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Number 34

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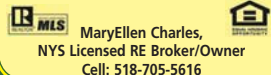
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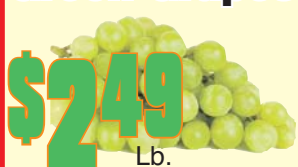
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## Sowing herbs and other March gardening tips

by Leonard Perry, UVM Horticulturist and Charlie Nardozzi, Garden Consultant

Sowing herbs indoors, growing shamrock plants, and planning crop rotations for this year's vegetables are some of the gardening activities for this month.

Probably the biggest gardening project for March is to start transplants. Cabbage, broccoli, and other cole crops that can be set out early in the spring, as well as slow-growing flower varieties like verbena, pansies, and petunias, can all be started this month. But wait until April to sow seeds for tomatoes, peppers, eggplants, and most flower varieties that cannot be transplanted until the danger of frost has past.

To get a jump on the herb gardening season, start seeds of basil, parsley, sage, and thyme indoors. Start seeds in flats filled with moistened seed-starting mix. Once the seeds germinate, place the plants under grow lights for 14 hours a day (timers make this easy) and keep soil moist.

Check the seed packet to determine if the seeds can be started indoors or should be sown directly in the ground when the weather warms up. Starting seeds indoors not only gives you a jump on the growing season, often leading to earlier harvests, but also allows you to have many varieties you can't find at greenhouses and garden stores.

Keep in mind that seed catalogs and packets often give "days to germination" which is the time for seeds to sprout, not the time until they are ready to plant outside. You can find these times for the above plants, and more, online ([pss.uvm.edu/ppp/consumer.html](http://pss.uvm.edu/ppp/consumer.html)) in the Vermont Extension leaflets on Indoor Seed Sowing for Flowers and Vegetables.

As you begin planning and planting your vegetable garden beds, remember to rotate crops: Avoid planting crops in the same family in the same spot more than once every three years. Tomatoes, peppers, and eggplant are in the same family; so are squash, cucumbers, and pumpkins. Many pests and diseases overwinter in the soil, so moving plants around can disrupt their life cycles and minimize your need for pest and disease controls.

The familiar St. Patrick's Day shamrock plant is available at florist shops and many grocery stores this time of year. It has tiny, dark green, triangular leaves and grows to a height of about six inches. Shamrocks like cool air, moist soil (except in their dormant period), and bright light. Ideal temperatures are between 50 and 65 degrees (F), and over 75 degrees may cause plants to become dormant. Soils should not be kept too wet or waterlogged.



When the temperature climbs to 50 degrees in early spring and the wind is low, move houseplants with scale or mealybugs outdoors to a shady spot and thoroughly coat the foliage with lightweight or summer oil. Then move the plants back inside.

A forceful stream of water, repeated every week as needed, may be all that is needed to dislodge mealybugs. Check areas where leaves join stems for the white fluffy masses of the mealybugs. Check undersides of leaves for brown scales, or their smaller light-colored crawling stage.

Take a walk around your yard to check for perennials that may have heaved out of the ground, exposing their roots to drying winds. Gently tamp them back into the soil or, if the soil is too frozen, surround them with mulch as protection, tamping them down later.

Other gardening activities for this month include watching for and attending flower and garden shows, signing up for a garden tour this summer ([pss.uvm.edu/ppp/forpecon.htm#tours](http://pss.uvm.edu/ppp/forpecon.htm#tours)), taking stock of gardening supplies, and removing winter mulch from perennials.

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**DEXTER** - 2 year old male Rottie mix. Found near the Thruway exit in Canajoharie in December 2016. Lively and enthusiastic. Great personality.



**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.



**MILO** - 1 year old Boxer mix, 66 lbs. Good with some dogs. Knows commands.



**TY** - Sweet and loving 2 year old white with brindle markings male Pit Bull. Good with some dogs, not cats. Fine with kids. Loves to run and play. Knows commands.



**DIESEL** - 5 year old black and white male Pit Bull. Knows "sit" command. Great personality.



**RYLIE** - 4 - 5 year old female Pit Bull mix. Good with some dogs and older kids, not cats. Loves car rides, long walks and fetching balls.



**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.



**BABY** - 8 year old female Greyhound mix. Good with some dogs and cats. Adult home only. Knows "sit, stay, come, lie down". Very playful.



**MOLLY** - 7 month old female Pit Bull mix. Good with kids. Lived with another dog.



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



**REUBEN** - 1 - 1 1/2 year old male Pit Bull mix. Nice and friendly. Knows "sit" and gives his paw to "shake".



**SKYE** - 10+ year old female. Found in the Stone Arabia area in Fort Plain.



**TEDDY** - 6 - 7 year old male. Good with cats and dogs. Sweet natured. Loves to be petted.



**SMOKY** - 5 year old gray and white male. Sweet and friendly.



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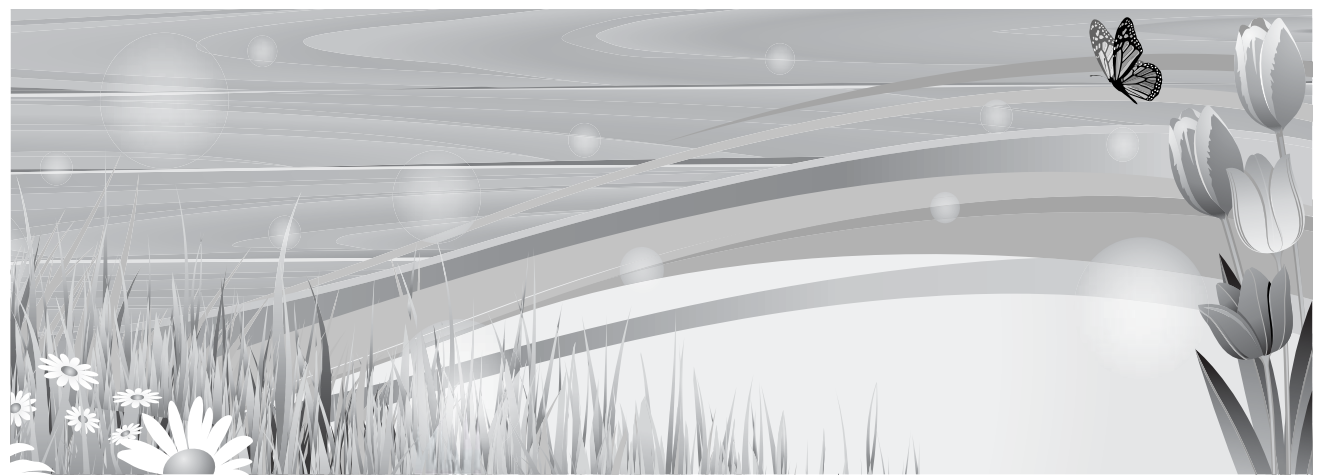
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## Now here's a tip

by JoAnn Derson

• “Save the plastic cups that yogurt or fruit comes in. You can reuse them for Jell-O cups. Cover with a piece of plas-

tic wrap, and secure tightly with a rubber band.” — E.D. in Kansas

• Start seeds in the cups of an egg carton, the kind that are made from paper.

You can get them going on a windowsill inside. When it's time to plant in the ground, score the bottom of each cup and plant it — paper and all — in the dirt.

• “I found a decorative cardboard box that is big enough to hold a power strip. After installing it in the box so it looks pretty, I made holes out the side for different kinds of chargers (Apple, Android, etc.). The cord can be stored in the box or pulled out enough to charge a device. It looks nice on the side table instead of a mess of cords.” — W.L. in Alabama

• “Cheese can be grated, then frozen. The frozen cheese can be used in casse-

role dishes without even defrosting. I find it convenient to freeze my mozzarella in batches because we make a lot of individual pizzas. I can get a big block, grate it and freeze. It keeps for a long time.” — J.M. in Pennsylvania

• Lipstick and lip gloss (including lip balms) shouldn't be kept for more than a year. You can extend the life of your favorite lip wear by shaving a bit off and using a brush to apply it from the cut off portion. If it touches your face, it can collect and breed bacteria. Be sure to replace mascaras every six months at minimum, and clean brushes regularly.

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## Good Housekeeping: Spaghetti Carbonara skillet pie

We're giving the classic Italian dish a deliciously crispy update.

- 4 ounces chopped pancetta
- 2 teaspoons olive oil
- 3 medium shallots, chopped
- 6 large eggs
- 1 cup reduced-fat (2 percent) milk
- 1/3 cup grated pecorino cheese, plus more for garnish
- 1/4 teaspoon salt
- 3/4 teaspoon pepper
- 1 pound spaghetti, cooked
- Parsley, for garnish

1. In oven safe 10-inch skillet, cook pancetta in olive oil on medium 6 minutes or until crispy, stirring often. Add shallots; cook 2 minutes, stirring.

2. In large bowl, whisk eggs, milk, pecorino cheese, salt and pepper; add spaghetti and pancetta mixture, tossing to combine.

3. Transfer to same skillet. Bake at 375 F for 20 minutes or until egg has set. Garnish with parsley and additional pecorino. Serves 6.

\* Each serving: About 490 calories, 16g fat (6g saturated fat), 24g protein, 62g carbs, 4g fiber, 450mg sodium.

For thousands of triple tested recipes, visit our website at [www.goodhousekeeping.com/recipes](http://www.goodhousekeeping.com/recipes).

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## Whatchamacallits

What we have for this weeks' Whatchamacallit is a pair of entrenching tools used by infantrymen during two different wars. The shovel is a military issue Model 1910. Although it was originally called a shovel and was officially designated as an “entrenching tool” it wasn't long before the title was shortened to “e-tool” — I guess the military has always been fond of abbreviations. According to information found online, some were issued painted and some were not.

Our example is unpainted and is complete having the standard issue canvas cover with the buckled strap to wrap around the handle. The covering is



stamped U.S. on one side and Baurer Bros. Mfg. Co, 8-13 (Aug. 1913) on the other. The wooden cross piece at the handle is intact and the letters COLO are engraved on the backside of the handle. The letters U.S. are engraved on the front of the handle as well as on the metal hilt of the blade.

