49,900 31 NORTH ST.

Updated fully rented earning \$\$\$ w/long term tenants. 1 Car garage plus off street parking.



\$54,900 86 WEST ST.

UP and down 2-3BR w/many updates. Big barn & long-term tenants!

NEW LISTINGS: www.ADKSRealty.com

ADK REALTY

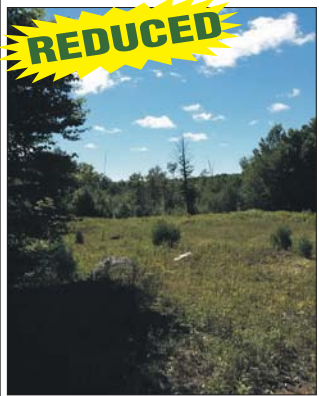


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Have a Great 2017



224 ACRES!!! ONLY \$154,000
 Amazing Offering!
 On Fisher Rd
 Perfect for a hunting lodge or Private Homestead on one of the FEW LARGE Tracts of land in Caroga Lake!! Elec & Phone At the road!



103 HEMLOCK DR PECK LAKE \$298,500
 Beautiful Classy next to new Custom home, soaring ceilings and super use of space. Master suite, oversized guest BR Plus a huge loft! Large corner lot, walk to lake access. Listen to the Loons and enjoy the quiet life at Peck Lake



137 BALSAM, W CAROGA LAKE \$99,000
 5BR/1BA walk to Lakeview Beach or join 2nd Ave Beach Assoc. Totally updated, selling furnished.



FRANKLIN ST \$47,500
 Darling Cape 2BR w/walk up attic. Huge yard with garage. Make offer!



93 EAST BLVD, GLOVERSVILLE \$76,000
 Extra large corner lot with years of loving landscaping all done fore you to enjoy! Speaking volumes for this home is that these owners have been here for 42 years! Extremely well maintained and all the upgrades are done so you can move in and enjoy this lovely home. Less than rent!



First floor has eat-in kitchen with a 1/2 bath that includes the stacking washer and dryer. Enjoy your dining room that opens to the deck and big fenced in back yard.

24 LEXINGTON AVE, GLOVERSVILLE
 This home is in move in condition! Beautiful home on a quiet street. Step inside and enjoy new thermal windows, new floors and more! Appliances stay so you really can move right in!



BROAD ST., GLOVERSVILLE \$65,000
 HUGE WAREHOUSE! Bring All Offers!



122 OUTLET RD \$40,000
 Borders State Forest. Modest 1BR/1BA on big lot! Join the E.Caroga Lake Assoc. to get on the lake! Make it yours!



368 FICAL ROAD \$179,900
 Nice acreage and private location! 3BR/2BA post and beam style. HUGE heated garage will fit all the cars and toys. Really nice home and ready to move in. 10+ acres.



112 COUNTRY LANE! TOWN OF JOHNSTOWN \$184,000
 4BR/2BA Very private 1.75 acres! Custom thru out, gourmet Kitchen, handicap accessible. Low heat costs & a Great location.



NEW 25 ACRES EPHRATAH ROUTE 119
 With 32' travel trailer. Stream runs through State land across street.



ESPERENCE \$349,900
 102 Acres - 4BR Colonial Home. Historical property with barns, out building, forest, fields and more. Horse lovers dream come true!

Thank You
 for the referrals!
 They are the best
 compliments
 I could receive!

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SOLD
 2 on E. Shore Rd.,
 1 on St. Hwy 29A

FONDA SCHOOLS!
 65 Surveyed Acres,
 Loaded w/Timber!
\$70,000
 Make Offer!