This e-tool would have been carried strapped to the soldier's backpack and could double as a weapon if needed.

The pointed trowel-looking item is a Model 1873 socket-style bayonet entrenching tool for the Trapdoor Springfield rifle. Its patent date is stamped on the handle “Pat Apr 16 72” (that would be April 16, 1872). The wooden insert handle is made of rosewood, but is not original to this tool.

Although the intent was honorable — decreasing the quantity of tools carried by the soldier — this tool was not received well and the idea was quickly scrapped.



**Do you have your own Whatchamacallit?**

Send a photo and short description to [csuo@leepub.com](mailto:csuo@leepub.com) or call Colleen at 518-673-0145





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

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

|        |           |         |          |
|--------|-----------|---------|----------|
| Acre   | Crow's    | Happy   | Tender   |
| Board  | Cubic     | On your | Two left |
| Cloven | Drag your | Pigs'   | Webbed   |
| Cold   | Flat      | Square  |          |

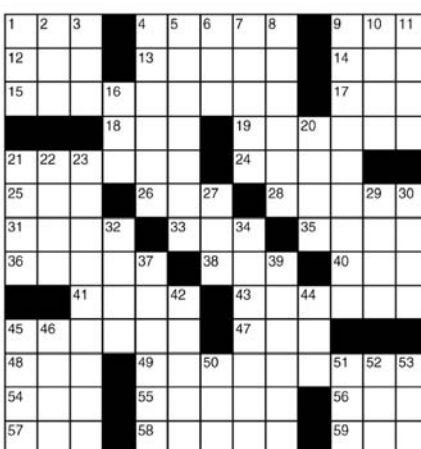
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## King Crossword

## ACROSS

1 Eden evacu-  
ee  
4 Temporary  
gifts  
9 School org.  
12 Lucy of  
"Elementary"  
13 Liver or lung  
14 Parcel of land  
15 Hearth  
17 Past  
18 Hot tub  
19 Porter  
21 Occur  
24 Great Lake  
25 Web address  
26 Banned  
pesticide  
"— alive!"  
28 Bound  
31 Surprised  
cries  
35 Citrus fruit  
36 Fancy neck-  
wear  
38 Special —  
40 Nashville-  
based  
awards org.  
41 "Zounds!"  
43 Rouse  
45 Autobiog-  
raphy's  
cousin  
47 Carnival city  
48 — carte  
49 "Monopoly"  
purchase  
54 Tit for —  
55 More than

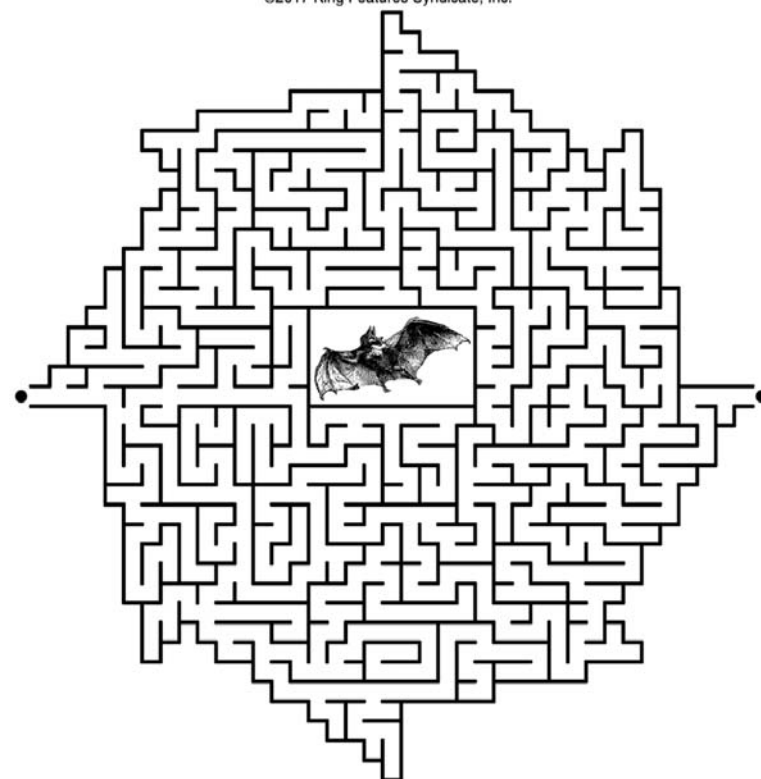


enough  
56 Explanation  
57 Type mea-  
sures  
58 Called  
59 Gorilla  
9 Football tac-  
tic involving a  
tee  
10 Roman gar-  
ment  
11 On  
16 Sixth sense,  
for short  
20 Use a rotary  
phone  
21 Hawaiian  
dance  
22 War god  
23 Settings for  
settings?  
27 Nevertheless,  
for short  
29 Model nee  
Melissa Miller  
30 Penn or Astin  
32 Comic-strip  
possum  
34 Glisten  
37 James Clavell  
novel  
39 Stole  
42 Histrionics  
44 Popular ISP  
45 Partner  
46 Verve  
50 Spinning stat  
51 "Eureka!"  
52 Police officer  
53 Ram's 45-  
Down

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## Mega Maze

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## HOCUS-FOCUS

BY  
HENRY BOLTINOFF



Find at least six differences in details between panels.



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Differences: 1. Bird is missing. 2. Dinosaur is missing. 3. Arm is moved.  
4. Soda can is missing. 5. Portrait is missing. 6. Plant is different.  
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## Puzzles4Kids

by Helene  
Hovanec

## WORD FUN

Study the two words on each line to find the ONE letter in the left column that is NOT in the word in the right column. Write the extra letter on the blank space. Then read DOWN to answer this riddle:

WHAT IS AS LARGE AS AN ELEPHANT BUT WEIGHS NOTHING?

|        |   |       |        |   |       |
|--------|---|-------|--------|---|-------|
| REVISE | — | VEERS | RECAST | — | REACT |
| LIFTED | — | FILED | TRASHY | — | STRAY |
| PASSER | — | REAPS | SHARON | — | HORNS |
|        |   |       | DEXTER | — | EXERT |
|        |   |       | HOARSE | — | SHEAR |
|        |   |       | WALTER | — | LATER |

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## STICKELERS

by Terry Stickels

Below are the first 10 "ogone" numbers.  
Can you find the sequence and tell what  
number comes next?

3, 5, 6, 7, 8, 9, 10, 11, 12, 13 ?

HINT: 14 is not the correct answer.

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## Weekly SUDOKU

by Linda Thistle

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

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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## Amber Waves

by Dave T. Phipps



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Why does a slight tax increase cost you  
two hundred dollars and a substantial  
tax cut save you thirty cents?  
~Peg Bracken



## Just Like Cats &amp; Dogs

by Dave T. Phipps



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

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## Don't delay your tax refund!

### File accurately to ensure prompt review and processing

*Missing or incorrect entries, unsubstantiated credit claims, and inflated deductions slow processing and refunds*

The New York State Department of Taxation and Finance reminds New York taxpayers of the importance of correctly filing their tax return. An accurately filed return, using provable informa-

tion, is the only way to ensure timely processing and the speedy issuance of any refund taxpayers may be due.

"Filing errors or falsified information could cause the return to be pulled

from the flow for more scrutiny, delaying any potential refund," said Acting Commissioner Nonie Manion. "We want taxpayers to receive all the credits and deductions they deserve, including the Earned Income Tax Credit or Child and Dependent Care Credit, but it's crucial that they have the supporting documents to prove their eligibility if asked."

Taxpayers may receive a letter from the Tax Department asking for documentation to support a specific credit claim on their return, but that doesn't mean they did anything wrong. It's one more step the Tax Department takes to ensure accurate refunds go to those who are entitled.

Respond to any Tax Department correspondence as soon as possible to avoid delays. The easiest and fastest way to respond is online through the Respond to department notice service at [www.tax.ny.gov](http://www.tax.ny.gov).

In 2016, the Tax Department set aside nearly 382,000 returns for additional review, preventing \$554 million in suspicious refund claims from being issued.

By analyzing all returns as they arrive with sophisticated analytics, the Tax Department constantly works to stay ahead of emerging fraud schemes and refund scams. Highly trained staff adjusts the analytics tool, used to sift billions of data points, as schemes evolve or when suspicious patterns are identified.

When analysts suspect criminal activity, the Tax Department investigates and, if appropriate, refers the case to criminal prosecutors.

Taxpayers who suspect that an individual or business is committing tax fraud can confidentially report it online or by phone at 518-457-0578. The information is kept confidential. The Tax Department takes illegal activity seriously by promptly reviewing each complaint, and taking corrective action when appropriate.

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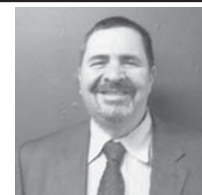
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by **Samantha Weaver**

• It was world renowned American photographer Ansel Adams who made the following sage observation: "It is horrifying that we have to fight our own government to save the environment."

• You might be surprised to learn that the blood of a grasshopper is white.

• Tacumbu prison in Asuncion, Paraguay, is notorious for its overcrowded conditions: 3,500 inmates are crowded into a space designed for half that number, and many of them sleep on cardboard directly on the

floor. One inmate, however, until recently enjoyed amenities that many outside the prison walls would love to have. Drug trafficker Chimenes Pavao bribed officials to look the other way, then set up a fully furnished, tastefully decorated three room suite, complete with air conditioning, a refrigerator, a library, a flat screen TV, a DVD player and a treadmill. The luxury cell was discovered when a bomb threat caused police to search the entire prison.

• If you've ever been the victim of a purse snatching, here's a discouraging

## Strange but true

bit of information: Those who study such things say that four out of five perpetrators get away.