STRATFORD \$38,000
 29 Acres borders state land & Ayers Creek!
 Get permits and build here!
 On St. Hwy. 29A

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89 Baldwin Rd, Glenville



Impeccably maintained raised ranch in the Burnt Hills-Ballston Lake school district. 4 bedrooms, sunny den, eat in kitchen & family room...plus more! Tastefully landscaped ½ acre with patio & storage. **NEW PRICE \$219,900**

125 Fifth Ave, Gloversville



Very pleasing colonial with large addition that makes this a wonderful 4 bedroom home with lots of living space. Basement is a bonus, with workshop and tons of storage. Adorable covered patios, detached garage. **\$154,900**

54 Saratoga Blvd. Gloversville



Perfect home for the holidays! Open concept with newer kitchen, large family room, living room & dining area. 3 bedrooms, 1.5 baths. Sweet yard with large deck includes hot tub! **\$124,900**

1807 Cambridge Manor Dr. Scotia



Hassle free living in the village of Scotia, close to the new casino and entire Capital Region. Upper unit 2 bedroom with storage room. Pool & tennis court included in HOA fee. Nice deck & plenty of parking. **\$109,900**

10 Clyde St., Gloversville



Cozy, totally renovated 4 bedroom cape with 1.5 baths. New roof, furnace, kitchen appliances & fresh paint. Bedrooms & full bath on first floor. Wonderful 3 season room, full basement, detached garage. **\$84,900**

18 Third St., Gloversville



Spacious 2 family on dead end street. Long term tenants, great investment property or will work well for owner occupied. Off street parking, walk up attic, full basement, easy to maintain yard. **\$57,500**

33 Bleeker St., Gloversville



OFFICE SPACE FOR LEASE! About 2,800 ft. of handicap accessible office space available with plenty of parking. Many possibilities... please contact Lana for all the details.

22 Eagle St., Gloversville



This turn key investment property has long term tenants. Off street parking, good income, low taxes...this will make you money. **\$37,500**

306 Progress Rd, Town of Mayfield



Vacant building lot in the Broadalbin-Perth School District with 150 ft of frontage. Just 1 mile from Rte 29, with easy access to Saratoga, NYS Thruway. Wonderful country setting...close to all amenities. **\$25,900**

18 Woodward Ave., Gloversville



Do you need space for your winter toys? Then take a look at the remodeled 3 bedroom, 2 bath home with humongous garage with family room! 2 beds, full bath with laundry on 1st floor, beautiful master suite upper level. **\$129,900**

134 Prospect Ave., Gloversville



There is great space for the Christmas tree in this wonderful Dutch colonial with 2 living rooms, formal dining room, 4 bedrooms, 2.5 baths, eat in kitchen. The period details are fantastic and plenty of storage and big yard! **\$119,900**

156 First Ave., Gloversville



Rock bottom price for the east end of Gloversville! Large 4 bedroom home with eat in kitchen, nice yard, big garage and so much living space! Hardwood floors, fireplace, enclosed front porch, den and formal dining room. **REDUCED to \$69,900**

23 Fourth Ave., Gloversville



New on the market...large 2 family for a great price. Live in one unit, collect rent in the other...and you will be making money every month. Off street parking, attic and basement storage. **Just \$39,900**

54 S Judson St., Gloversville



Large 3 bedroom home with colonial touches. Bath, laundry and could be 1 bedroom on first floor. Little yard maintenance, low taxes, off street parking. **\$49,900**

N. Pine St., Town of Johnstown



Commercially zoned vacant building lot with great visibility from St Hwy 30A. Level, municipal water, private septic. 35,200 square feet. **\$95,000**



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MLS 201621709

BEAUTIFULLY DESIGNED LOG HOME ON 69 ACRES (Bleeker): Exceptional interior w/open LR/DR, working kitchen, den, 4 bedrooms, 1.5 baths. 2-car garage under house, outbuilding w/workshop and space for two more vehicles/boat/snowmobiles. Mostly wooded, stream, small cabin.....Asking \$325,000



NEW LISTING

EXPANDED RANCH WITH EXTRAS GALORE! (Johnstown): Open LR/DR w/gas fireplace, kitchen w/new appliances, library, 3-season room, 2 BRs down, 1 large BR up, 1.5 baths PLUS new luxury bath! Large fenced yard w/patio and above-ground pool. Nothing to do but move in!.....Asking \$237,500



Exclusive Listing

HUNTING CABIN ON 112 ACRES: (Johnstown): Located just south of APA, near State land. 48 acres is being logged, 64 acres ready for logging, Beech, apple, elderberry (brings deer). Small pond. Cabin partially renovated, generator, dug well, outhouse/chemical toilet. Nice hunting, very private.....Asking \$145,000



MLS 201607756

COTTAGE/ GARAGE/ APARTMENT: (Mayfield): Call today to see this unique Adirondack cottage and garage with apartment. Large lot near lakes. Great spot for a foothold in the Adirondacks and take advantage of all the amenities of the area. Seasonal cottage with year-round apartment overAsking \$139,000



MLS 201618779

COUNTRY DOUBLEWIDE ON 6.7 ACRES (Bleeker): LR, DR, 2 BRs, 2 Baths. Alaskan slab, new windows. Pellet stove, generator, rear deck, vegetable gardens, car-por.Asking \$89,000



MLS 201609144

COMPLETELY RENOVATED: (Johnstown): This adorable one family has been completely renovated including, kitchen/ granite counter tops, new windows, new flooring, CB wiring, new walls, new bathrooms with tile. Deck and one-car garage..NEW LISTING Asking \$85,000



MLS 201623161

FAMILY HOME w/MANY IMPROVEMENTS: (Johnstown): Move right in! LR, DR, eat-in kitchen, small bedroom down. Master BR, large walk-thru room, updated full bath, new BR w/electric heat up. Detached two-car garage.....Asking \$79,900



MLS 201526241

ROOMY COTTAGE ON HALF-ACRE (Caroga Lake): Bordering golf course. LR w/ fireplace, dining area, kitchen, huge family room, 2 BRs, full bath down, 2 BRs up, plus attic room. Major work and improvements to "bones".....Asking \$79,000



MLS 201616243

LOVELY OLDER HOME (Gloversville): Very well-maintained, many unique features and TONS of storage. LR, DR, kitchen and half bath down, 3 BRs and full bath up. Fenced backyard, one-car garage. Move-in condition!Reduced to \$72,000



MLS 201617683

NICELY DECORATED HOME (Gloversville): Natural woodwork, hardwood flooring under the carpet. LR with open staircase, formal DR and new kitchen down, three BRs and one full bath up. Two-car detached garage, new blacktop driveway. Open front porch, enclosed back porch. Close to shopping and schoolsReduced to \$70,000



MLS 201618301

COZY BUNGALOW (Fonda): Great Starter home w/ many updates! LR, DR, den, kitchen, laundry, half-bath down, 3 BRs, full bath up. Tandem 2-car garage. Close to Thruway.Reduced to \$53,000



MLS 201611690

CUTE LITTLE BUNGALOW (Gloversville): One-floor living! LR, kitchen w/ dining area and laundry, 3 BRs and 1 full bath. Rec room in basement, full attic could be finished. Nice porches, 1-car garage.Reduced to \$58,500

INVESTORS SHOWCASE



MLS 201613343

THREE-UNIT (Gloversville): One BR flat and two BR flat down, four BR flat up. Owner currently pays heat and hot water for both lower flats. Full basement, full attic, large yard. Reduced to \$59,000



MLS 201609995

TWO-FAMILY (Amsterdam): Nice investment property on quiet dead-end street. Off-street parking across road in Park Parking Lot. Upstairs apt. is very bright w/real nice kitchen and bath; long-term tenant down. Sep. utilities, \$1135/month total rent.....Reduced to \$49,900



MLS 201623194

CUTE TWO-BEDROOM BUNGALOW (Gloversville): LR, DR, kitchen, one BR, full bath and laundry area down, second BR up. Detached one-car garage, large fenced yard. Needs some TLC.....Asking \$48,000



MULTIPLE COMMERCIAL PROPERTIES AVAILABLE IN JOHNSTOWN: Some w/ existing structures in need of renovation, others vacant land. Close to historic downtown area, some adjoining lovely creek that flows thru town. In area being marketed for upgrading and development as part of Sir William Project.