• In 1804 our planet hit a milestone: a population of one billion people. It took 123 years to add another billion, then only 33 more to get to three billion, in 1960. We crossed

the four billion mark in 1974, hit five billion in 1987, and got to six billion in 1999. In 2011 (or early 2012, depending on who's doing the estimating, the earth's population passed seven billion and those who study such things expect us to get to eight billion some-

time in the mid to late 2020s.

Thought for the Day: "Justice will not be served until those who are unaffected are as outraged as those who are." — Benjamin Franklin

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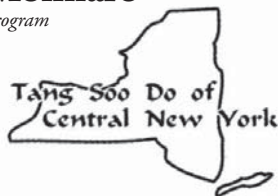
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♦ Ham & Cheese Club w/FF

**Friday, March 3<sup>rd</sup>**  
♦ Fresh Haddock Dinner - Baked or Fried w/Potato & Veg  
♦ Mac & Cheese w/Veg  
♦ Manhattan Clam Chowder

**Saturday, March 4<sup>th</sup>**  
♦ Prime Rib Dinner w/Potato & Veg 3-7PM  
♦ Fried Scallop w/Potato & Veg

**Sunday, March 5<sup>th</sup>**  
♦ 3 Meat Omelette w/Home Fries  
Breakfast Only • Closed at 12:30PM

**Monday, March 6<sup>th</sup>**  
♦ ALL YOU CAN EAT PANCAKES 3-7 PM  
♦ Liver -N- Onions w/Potato & Veg  
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**Tuesday, March 7<sup>th</sup>**  
♦ Lasagna w/Toss Salad  
♦ Buffalo Chicken Wrap w/FF

**Wednesday, March 8<sup>th</sup>**  
♦ ALL YOU CAN EAT SPAGHETTI 3-7 PM  
♦ Covered Sausage Sandwich w/FF  
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## How waxing benefits a vehicle

Car and truck owners recognize that a certain measure of upkeep is necessary to maintain safe, efficient and good-looking vehicles. Making sure what's under the hood — and under the chassis — is in excellent condition is important. So, too, is safeguarding against damage to the exterior of a car or truck.

One of the ways to protect against environmental damage is to wax the vehicle. Bird droppings, rain, salt, and sun can take their toll on a vehicle, and waxing can help combat these often inevitable environmental factors.

The experts at Popular Mechanics say that, even though modern paint jobs have improved consider-

ably in recent years, wax formulations have improved as well. Both can work wonders with regard to defending against color erosion, scratches and dullness. Furthermore, waxing increases resale value at trade-in time and can make it easier to clean vehicles.

The consumer advocates at Angie's List recommend that vehicles be waxed not less than twice a year. However, many detailers advise drivers to have their vehicles waxed once every three months, or one time per season.

In addition to protecting a vehicle from the elements, waxing provides the following benefits.

- Deep shine: Wax is the easiest way to make a ve-

hicle look brand new again. While a carnauba-based wax may be recommended, many synthetic waxes are now available, and such products provide excellent shine capabilities as well.

- Fills in scratches: While wax will not remove scratches, it can fill in shallow scratches to make them less visible.

- Reduces friction: Car wax smooths the surface of the paint and will reduce the friction between debris and the car's exterior. This means debris will be more likely to slide right off than cause paint to chip.

- Catches contaminants: Airborne contaminants will be trapped in the wax rather than settle into paint and etch the car or truck.

A number of tests can

## All things automotive

indicate when a car needs a new coat of wax. The water-beading test is one such test. If the water beads up nicely while washing or during a light rain, the wax is still performing. If the water runs in large "sheets," it's time for a new coat of wax.

Drivers can conduct the towel test as well after the car is washed and completely dried. The resource How To Auto offers guidance on how to perform this test: Fold a 100-percent cotton terry cloth towel until it's hand-sized and thick. Apply firm pressure to the car's surface and twist the cloth back and forth in a clockwise and counter-clockwise direction. If you hear a squealing noise, then it's time for a wax job.

Before waxing, the vehi-

cle should be clean, dry and free of contaminants. Afterward, work in a shady area. Work carefully, but do not go so slowly that the wax dries too quickly. Do

not apply the wax too heavily; a little goes a long way. Try to keep it even during application. Buff the wax with a microfiber towel when done.



*Waxing remains an important part of vehicle maintenance, safeguarding a vehicle from the elements while also keeping the car or truck looking new.*

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[www.Midway-BodyShop.com](http://www.Midway-BodyShop.com)

## Did you know?

Car buyers may find some great deals by using offered rebates. Rebates can take place at any time of the year. Dealers typically use rebates in order to clear out a particular model year. Rebates may also be offered through the manufacturer. Dealerships may sell a vehicle for less when certain incentives are applied. Shoppers can rely on Edmunds.com to search for rebates and incentives by vehicle make and geographic location.





## Recognize and avoid buying a lemon

New or preowned vehicles are significant investments. New cars might be more expensive than preowned models, but according to Edmunds, the average cost of a preowned vehicle is around \$16,000.

Preowned vehicles seem and often are consumer-friendly options. However, preowned vehicles always carry some measure of risk. Unless a vehicle is covered by a warranty, consumers take that risk on themselves.

One way for buyers to reduce any anxiety they may have about preowned vehicles is to learn as much as they can about automobiles and spotting potential lemons. Despite the availability of vehicle history reports, some lemons still make it onto used car lots. The following are a handful of ways buyers can protect themselves from buying lemons.

- Research vehicles through reputable sources. Investigate the reliability ratings of certain vehicles on reputable sites such as Edmunds.com, the National Highway Traffic Safety Administration website (NHTSA.gov) and Kelly Blue Book (kbb.com).

- Ask the right questions. Once you find a vehicle that interests you, ask pointed questions about its condition and features. Relatively new cars with high mileage may raise red flags, so ask how many owners such vehicles had and if maintenance records are avail-

able. Consumer Reports says a high-mileage car used on a long highway commute is better than if the car does many short trips or stop-and-go driving. Also ask if a vehicle you're considering has been in an accident or if there are any recalls on the make and model.

- Request a vehicle history report. Ask to see a copy of the vehicle's history report. Such reports may include information about major accidents, mileage counts, number of owners, airbag deployment, and many other clues that can shed light on the condition of the vehicle. The report also may include warranty information and whether the car or truck was branded a lemon.

- Conduct a visual inspection. Look at the vehicle for certain tell-tale signs of wear and tear that may indicate you should not buy the vehicle. Such indicators may include prematurely worn pedals or a sagging driver's seat. Check for dents, chipped paint, mismatched body panels, body filler, or sloppy repair work. Inconsistent welds around the hood also may indicate the car has undergone significant repairs.

When looking under the hood, Consumer Reports suggests paying attention to the level of grease and corrosion on the engine, radiator and battery. Check for wet spots that may be indicative of leaks. Melted wires or blackened areas can be a sign of an engine over-

## All things automotive

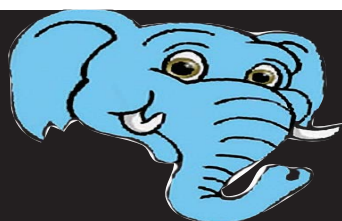
heating or even a fire.

- Rely on a trusted mechanic. Ask a mechanic you trust to give the vehicle a thorough, professional inspection. He or she may be able to spot signs of a lemon more readily than amateurs.

Purchasing a car can induce some anxiety. Research and patience can calm buyers' nerves and ensure they find the right vehicle at the right price.



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2014-2016





# Church Directory



**Ames - Sprout Brook UMC**  
613 Latimer Hill Rd.  
Ames, NY 13317  
518-673-3495  
**Pastor Jeff Rauhauser**

**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](http://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

**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](mailto:churchgood@frontier.com)

**Everlasting Joy Believers Fellowship**  
66 Hancock St., (Rte. 5S)  
Fort Plain, NY 13339  
315-858-2112  
**Pastor Carolee Coxe**  
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**

**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](http://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

**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](mailto: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

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

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

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

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

**Lassellseville United Methodist Church**  
State Hwy. 29  
**Pastor Robert A. Lindsay**  
Worship: Sunday 9:30am

**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](http://friars@katerishrine.com) [www.katerishrine.com](http://www.katerishrine.com)

**New Hope Christian Fellowship**  
32 Spencer St., Dolgeville, NY 13329  
**Pastor Pat Andreoli**  
315-429-3630  
NewHopeChristianFellowship.

**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](mailto: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

**Randall Christian Church**  
NY Rte. 5S  
Sunday Service 10am  
**Pastors**

**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](mailto: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](http://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](mailto: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 Yezierski**  
Sunday Worship 6pm, Tues. Prayer 7pm,  
Bible Study 7pm (Wed., Thurs. & Fri.)  
We teach the fullness of God's Word,  
a life of holiness for the believer,  
and salvation for all who trust  
in Christ's sacrifice.

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

**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](mailto:stjstm@frontiernet.net)

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

**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

**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](mailto: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.holy-spiritpncc.org](http://www.holy-spiritpncc.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](mailto: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 10:30am,  
Morning Worship 10:30am,  
Youth Group 5pm,  
Evening Worship 7-8pm

**Warriors in Christ**  
32 Church St. Canajoharie  
Sunday Service: Morning 10am • Evening 6pm  
Bible Study Tuesday 7pm  
at 122 Moyer St., Canajoharie  
Woman's Bible Study Thursday 6:30pm  
at 32 Church St., Canajoharie  
Any questions call 518-424-6241  
**Rev. Fred Jones**  
518-423-9115  
PO Box 34, Canajoharie, NY 13317



# 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](mailto: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 outdated.

### MAR

**Arkell Center Programs** for ALL AREA Seniors during March 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. Earl O'Bryon Instructor. No fee.

**Mon., Wed. & Fri:** 10-10:30 am. Senior Exercise Program 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.

### MAR 4 & 11

**Free Clothing Giveaway**  
Valley Alliance Church. 9 am-11 am. Doors open at 8:45 am. For more information call 518-993-3458.

### MAR 16

#### Board of Education Meeting

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

### MAR 18

#### Herkimer County Community Supported Agriculture (CSA) Fair

Travelodge, Little Falls. 11 am-1 pm. For more information and a registration form go to [www.facebook.com/HerkimerCountyCSA](http://www.facebook.com/HerkimerCountyCSA).

### MAR 19

#### Pancake Breakfast

Ames Firehouse. 7 am-2 pm. Adults \$8, Children \$4, 5 and under free.

### MAR 24, 25 & 26

#### Fort Plain/Canajoharie Drama Club Presents "King & I"

Canajoharie High School.

### APR 1

#### Roast Beef Dinner-Baseball Program

Elks Lodge, Old Station Road, Nelliston. 4:30-7:30 pm.

### APR 6

#### Board of Education Meeting

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

### APR 26

#### Rabies Clinic

Dolgeville Fire Department, 20 S. Helmer Ave., Dolgeville. 5:30-7 pm. \$5 donation. For more information or to pre-register email [www.herkimercounty.org](http://www.herkimercounty.org) or call 315-867-1176.

### APR 27

#### Board of Education Approves Budget

Cherry Valley-Springfield Central School, Room 145. 7 pm. [CooperstownFarmers-Market.org](http://CooperstownFarmers-Market.org).

### MAY

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

For more information email [fortplainmuseum@yahoo.com](mailto: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](mailto:fortplainmuseum@yahoo.com).

### JUN 10 - 11

#### Blacksmith Hammer-In

Fort Klock. 10 am-4 pm. For more information call 518-568-7779, email [FortKlock@gmail.com](mailto:FortKlock@gmail.com) or visit [www.fortklockrestoration.org](http://www.fortklockrestoration.org).

### JUN 15

#### Board of Education Meeting

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

### JUL 4

#### Fort Klock's Annual Strawberry Festival

Fort Klock. Noon-4 pm. For more information call 518-568-7779, email [FortKlock@gmail.com](mailto:FortKlock@gmail.com) or visit [www.fortklockrestoration.org](http://www.fortklockrestoration.org).

### AUG 1 - 3

#### Young Pioneer Program

Fort Klock. Children age 9-13 are invited to experience frontier life and colonial lifestyles while having fun learning about life was like for children of the of that period. For more information call 518-568-7779, email [FortKlock@gmail.com](mailto:FortKlock@gmail.com) or visit [www.fortklockrestoration.org](http://www.fortklockrestoration.org).

### AUG 31

#### Rabies Clinic

Salisbury Fire Department, 2549 St. Rt. 29, Salisbury Center. 5:30-7 pm. \$5 donation. For more information or to pre-register email [www.herkimercounty.org](http://www.herkimercounty.org) or call 315-867-1176.

### SEP 9 - 10

#### Fort Klock Craft Fair

Fort Klock. Sat. 9 am-4 pm, Sun. 9 am-3 pm. For more information contact email [FortKlock@gmail.com](mailto:FortKlock@gmail.com) or visit [www.fortklockrestoration.org](http://www.fortklockrestoration.org). Interested vendors call Joan Kark-Wren at 518-649-2531.

### DEC 3

#### St. Nicholas Day

Fort Klock. Noon-3:30 pm. For more information call 518-568-7779, email [FortKlock@gmail.com](mailto:FortKlock@gmail.com) or visit [www.fortklockrestoration.org](http://www.fortklockrestoration.org).

only 25¢ page

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Card of Thanks

The family of Delbert A. Becker would like to thank everyone very much for all the kind expressions of sympathy, cards, flowers, food and acts of kindness following his passing. Your support at this difficult time is very appreciated and of great comfort to all the family. Special thanks go to Minnie Weaver, Roseann Wicks, Canajoharie Vol. Fire Dept., and Houghtaling & Smith Funeral Home.

The Becker Family

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| 11:00am | Sunday Morning Service |        | and Prayer Time (with |
| 6:00pm  | Sunday Evening Service |        | AWANA Clubs @ 6:15pm) |

C

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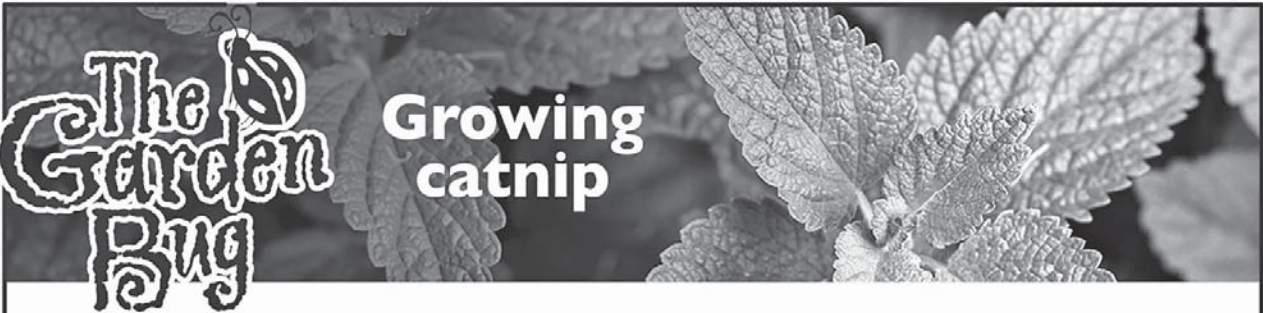
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Register online @ [CornerstoneAmes.com/AWANA](http://CornerstoneAmes.com/AWANA)



Set out catnip seedlings in a sunny, well-drained spot after the last frost of spring, spacing them 18"-24" apart (some can grow to 5 feet tall). Water regularly, and pinch back any spindly growth to get fuller, more robust foliage. Outdoor cats can be rough on these plants, as they like to roll and lay on them; try placing bamboo stakes every few inches to prevent their destroying them. For "indoor" kitties, pick off a sprig and bring it inside for your cat to enjoy on the floor or in its favorite bedding. — Brenda Weaver

Source: [bonnieplants.com](http://bonnieplants.com)



# Girl Scouts Anniversary

*Girl Scouts of the USA (GSUSA) is the largest organization for girls in the world. Our mission is to build girls of courage, confidence, and character, who make the world a better place. Through activities in science and technology, business and economic literacy, and outdoor and environmental awareness, Girl Scouting provides girls with opportunities for fun and friendship while fostering the development of leadership skills and self-esteem.*

*Founded by Juliette Gordon Low in Savannah, Georgia, on March 12, 1912 - over 100 years ago - Girl Scouts of the USA was chartered by the United States Congress on March 16, 1950. Today, there are over 3.2 million Girl Scouts: 2.3 million girl members and 890,000 adult members working primarily as volunteers.*

## The Girl Scout Promise

*On my honor, I will try: To serve God and my country, To help people at all times, And to live by the Girl Scout Law*

## The Girl Scout Law

*I will do my best to be honest and fair, friendly and helpful, considerate and caring, courageous and strong, and responsible for what I say and do, and to respect myself and others, respect authority, use resources wisely, make the world a better place, and to be a sister to every Girl Scout.*

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St Johnsville, NY 13452  
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**Martin Sorbero**  
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**girl scouts** 



# Collecting: Clothes sprinklers

by Larry Cox

**Q:** In my mom’s laundry room I found two clothes sprinklers that I remember her using when I was a child. One is a ceramic Dutch boy that fits on a soda pop bottle filled with water. Is it worth keeping? — Barbara, Pine Bluff, AR

**A:** Before steam irons, clothes requiring ironing had to be manually dampened with water. Sprinklers came in many designs. For example, I have seen ones featuring cats, dogs, a rooster and even a monkey. Typical prices for some of the more unusual ones are: elephant with shamrock on tummy, \$150; an extremely rare Dachshund, \$500; Mary Poppins, \$100 and “Dearie is Weary” in yellow

dress, \$350. Even common ones generally sell in the \$10 to \$25 range, so the answer to your question is yes, your sprinklers are worth keeping.

**Q:** My family collects almost everything imaginable. Several years ago, we started picking up matchbooks when we found them in hotels, bars and restaurants. Since there were five of us looking, we soon discovered we had gathered more than 4,000 different ones. I would like to continue this hobby and need your advice. Is there a club for collectors and a basic reference book? — Lynne, Gainesville, FL

**A:** One of the largest groups is the Rathkamp Matchbook Society with chap-

# Antiques & auctions... Going, going...yours!

ters throughout the country. For information, contact Linda Wolfe, 13 Creekstone Drive, Mont Alto, PA 17237. There are several reference books available. My personal favorite is “The Matchcover Collector’s Price Guide” by Bill Retskin and published by Antique Trader Books. This comprehensive guide features more than 10,000 matchcover descriptions and estimated values in over 150 categories.

I am certain that when the first matchcover was created in 1889, few realized it would it become one of the premiere advertising vehicles of the 20th century.

Matchbooks have become an important American collectible as well.

**Q:** I have a cast iron cooking utensil and a child’s tin watering pail. Do you think these items have any value? — Mitchell, Monroe, LA

**A:** I carefully examined the photos you sent and have come to the conclusion that your items are fairly common and worth only two or three dollars each.

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# Good Housekeeping: Blue Cheese Lemon Pasta

No reamer? Stick a fork into lemon halves and twist.