See website for additional details www.vmackey.ihouse2000.com



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.....Reduced to \$29,500



MLS 201621725

MULTI-UNIT (Gloversville): Possibility of 8 units (4 one-BRs and 4 two-BRs). Separate utilities, 8 CB Boxes. Only 2 units are complete and rented, others require full renovation. No off-street parking.....Reduced to \$39,900

FEATURED LISTING



MLS 201619452

52 ACRES, MOSTLY WOODED (Town of Caroga): Build your Adirondack home here and hunt on your own 52 acres plus adjoining 1,000 acres of State land. Borders ski resort for family fun, plus minutes from snowmobile trails and many lakes for boating and fishing. One hour from Saratoga and Cooperstown. Well and septic in place.....A bargain at \$149,000

THREE REASONS WHY winter is a smart time to buy a home

(BPT) — Don't give up on buying a home as winter nears. In fact, December through February may be better for buyers than the busy season in spring and summer.

Enjoy less competition and lower prices

Fewer properties are typically available during the winter, as sellers and buyers aim to complete transactions before the school year begins. You can turn that to your advantage.

"In winter, there are fewer properties, but it's less competitive, with fewer buyers per property," says Greg Jaeger, president of USAA Residential Real Estate Services Inc., and former real estate agent.

The more favorable supply-demand balance can lower prices. In the winter, "negotiations are slower-paced and there is more negotiating room," Jaeger says. Also, winter sellers may be more motivated, especially if they're forced to sell by divorce or by corporate or military transfers.

In January and February, homes cost 8.45 percent less on average than in June through August, according to NerdWallet research conducted using Realtor.com data from 2014 and 2015. That's in line with what Jaeger sees, particularly in competitive real estate markets where supply is limited.

Lower prices help at closing — and over the life of your mortgage

A lower price eases your home purchase in many ways, Jaeger says. It lowers your down payment, any closing costs that are calculated as a percentage of the home's sale price and your mortgage payments. There's also less of a seller's agent commission bundled into the sales price. These savings help when you buy, and they add up over the life of your mortgage.

The right agent can help

When supply is limited, the right agent can help you get a jump on other buyers. Agents who are well connected learn about properties before they are listed.

The right agent understands the market where you are buying. That includes doing competitive market analysis so you understand what the house is worth.

Look for an agent who suits your style. For example, if you're a statistics geek, you need an agent who'll provide them. "Just having access to statistics doesn't mean they

have analytical skills and will use them," Jaeger says. He recommends USAA's Real Estate Rewards Network as a source for seasoned agents who deliver great service to

USAA members.

Many resources are available to help consumers find the right agent, including USAA Real Estate Rewards Network,

a free program that gives members access to USAA's network of real estate agents and rewards when they buy or sell.



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February 2017 Issue

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Krutz Properties is #1 per Capital District MLS for property SOLD in Montgomery County!



014: 26 Center Street, **PALATINE BRIDGE:** This home has been totally remodeled from top to bottom, beautiful hardwood floors through-out. Large bedroom on first floor that could be made into two bedrooms or made into two bedroom or convert into a master bathroom. A nice space on the second floor that can be a family room or kids play area. Located on a dead end street with a decent size back yard for the kids to play. There is a new roof, new furnace and hot water heater, brand new kitchen with granite counter tops. The house has plenty of natural light. **Asking \$135,000**



016: 81 Mohawk Street, **CANAJOHARIE:** This multifamily unit has been totally remodeled. New wiring throughout the entire building. New furnace, hot water tank, all new kitchen and bathroom, with new sinks, cupboards, fixtures. Each apartment has a centrally located wall mount hot air heater and electric baseboard heat in every room. The roof was new in 2013. The tenants are long term and reliable. The property is located one block walking distance from the downtown business district. **Asking \$110,000**



021: 503 Route 20, **SHARON SPRINGS:** Nice home located in Historic Sharon Spa, NY. This is a very active community with plenty of things to do for everyone. You are within walking distance of the school, post office, library and more. This home has retained much of its original charm with oak floors and woodwork/molding through the home. It also has a fantastic backyard for kids to play and family barbecues. This is a good starter family home with opportunities to expand into a second floor. This is an easy commute to surrounding communities. **Asking \$94,000**



300: 104 Meadow Street, **JOHNSTOWN:** Two story single family home with front porch. This is a great starter home has an eat-in kitchen with bay window, partial bathroom downstairs, full bathroom 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. **Asking \$59,900**



403: 26 West Street, **FORT PLAIN: MUST SEE HOME!!!** This is a turn-key home in a nice quiet neighborhood. Upon entering through the front door you are in a charming foyer with a beautiful staircase. On the 1st floor is a large living room leading into a formal dining room with a gorgeous chandelier. The eat-in kitchen has Carriage House cabinets. There is also a 1/2 bath. On the 2nd floor, there are 3 good sized bedrooms and a spacious full bathroom. Also, a walk-up attic that could be made into a awesome bonus room. **Asking \$115,000**



512: 173 Cliff Street, **CANAJOHARIE:** Two-story, 2 family home located on a nice residential street. Large front porch, yard and ample off-street parking. House was originally a 3 family and is currently zoned as such. Easily could be converted back. Great investment opportunity. **Asking \$68,900**



522: 12 Schultz Street, **CANAJOHARIE:** Nice residential street in the V/O Canajoharie. Two story, three bedroom home. Carriage house kitchen, formal dining room, large living room with fireplace. Large enclosed porch. Back patio. Detached garage and paved driveway. **GREAT HOUSE FOR THE MONEY!!! Asking \$49,900**



526: 93 Reed Street, **CANAJOHARIE:** A brick driveway leads to your Victorian home! Walk up the front steps to a beautiful large porch, step into the dining room with gleaming hardwood floors and wood burning fireplace. Formal living room w/high ceilings and a 2nd fireplace. Enjoy a 1st floor office space or relax in the sunroom. Walk out the back door to a deck and view the landscaped yard. **Asking \$175,000**



538: 122 Main Street, **SHARON SPRINGS:** Two-story, two family home ideal for the owner occupant. Large back yard, 2-stall detached garage, back deck and up-dated kitchens. 1st floor apartment w/3 bedrooms, eat-in kitchen, washer and dryer and back deck. Front wrap-around porch and walking distance to school, bank and convenient store. **Asking \$114,500**



678: 26 Otsego Street, **CANAJOHARIE:** The owners have preserved, yet tastefully updated this stately colonial home. An easy commute to Albany or Utica and a short ride to the Adirondacks, Cooperstown or Saratoga on your day off. When you're home you'll enjoy quiet evenings relaxing in the three season room with trex decking in a private, landscaped backyard. You'll fall in love with the marble fireplace and freshly updated cherry kitchen. Schedule a tour to see this gorgeous colonial and see its value once inside. **Asking \$189,900**



830: 28 High Street, **FORT PLAIN:** This is a lovely home just waiting for a new owner! It has many new updates - roof, electric, completely renovated kitchen with stainless steel appliances, 2 renovated bathrooms and the list goes on! The charms of the home include recessed lighting with dimmer switches, built-in bookshelf, several newer windows with new curtains and custom shades, new entrance door, picture and bow windows and hardwood floors. Just move your things in and relax in the backyard around the fire pit! **Asking \$112,900**