- 3 tablespoons olive oil, divided
- 1/2 cup plain breadcrumbs
- 1/4 cup finely chopped walnuts
- 3 cloves garlic, finely chopped
- 3 tablespoons chopped parsley
- 1 pound cooked spaghetti
- 4 ounces blue cheese, crumbled
- 3 tablespoons lemon juice
- 1/2 cup pasta water, reserved
- Kosher salt

- Black pepper
  - 1. In saucepan, in olive oil on medium, cook breadcrumbs, walnuts, garlic and parsley 5 minutes or until well toasted, stirring.
  - 2. Toss spaghetti with blue cheese, lemon juice, remaining olive oil and pasta water. Fold in crumb mixture and salt and pepper to taste. Serves 6.
  - \* Each serving: About 490 calories, 18g total fat (5g saturated), 17g protein, 66g carbohydrates, 285mg sodium, 4g fiber.
- For thousands of triple tested recipes, visit our web-

site at [www.goodhousekeeping.com/recipes](http://www.goodhousekeeping.com/recipes) .  
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# Fort Plain Free Library to host March 5 book discussion on ‘Lisette’s List’

FORT PLAIN — Join us at the Fort Plain Free Library on Sunday, March 5, as facilitator Joan Cas-ka and members of The Writers at Fort Plain conduct a free book discussion about Susan Vreeland’s historical novel, “Lisette’s List.” The program at the 19 Willett St. library starts at 3 p.m.

As noted in a description about the novel on Amazon.com, it’s the “story of a woman’s awakening in the south of Vichy France — to the power of art, to the beauty of provincial life, and to love in the midst of war.”

As noted by Vreeland on her website, [www.svreeland.com/ll-intro.html](http://www.svreeland.com/ll-intro.html) , the fictional work was inspired by her love of France, the French people, their love of art and beauty, and their great suffering during World War II; the quaint French village of Roussillon in Provence; her “fascination with Varian Fry... who, during the German Occupation of France in World War II, orchestrated the clandestine housing and escape of Jewish artists and writers...” such as Marc Chagall; and the theft of Europe’s great art

works by the Nazis.

Key to the development of the story was her discovery that the area had ochre quarries and mines, which provided the iron oxide ore used in the making of artists’ paint pigments.

Print and audio books will be available for borrowing at the 19 Willett St. library or by accessing the online catalogue. Go

to [fortplainfreelibrary.org](http://fortplainfreelibrary.org) and click on the link for “Books, Movies and More.”

For more information or to register for the program, call 518-993-4646.



# JR's Auction

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LARGE SELECTION OF MEATS, CHEESE, SNACKS, CEREALS, YOGURT, CHIPS, AND MUCH MORE!! WE USUALLY SELL 2 TRUCK LOADS, BUY FOR THE MONTH!!

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**PUBLIC ON-SITE ESTATE AUCTION**  
**SAT MARCH 25th 10:00am**  
1919 St Rt 10 Caroga Lake NY 12032  
**Estate of Albert Knapp Jr SHOP TOOLS & HOUSEHOLD!!**  
Watch next week ads for details or go to [auctionzip.com](http://auctionzip.com) for pictures and list!!

**INDOOR/OUTDOOR FLEA MARKET & SMALL ANIMAL AUCTION**  
**SAT APRIL 1st Auction at 10:00am Flea Market Opens at 7:00am**  
We are now starting the 1st Saturday of the month we will have indoor/ outdoor Flea Market and Small Animal Auction!!! Rent a space and sell your items!! Also will sell Small Animals and Outdoor Related Items!! Call for details!! 518-993-4668

## HOSKING SALES – CERTIFIED ORGANIC MARKETING AGENCY

Weekly Sales Every Monday 11:30 with Misc. & Small animals followed by Dairy & Livestock  
**Monday, Feb. 20th** – Sold 296 head. Cull Ave. \$.53 Top Cow \$.69, Orngaic cull ave. \$.59 – top \$.79, Bulls/Steers \$.60 - \$.84, Bull calves top \$1.60, heifer calf top \$2.20, Feeder bulls \$.78 - \$.93, dairy feeders \$.50 - \$.76, Piglet \$25 - \$50, Sows 259#-304# \$.60 - \$.68, Sows 442#-572# \$.20 - \$.38, Boars 218#-342# \$.02 - \$.16, Dairy Milking age to \$1100, Bred heifers top \$1350, Open heifers top \$950.  
**Monday, Mar. 6th** - Normal Monday sale & Monthly Fat Cow & Feeder Sale  
**Monday, Mar. 13th** - Normal Monday sale & Monthly Heifer Sale  
**Sat. March 18th – 11:00AM** sale to be held at the sale barn – New Berlin, NY. Stanton Farm Complete Registered & Grade Dairy Dispersal. 120 Head – 53 milking age, 28 bred heifers, balance open heifers and youngstock. Most of the milking herd is 1st & 2nd calf heifers! Ave. 65# in tank SCC 64,000. Tie stall herd that goes out everyday. Top commercial herd of cows with a few top pedigreed young cows and heifers from breed leading families!!  
**Sat. March 25th** - Spring Premier All-Breed Sale- Accepting Consignments for this sale we will accept the first 150 so get your consignments in! Look for consignments from Sco-Li, Gaige Farms, Woodmansee – CT, Sunny Acres – Swiss, Oakfield Corners, Sta-Wen-Kat Farm, Fantasy-Found, Palmatier, Marshfield, Kanemeade Dairy, Foland.  
**Fri. April 7th** - 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** - Georgetown, NY. Many Maples Complete Machinery & Equipments Auction. 5 Ford Tractors, Hay & Tillage equipment.  
**Sat. April 22nd** - Hosking Sales Annual Spring Machinery & Equipment Consignment Auction  
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# KING'S

*Thurs., Mar 2nd - Food Auction ~ 6:33pm*

*Sat., Mar 4th - Consignment Auction ~ 6:33pm*

*Sun., Mar 11th - Consignment Auction ~ 6:33pm*

*Sun., Mar 12th - Breeder Sale ~ 11:33am*

*Sun., Mar 19th - Fishing Auction ~ 1:33pm*

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— **King Crossword** —

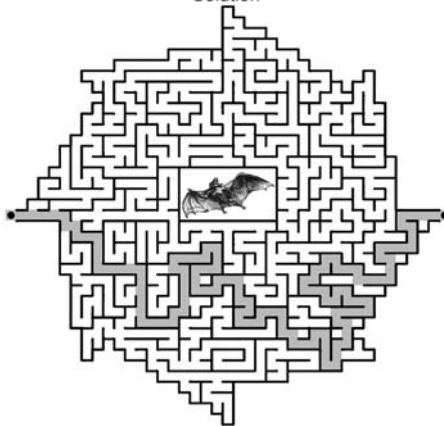
Answers

Solution time: 21 mins.

|   |   |   |   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| E | V | E |   | L | O | A | N | S |   | P | T | A |
| L | I | U |   | O | R | G | A | N |   | L | O | T |
| F | I | R | E | P | L | A | C | E |   | A | G | O |
|   |   |   | S | P | A |   | R | E | D | C | A | P |
| H | A | P | P | E | N |   | E | R | I | E |   |   |
| U | R | L |   | D | D | T |   | S | A | K | E | S |
| L | E | A | P |   | O | H | S |   | L | I | M | E |
| A | S | C | O | T |   | O | P | S |   | C | M | A |
|   | E | G | A | D |   | A | W | A | K | E | N |   |
| M | E | M | O | I | R |   | R | I | O |   |   |   |
| A | L | A |   | P | A | R | K |   | P | L | A | C |
| T | A | T |   | A | M | P | L | E |   | H | O | W |
| E | N | S |   | N | A | M | E | D |   | A | P | E |

**Mega Maze**

Solution

**Sticklers Answer**

The answer is **15**. The sequence is the first 15 numbers that don't contain an "o" in their spellings — "ogone" numbers.

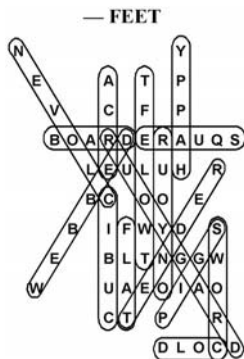
**Country Chuckles** by Jonny Hawkins

"I shot a duck."

**Puzzles4Kids**

Answer

|        |   |       |
|--------|---|-------|
| REVISE | I | VEERS |
| LIFTED | T | FILED |
| PASSER | S | REAPS |
| RECAST | S | REACT |
| TRASHY | H | STRAY |
| SHARON | A | HORNS |
| DEXTER | D | EXERT |
| HOARSE | O | SHEAR |
| WALTER | W | LATER |

— **Weekly SUDOKU** —

Answer

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

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# REAL ESTATE GUIDE

*Supplement to the Original Valley Pennysaver*

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March 2017



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**New Listing \$99,900**  
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**New Listing \$149,000**  
**123 Maple Ave, Ft. Hunter**



Nice 4 BDRM, 1.5 bath home on a corner lot. Newer hickory kitchen w/ soft close drawers & cabinets, large 3 season room, 2 car garage, fenced yard, above ground pool, 2 pellet stoves & dry basement. A must see!



**New Listing \$119,900**  
**119 Maple Ave, Ft. Hunter**

Move right into this super cute 3 BDRM, 1.5 bath home. Features a stunning hickory kitchen, large bedrooms, 1 car garage w/ workshop, shed, fenced yard, central air, pellet stove & NEW ROOF!



**New Listing \$35,000**  
**15 River St, Nelliston**

This large home is 3 bdrms, 2 full baths, great bones, original built in cabinets, wide plank floors & woodwork throughout. Upstairs is partially gutted to the studs. Roof on home is 3 years old. Situated on a dead end, double lot, fenced yard & large 2 car garage.

**\$249,900**  
**412 Auriesville Rd, Town of Glen**



**New Listing \$189,900**  
**3393 St. Hwy. 67, Ft. Johnson**



3 Bdrms, 2 full baths, over 2,300 sq. ft. in this super cute home. Gorgeous kitchen w/granite countertops, stainless steel appliances, wood floors, finished basement, gazebo, oversized 2 car garage w/workshop & pellet stove, fenced yard, 1.68 acres, propane furnace, propane fireplace, central air & just too many other great features to list. Call today!

**\$189,000**  
**PIZZERIA BUSINESS**  
**COMMERCIAL BUSINESS ONLY**



Have you always wanted to have your own business? We have an established local business for sale in Fultonville NY. Great income opportunity, turn key business and lease for building will transfer to a buyer. Call today for details.



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?

**CALL JUNELL REALTY LLC**

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.