952: 3140 State Hwy 5S, **FORT PLAIN:** A meticulously maintained five bedroom, two and a half bath country home on 1.2 acres. Radiant heat, two pellet stoves, heated above-ground pool, hardwood floors, vaulted ceilings and so much more. A stunning open floor plan with a gorgeous kitchen and spacious living room. Centrally located in Upstate New York. Only an hour from Albany, the Adirondacks and the Catskill Mountains. **Asking \$290,000**



954: 2459 Highway Route 20, **CARLISLE:** For those families that love to entertain, this is the home for you!!! Move in Ready, completely remodeled over the last seven years. New Electric, Sheet Rock, Plumbing, Roof, Chimney, Living Room has an Electric Movie Projector with Surround Sound. The Basement is a Show Stopper with its own Movie Room, Full Bar, Dance Area, DJ Area, Disco Ball, Laser Light Show. Natural Gas Generator, 2 Hot Water Heaters (Nat Gas, Electric) **Asking \$167,000**



956: 211 Reed Hill Road, **GLEN:** A meticulously maintained home on almost 8 acres. Move in ready, large front and back yard for the kids and critters to play. Large pond tucked neatly at the edge of the woods. Home Buyers Don't Miss Out On This Home. Priced to Sell. Interior pictures to come at the end of the week once the sellers move. **Asking \$119,900**



990: 1123 River Road, **FORT PLAIN:** Country living at its best! Four bedroom house situated on 62 rolling acres. Two car garage, three apple orchards, fruit trees, timber value, property has never been logged. Year round fresh water spring. The perfect country spot for a small gentleman's farm. Centrally located in Upstate New York. One hour to Albany, Utica, the Adirondacks or Catskill Mountains. Half hour to Historic Cooperstown. **Asking \$225,000**

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MLS 201615961 **\$250,000 PEACEFUL ENJOYMENT!**

Inspect this extremely well maintained 3BR home with phenomenal landscaping and beautifully finished basement for additional living/sleeping. So many above grade features to enjoy including "wine/coffee room", Buderus Furnace, roof, R/O drinking water system, quiet ductless A/C units, and Culligan H2O filter. So many fine features inside and out to make living simple, quiet and enjoyable. Master BA has spa feel with shower and large new claw-foot tub



MLS 201611663 **\$89,500 NEW PRICE** Great potential. Used as Service Station for many years in the same family. Three bays with garage door openings. There's an office area, waiting area, 2 bathrooms. The office is heated by pellet stove. The rest of the building is heated by natural gas. Plenty of off street parking. Great opportunity knocking!



MLS 201611473 **\$311,000** Situated in a cul-de-sac setting in the Broadalbin School District is this meticulously maintained Colonial style home. Featuring 4 generous sized bedrooms and 2.5 baths. The large master suite has walk-in closet, master bath with separate tub and shower. The first floor has a great flow for entertaining. The eat-in kitchen has plenty of cabinetry and newer appliances and is open to the formal dining room and living room that has a gas fireplace. Enjoy the outdoor living space on the maintenance free back deck

CANAJOHARIE



MLS 201607919 **\$128,742** "The Bunker." Solid 3 BR, 2 BA brick bungalow. Beautiful hardwood floors on first floor. Large loft master BR with full bath. Partial walk-in attic for storage could be finished as a bonus room.

Fireplace with pellet stove in LR and natural gas stove in office. Bright enclosed front porch. Garage underneath with access to home. New roof installed in 2010. 5 minute walk to schools. 2 minute drive to NYS Thruway. Centrally located to Albany, Cooperstown, the Adirondacks and Utica



garage under house and 1 car det. garage. Large village lot with 2 additional lots available for sale. Walk to everything. Flood zone compliant. Upper apartment utilities included, Down pays their own utilities.

FONDA



MLS 201615535 **\$135,500** This ranch style home is ready for its new owners. This is a four bedroom home, with one of the rooms currently being used as a laundry room. This home features a large breezeway between the home and the two car garage. Don't miss this opportunity to take a look!