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 161 Honeywell Corners Rd., Broadalbin, NY 12025  
 Office (518) 588-5141



**Carol G. Paciolla, Licensed Real Estate Associate Broker - Cell: (518) 332-3279**

**Daniel Ruggeri, Licensed Real Estate Salesperson - Cell: (518) 229-8657**

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*"Because Your Move Matters"*



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



**WHAT A BEAUTIFUL VIEW!!!**  
**ARE YOU LOOKING FOR A NICE 48+/- ACRE SPREAD FOR PRIVACY? HORSES? DEVELOPMENT?**  
 We have it here along with 2 huge outbuildings roughly 56'x64' & 38'x48' & a large barn that is estimated to have 6,000 sq. ft. & 1972 doublewide that can stay on property or be removed if necessary. Call for additional details.

**REDUCED \$84,900**  
**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.

**Only \$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.

**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 \$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.

**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.

**REDUCED \$200,000**  
**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!

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



Looking for a smaller country home on 2.5 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

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



THIS IS THE MEADOWBROOK Looking for a New Business Opportunity or Storage? So many possibilities here if you want to be your own boss & establish your own restaurant, bar, brewery, recreation center, etc... Call today to view and imagine what you could have.

**Listed at \$123,500**  
**1168 Logtown Rd, Fultonville**



Looking for some privacy or land to hunt on? This 3 bdrm, 2 full bath home (1,352 sq. ft.) situated on **20 acres** offers just that! Lots of storage space in the outbldgs & sheds, small above ground pool, open concept btwn kitchen, dining & livingroom.

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



OPPORTUNITY IS KNOCKING FOR ANY INVESTOR HERE! HUGE 2 family (that could be a 3 family) located in Fonda-Fultonville School District. low taxes at only \$2,155 annually.

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



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

**WOW ONLY \$69,000**  
**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

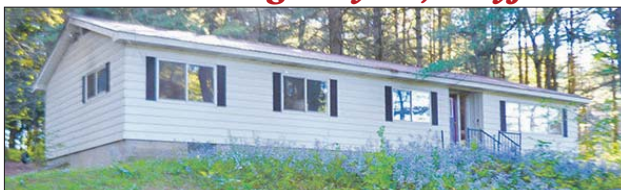
**Burdick Rd, Town of Johnstown \$9,000**  
 Bldg Lot, 0.69 acres

**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

**Listed at \$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.

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



This is a 4 BDRM Glorified Camp w/ deck, bike rights, 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.



# Roger & Suzanne Kuhn Real Estate Agency

**We ♥ Caroga**

Licensed Assoc. Real Estate Broker  
Randi Kuhn Smith - 762-9553



*That's what our sign has said for over 40 years... you will too!!!*

OFFICE ADDRESS 2119 RT. 10 CAROGA, 5 DOORS BEFORE CAROGA POST OFFICE



## **NEW - Bambi Lives Here! In Caroga Lake**

A nice level lot with 200' road frontage by 180' deep! Well and septic make this even more desirable. Not far from lakes, royal mountain and snowmobile trails. Only \$21,000



**A Caroga Bargain!** This cute mobile is in a nice location and offers year round "Good livin" near our beautiful lakes and mountains.



## **NEW - Hohler Rd Acreage**

A winters picture of the approximate 36 acres + or- that hunters say has been very productive for their sport. A quiet and welcoming location! Asking \$20,000



## **Caroga Sandy Beach!**

Terrific cottage on large lot with privacy. 3 large sheds for summer and winter toys. Furnished! New roof and pier work. 3 bedrooms up, large living room, kitchen and bath down. Could be year round! Asking \$65,000



## **Beautiful Lakefront on W. Caroga**

Curl up by the cozy woodstove after ice fishing or snowmobiling! House is in super condition with dock and beautiful lakefront with a view of mountains worth a million bucks!! Only Asking \$150,000



## **Caroga Lake!**

Buildable commercial land! Just above beautiful Royal Mountain ski area. Use your imagination for any business venture on this gorgeous site. Asking Only \$12,900



## **A Great Buy!**

This commercial zoned year round home needs a little attention, but has a wonderful yard and terrific living features.

**We have a wonderful list of buyers wanting lakefront properties in all price ranges on all area lakes. We also buy properties, as always! [rogerandsuekuhnrealty@gmail.com](mailto:rogerandsuekuhnrealty@gmail.com)**



## THREE TIPS to prepare to sell your home

According to Realtor.com, spring is the busiest and best season to sell a home. While a good home can find a buyer any time of year, homeowners might find the buyers' pool is strongest in spring and into summer. The reasons for that are many, ranging from parents wanting to move when their children are not in school to buyers wanting to move when the weather is most accommodating.

Because spring is such a popular time to sell a home, homeowners who want to put their homes on the market should use winter as an opportunity to prepare their homes for the prying eyes of prospective buyers. The following tips can help homeowners during the pre-selling preparation process.

### 1. Address the exterior of the home.

Winter can be harsh on a home's exterior, so as winter winds down, homeowners who want to sell their homes should make an effort to address anything that might negatively affect their homes' curb appeal. A study of homes in Greenville, SC, from researchers at Clemson University found that the value of homes with landscapes that were upgraded from "good" to "excellent" increased by 6 to 7 percent. If it's in the budget, hire professional landscapers to fix any problematic landscaping or address any issues that arose during the winter. Homeowners with green thumbs can tackle such projects on their own, but hiring professionals is akin to staging inside the home.

### 2. Conquer interior clutter.

Clutter has a way of accumulating over the winter, when people tend to spend more time indoors than they do

throughout the rest of the year. Homeowners who want to put their homes on the market in spring won't have the luxury of waiting until spring to do their "spring" cleaning, so start clearing any clutter out in winter, even resolving to make an effort to prevent its accumulation throughout winter. Just like buyers are impressed by curb appeal, they are turned off by clutter. The Appraisal Institute suggests homeowners clear clutter out of their homes before appraisers visit, and the same approach can be applied to open houses. Buyers, like appraisers, see cluttered homes as less valuable. In addition, a home full of clutter might give buyers the impression, true or not, that the home was not well maintained.

### 3. Eliminate odors.

A home's inhabitants grow accustomed to odors that might be circulating throughout the house. Pet odor, for instance, might not be as strong to a home's residents as it is to guests and prospective buyers. Because windows tend to stay closed throughout the winter, interior odors can be even stronger come late winter than they are during the rest of the

year. A thorough cleaning of the house, including vacuuming and removal of any pet hair that accumulated over the winter, can help to remove odor. In the weeks leading up to the open house, bathe pets more frequently, using a shampoo that promotes healthy skin so pet dander is not as prevalent. Open windows when the weather allows so more fresh air comes into the home.



**Spring is a popular and potentially lucrative time to sell a home, and homeowners who spend winter preparing their homes for the market may reap even greater rewards.**

# IN THE SPOTLIGHT



**Junell Pasquarelli ~ Licensed Real Estate Broker/Owner**  
152 Devendorf Road, Amsterdam, NY 12010  
Office (518) 588-5141

**Carol G. Paciolla, Licensed Real Estate Associate Broker - Cell: (518) 332-3279**  
**Daniel Ruggeri, Licensed Real Estate Salesperson - Cell: (518) 229-8657**

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*"Because Your Move Matters"*



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

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

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

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

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

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

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

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

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



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vmackeyrealestate@albany.twcbc.com

**226 E Fulton St., Gloversville, NY 12078**



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



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**



MLS 201700506

**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**



MLS 201700608

**UNIQUE VICTORIAN (Gloversville):** Completely renovated, many extras. Contemporary interior w/foyer, open LR/DR, kitchen, half-bath down; family room, den/study, master BR and bath up; 2 BRs and bath on 3rd fl. Must be seen!.....**Reduced to \$119,900**



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 WITH 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" already done.....**Asking \$79,000**



MLS 201623201

**NICE FAMILY HOME (Gloversville):** Good condition, many improvements. LR, DR, kitchen and half-bath w/ laundry down, 3 BRs and full bath up. Paved driveway, deep backyard. Near elementary school....**Asking \$74,900**



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 schools .....**Reduced to \$68,000**



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**



MLS 201700678

**MODEST FAMILY HOME: (Gloversville):** Well-maintained, freshly painted interior Vinyl siding, replacement windows, some exterior work still needed. LR, DR w/pellet stove, kitchen, full bath down; 3 BRs up.....**Asking \$53,500**



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 \$49,900**

## 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**



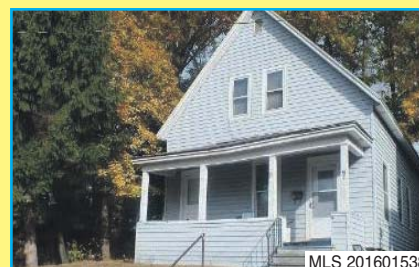
MLS 201609995

**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 201621725

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



MLS 201601538

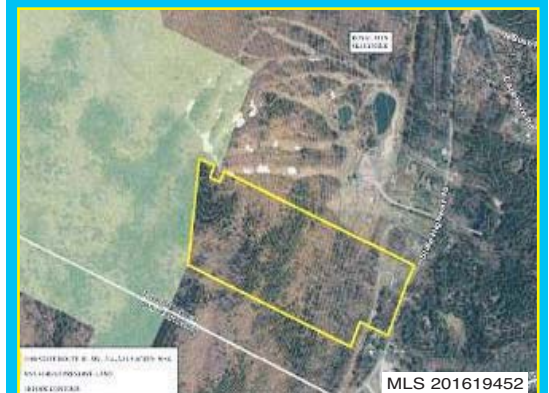
**BEING SOLD AS IS (Gloversville):** LR, DR, kitchen, BR and full bath down, 2 BRs and another full bath up. Roof 6 years old, heating system 8 years old. Needs some TLC.....**Reduced to \$29,500**



MLS 201701073

**HANDYMAN'S SPECIAL (Gloversville):** Renovations started, but considerable work needed before livable. Large lot, off-street parking, nice deck. 4 bedrooms, 1.5 baths.....**Asking \$19,900**

## 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**

### MULTIPLE COMMERCIAL PROPERTIES AVAILABLE IN JOHNSTOWN:

Some with existing structures in need of renovation, others vacant land. Close to historic downtown area, some adjoining lovely creek that flows through town. In area being marketed for upgrading and development as part of Sir William Project.