FORT PLAIN



MLS 20161626 **\$90,000** A cozy Cape Cod home in a quiet, desirable neighborhood. 3 lots for

the price of 1! Includes corner lot across the street perfect for kids to play or for a large garden. Features a 1st floor master BR w/ walk-in closet. Large full bath on 1st floor w/ stand up shower, whirl pool tub and laundry area. Ideal for 1 floor living. 2 BR upstairs perfect for a growing family. Generator. Central air. Tandem garage with a large workbench. Shed for storage. Water softener in dry basement

FORT PLAIN



MLS 201618964 **\$69,900** Come and inspect this lovely brick home in the Ft. Plain school district. With 3 bedrooms, 1.5 baths, high ceilings with wood floors. This move in ready home is calling your name. Easy to show and looking for offers.



MLS 201612676 **\$129,900** If you love Victorian architecture, this house is for you! There's plenty of space in this 4-bedroom/2-bath home close to Fort Plain Elementary and High School. This traditional floor plan delivers a tasteful dining room, formal living room with wood floors, fireplace, huge gathering room, sunny kitchen with walk-in pantry, breakfast area. New roof in 2011, thermal windows, and beautiful woodwork. Large 1st floor bonus room could be used for family room, art studio, or even a day care center!



MLS 201611829 **\$90,000** Become a landlord and let your tenants pay your mortgage for you! This home was awarded a \$39k grant through the Rivercrest Development Corp's HOME Program in 2014, all documents available. No water bill due to easement! Large, open kitchen upstairs holds endless possibilities. Partially finished room in attic.

FULTONVILLE



MLS 201614735 **\$275,000** New price A Hobbyists Dream...A 33x20 workshop with heat, electric, insulated, large over-head doors, loft storage. A barn with frost free water valve, electric, swinging doors and overhead storage. Out-buildings. Storage shed. Man-made pond. Fenced outlined property. 5.9 Acres. Beautiful mountain views and sunsets. Outdoor living space with stone fireplace and gazebo. All this plus a 4 bedroom farmhouse with all character and charm, which includes custom cabinet kitchen, DR, LR with fireplace, den, baths on both floors.

ST JOHNSTOWN



MLS 201614995 **\$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 201616480 **\$164,500** Located in the South End of Johnstown is this ranch style home. This home features a large eat-in kitchen, sun-porch and living room with fireplace along with 3 bedrooms and 2 baths. One of the bedrooms is a master suite. The basement could easily be converted into additional living space and has lots of storage. There's a 2 car attached garage and a nice private back yard



MLS 201615230 **\$259,900** Newly constructed ranch style home with the ability to incorporate some of your "wish list" finish items. Three bedrooms, 2.5 bath with first floor laundry. Open concept living room and gourmet kitchen with granite counter tops and high end appliances. Two car attached garage. A high, dry basement that could easily be finished for additional living space.

GLOVERSVILLE



MLS 201623453 **\$167,300** Impressive 5BR 2.5 Bath Center Hall Colonial with welcoming foyer w/ rounded arch doorway. Hardwood floors throughout. Large LR with gas insert fireplace. Large full width sun-room with plenty of light. There is a formal DR that leads to the spacious eat-in kitchen w/Viking appliances. Steps down to a bright den and also a soon to be newly finished family room. Second floor has 3 large BR with ample closets and a full bath. Third floor has 2 BR and full bath. Inground pool is 14x20 w/gas heater. Generator included.



MLS 201623550 **\$200,000** HOUSE FOR ALL REASONS...Inspect this gracious, edge of the city, four bedroom 2.5 bath executive ranch styled home with attached garage, first floor laundry and many amenities including a queen sized formal dining room, new kitchen with quartz counter-tops, tile back splash, gas fireplace, central air conditioning and sitting on a private oak treed lot.

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