See website for details  
www.vmackey.ihouse2000.com



## SIX EASY, AFFORDABLE smart home features that could help you sell your house faster

(BPT) — Fresh paint on the walls, professional staging and an asking price that ends in 999 — when you're selling your home, you'll do whatever you can to help it stand out and sell faster. Because the National Association of Realtors is predicting modest growth for the 2017 real estate market, as a seller you want every edge you can get. And on the heels of the popular Consumer Electronics Show in January, perhaps that edge is a smarter home.

"Smart home features are designed to make homes more convenient, appealing, secure and energy-efficient — all of which are bonuses when you're trying to sell a house," says Geoff Lewis, president of RE/MAX, LLC. "Sellers who want to move their homes faster may benefit from adding smart features that make their properties more appealing to tech-minded buyers."

According to IHS Markit and CNBC, 80 million smart home devices were delivered worldwide last year. That's a 64 percent increase from 2015.

Here are six trending smart home features that might catch buyers' attention and help sell your home faster:

- **Keyless/remote entry door locks** — Have you ever left the house and worried that you left the front door unlocked? If your home is equipped with a keyless/remote entry door lock — available from multiple manufacturers — you can use an app on your smartphone to lock the door from wherever you are. Some manufacturers make versions that will also send a text or email to your phone when the door opens. Locks that can be programmed with multiple entry codes also allow you to see who comes and goes and when.

- **Smart lighting** — From lighting automation that allows you to control lights remotely and wirelessly, to energy-efficient LED bulbs that can change color to match your mood and decor, lighting has come a long way.

Some smart lights work in tandem with home automation systems to allow you to turn them on or off, or even dim them, from an app on a smartphone or tablet. Others require no communication hub and can be controlled directly from your mobile device. You can also put some smart bulbs on timers (using your wireless device), sync them with certain TV shows or movies, and integrate them with security cameras and thermostats.

- **DIY security systems** — Don't want to sign a contract or deal with complex security systems? Install-it-yourself security systems are affordable and offer security features like cameras, sensors, motion detectors and alarms or sirens, without the need for a security service to monitor them.

- **Smart appliances** — The Internet of Things (IoT) — everyday objects that have network connectivity — includes a growing list of smart appliances. Many manufacturers are offering washers, dryers, refrigerators and other home appliances that can communicate with you — and each other — wirelessly. Many can be controlled remotely from your smartphone — so if you leave the house and can't remember if you turned off the stove, you can check in and turn it off using your smartphone app.

While appliances aren't always included in a home sale, they do make for interesting features that keep your home top of mind to buyers.

- **Smart plugs** — One of the easiest, most affordable smart home upgrades you can make is to add smart plugs to your home. These Wi-Fi-enabled plugs fit existing outlets and can be controlled from a smartphone app. Plug anything into a smart plug, like lights or a television, and you can turn it on or off remotely, track energy consumption, or even create an on-off schedule.



A "smarter" home may give you an edge when you plan to sell.

- **Temperature controls** — Programmable thermostats were just the beginning; today's home temperature controls are even smarter. Like other smart home features, smart thermostats can be controlled remotely from your mobile device. You can program them to make automatic temperature adjustments and then use your smartphone to override the program like turning up the heat on a particularly cold day. Some smart thermostats learn from household behavior and adjust the temperature to meet your family's needs and save energy, while others adjust based on the number of people in a room. And several can now be operated via voice-controlled virtual assistants.

"Many of these smart home features are surprisingly easy and affordable to install," Lewis says. "Sellers who are open to the idea of investing a little money to possibly help get a speedier sale, may want to consider adding the smart features buyers will be looking for in 2017."

If you're thinking of selling your home, find more helpful information at [www.remax.com](http://www.remax.com).

# ACCENT

## BROKERAGE INC.

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Brenda Parker - R.E. Salesperson  
Lorene Prenderville - R.E. Salesperson  
Erin Dibble - R.E. Salesperson

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|   |   |
|---|---|
| <p style="text-align: center; color: red; font-weight: bold;">JUST LISTED</p> <p style="text-align: center; font-weight: bold;">277 Shells Bush Rd, Herkimer</p> <div style="display: flex; align-items: flex-start;"> <div> <p>Unique Mid century modern ranch home on 3.6 acres. Come and put your personal touches on this 4 BR 2 bath home. It features a lvr/dnr combination with gas fireplace, galley kitchen, laundry room, large family room with wood stove. Detached garage. Home sits back off the road so if privacy is what you are looking for this home will provide it. Beautiful views. Come out and take a look and make this your new home.</p> </div> </div> | <p style="text-align: center; font-weight: bold;">313 Pardee Rd, Remsen</p> <div style="display: flex; align-items: flex-start;"> <div> <p>Lakefront Ranch that can be enjoyed year round. Enjoy beautiful Lake Gay in this 3BR, 1 bath, w LR w gas fireplace, kitchen, sunroom, oversized insulated garage, deck &amp; dock. Nice size property, over half an acre! Where else can you get a waterfront property at this price!</p> </div> </div>      |
| <p style="text-align: center; font-weight: bold;">650 Blecker St, Utica</p> <div style="display: flex; align-items: flex-start;"> <div> <p>Great location for your new commercial business. Currently being used as a photography studio but a great space w endless options. Includes large rooms, kitchen, bath, plenty of parking, great visibility on super busy Blecker St. Seller is a Licensed Real Estate Agent.</p> </div> </div>  | <p style="text-align: center; font-weight: bold;">Ball Rd, Litchfield</p> <div style="display: flex; align-items: flex-start;"> <div> <p>Nice 1.8 acre lot with 437 feet of road frontage. Close to the Valley and Washington Mills. Build your new home up on the hill for the views. Trees near the road give the property nice privacy.</p> </div> </div>  |
| <p style="text-align: center; font-weight: bold;">335 William St, Herkimer</p> <div style="display: flex; align-items: flex-start;"> <div> <p>Make an investment in this 2 unit. Rent out both or live in one and have the other help with the mortgage. Both apartments have 2BRs, 1 bath, LR &amp; kitchen. All separate utilities, month to month tenants and a nice yard. Owner financing is available with minimum 15% down based on credit score.</p> </div> </div>   | <p style="text-align: center; font-weight: bold;">305 William St &amp; 119 W Smith St, Herkimer</p> <div style="display: flex; align-items: flex-start;"> <div> <p>2 houses, 1 great price! Both 2 family houses with all separate utilities. One house has 2BR, 1 bath apartments with LR &amp; kitchen. Other house has 3BR, 1 bath apartments both w LR &amp; kitchen. Owner financing available w 15% down based on credit score.</p> </div> </div> |



# Home Services Directory A-Z

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and  
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2144 St. Hwy. 10, Caroga Lake, NY 12032

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**LANA RUGGIERO, ASP, GRI**  
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# Adirondack

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# 0%

## For 24 Months

If paid in full in 24 months.

Not to be combined.

Credit Qualified!

See Store for Details.



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*The HEARTH. It's the place where families gather, a place to entertain. It's seen families grow and celebrate for centuries. It's provided warmth, a place to cook food that nourishes both body and soul. It's a place to relax and let the stress of the day melt away. It's a place for romance and a place that comforts. It's mantle holds the photos of our children, our vacations, our parents. Memories.*

*It's the HEART of the home.*

*You see, it's MORE than just a fireplace or a stove to us. We truly believe that no house is a home without one. For 18 years we have worked to build a business that sells a product that not just provides warmth and value, but creates memories. Fully certified and trained in every aspect of the business, we strive to make sure that our customers are 100% satisfied with their purchase now... and for many generations to come.*

*Josh and Amanda Mormile*



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Honda® FourTrax®  
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MSRP \$6,449  
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Rancher® 4x4  
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MSRP \$6,699  
**NOW \$5,799**  
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Automatic DCT EPS**  
MSRP \$7,599  
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\* MSRP excludes destination charge. Visit [powersports.honda.com](http://powersports.honda.com) to view applicable destination charge amount

\*\* All payment, based on 5.99% for 60 months

honda.com UTILITY ATVs ARE RECOMMENDED ONLY FOR RIDERS 16 YEARS OF AGE AND OLDER. ATVs CAN BE HAZARDOUS TO OPERATE. FOR YOUR SAFETY, BE RESPONSIBLE. READ THE OWNER'S MANUAL. ALWAYS WEAR A HELMET, EYE PROTECTION AND PROTECTIVE CLOTHING. BE CAREFUL ON DIFFICULT TERRAIN. ALL ATV RIDERS SHOULD TAKE A TRAINING COURSE (FREE FOR NEW BUYERS. ASK YOUR DEALER OR CALL ASI AT 800-887-2887). NEVER RIDE UNDER THE INFLUENCE OF DRUGS OR ALCOHOL. ON PAVED SURFACES, ON PUBLIC ROADS, WITH PASSENGERS, OR AT EXCESSIVE SPEEDS. NO STUNT RIDING. RESPECT THE ENVIRONMENT WHEN DRIVING.

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 Email: mel@adksrealty.com  
 2144 State Hwy. 10,  
 Caroga Lake, NY 12032



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

**Thank You For Your Support and Referrals!**  
**ADK Realty was #1 office and salesperson in Fulton County MLS!**



**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.



**103 HEMLOCK DR  
 PECK LAKE  
 \$295,000**  
 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



**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.



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



**22 JAY ST.  
 \$63,000**  
 Each apartment 2BR/1BA, big open rooms. Nice size lot landscaped!. Porches to relax and an oversized garage!!



**61 THIRD AVE  
 \$39,000**  
 Bank wants offers! 3-4BRs, 1.5 Ba. Huge Lot!



**\$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!



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



**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! 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.



**BROAD ST., GLOVERSVILLE \$50,000**  
 HUGE WAREHOUSE! Bring All Offers!

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**NEW LISTINGS: www.ADKSRealty.com**



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**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 over-look-  
 ing 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!



**CAROGA  
 LAKE  
 RANCH  
 \$97,000**  
 3BR/1BA with  
 open floor  
 plan. Full  
 basement!  
 Close to lakes,  
 golf, skiing  
 and more!



**742 S  
 Shore  
 \$189,900**  
 Darling  
 3BR/1BA  
 cottage on  
 large private  
 lot. Direct  
 waterfront  
 on channel at  
 East Caroga  
 Lake.



**BLEECKER  
 \$143,000**  
 13 Acres,  
 3BR Raised  
 Ranch,  
 finished  
 basement!



**224 ACRES!!!  
 ONLY  
 \$149,900**  
 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!



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



**50 ACRES  
 CAROGA  
 \$60,000**  
 Borders State Land.  
 Route 112 and  
 Shutts Rd.  
 Make Offer!



**122  
 OUTLET RD  
 \$32,000**  
 Borders State  
 Forest. Modest  
 1BR/1BA on  
 big lot! Join the  
 E. Caroga Lake  
 Assoc. to get  
 on the lake!  
 Make it yours!



**116  
 GARLOCK  
 ROAD  
 \$93,000**  
 2 Lots.  
 3+ Acres,  
 2BR cottage  
 w/room to  
 grow.  
 Private E.  
 Caroga Lake  
 access.



**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.



**COMING  
 SOON**  
 3 APA and  
 Town approved  
 lots across  
 from  
 E Caroga Lake!  
 2-8+ acres,  
 1-3+ acres



**137  
 BALSAM,  
 W CAROGA  
 LAKE  
 \$99,000**  
 3BR/1BA walk  
 to Lakeview  
 Beach or join  
 2nd Ave Beach  
 Assoc. Totally  
 updated,  
 selling  
 furnished.



**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.



**S SHORE  
 W. CAROGA  
 \$267,000**  
 Sandy beach,  
 deep lot, 4BR/1BA  
 w/full basement!  
 Easy to use year  
 round. Walk to  
 Sherman's  
 Restaurant, etc.  
 Come enjoy the  
 lake!



**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.

**NEW  
 COOPERSTOWN  
 AREA LAND!!  
 13 ACRES  
 CRONKHITE  
 ROAD  
 \$19,900!**  
 Level land, easy to  
 farm or build

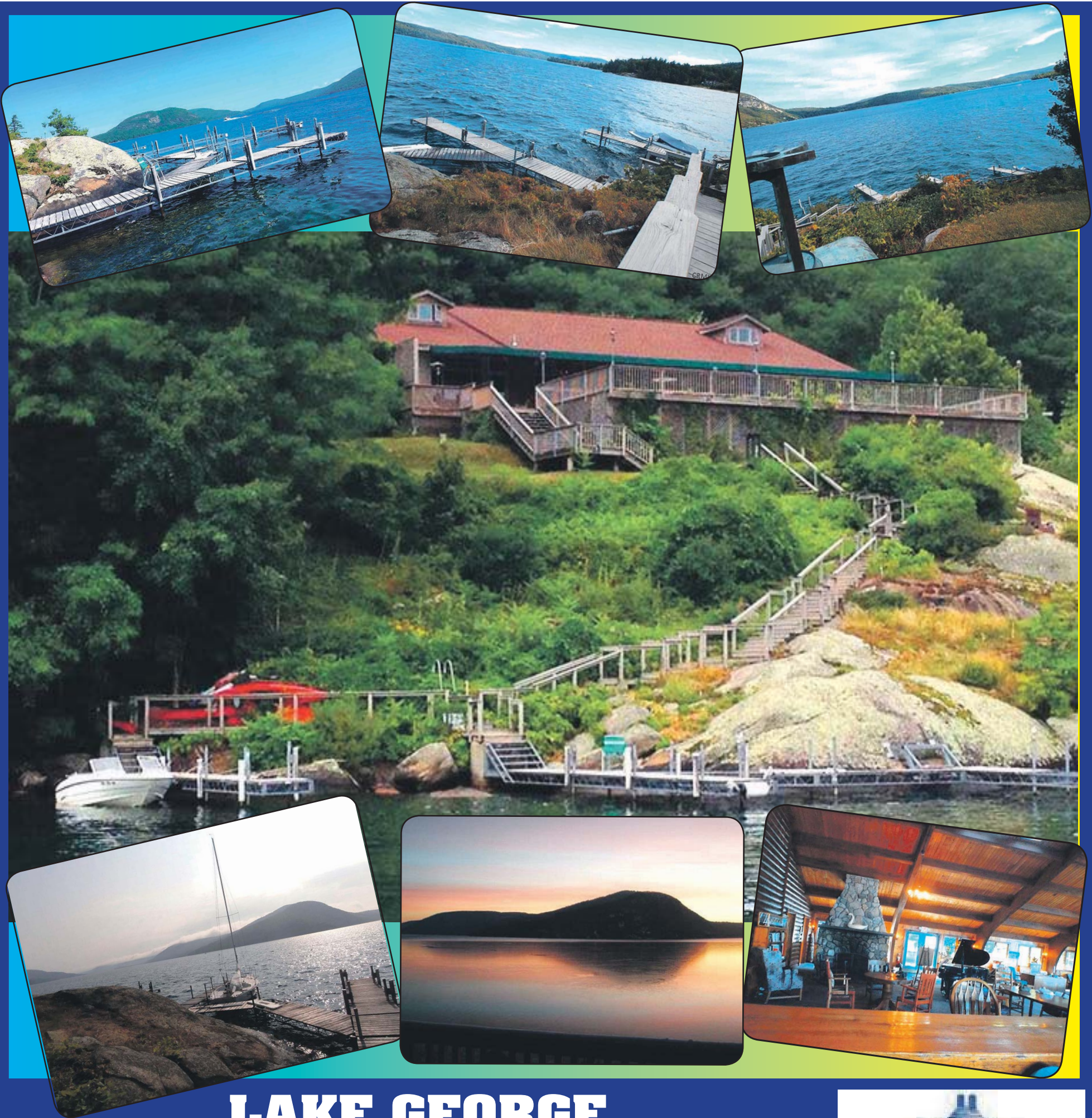


**LAND!  
 Stratford  
 \$38,000**  
 29 Acres  
 borders  
 State forest  
 and Ayers  
 Creek

**LAKEFRONT  
 PROPERTIES  
 NEEDED!!!  
 BUYERS  
 WAITING!!!**

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WATERFRONT HOME**

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Route 9, 9574 Lakeshore Dr., Hague  
Huge Home • Deck • 4 Docks

**BRYCE 518-928-1231**  
**D. Wallace Bryce**

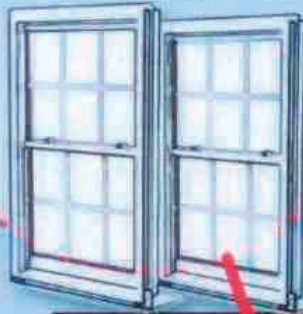




# HOME IMPROVEMENTS THAT ADD VALUE

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

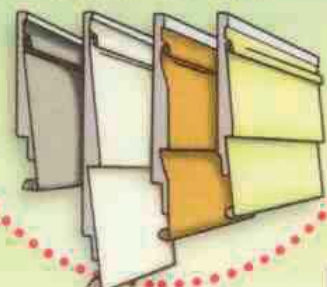


GARAGE DOOR  
**81% RETURN**  
IN ROCHESTER, NY



STEEL ENTRY DOOR  
**126% RETURN**  
IN ALBANY, NY

VINYL SIDING  
**71.4% RETURN**  
IN SYRACUSE, NY



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Gloversville, NY  
518-725-5523



TECH TOOLS

that can help you find a mortgage and home faster

*(BPT) — Whether you’re a first-time or experienced homebuyer, chances are a good portion of your real estate journey will take place online. In fact, four in 10 homebuyers start their house-hunting with an online search, according to the National Association of Realtors. It’s easy to understand why: Online tools and apps can make the homebuying experience — including finding a mortgage — easier and more enjoyable.*

*If you’ll be shopping for a home this fall and winter, use the tools homebuyers find most useful, according to the Bank of America Homebuyer Insights Report:*

- **Mortgage calculators** — *It’s important you’re as comfortable with your mortgage terms and lender as you are with the home you’re paying for. An affordable mortgage helps homebuyers reap the full benefits of home ownership, including building equity and long-term financial security, and a mortgage calculator can help you understand what you would pay each month, as well as estimate monthly mortgage payments and rate options. As the Homebuyer Insights Report revealed, more than half of Generation X homebuyers and 46 percent of millennials and baby boomers use mortgage calculators during the home shopping process.*
- **Finance websites** - *Home shoppers can learn a lot about mortgage options and a bank’s customer service through websites that feature reviews of mortgage loan officers and lending institutions. More than a third (36 percent) of first-time homebuyers and over a quarter (28 percent) of experienced homebuyers use bank apps or websites to research reviews of lenders and loan officers.*
- **Loan status portals** — *Applying for a mortgage can sometimes be overwhelming, but real-time loan status information is transforming the process. For example, Bank of America’s Home Loan Navigator allows mortgage applicants to securely upload, submit and sign documents, get real-time status updates on their application and loan, receive important documents and disclosures and even communicate with experts via secure messaging.*
- **Mobile real estate listings** — *With many home listing websites available, it can be difficult to narrow down online searches to homes that meet all your criteria in your location of choice. Using a bank’s online real estate center can help you refine your home search or, if you’re selling, it can help you determine your home’s estimated value. And some even provide the ancillary information you’re looking for — like school data and walkability scores — to make a home purchase decision.*
- **Down payment sources** — *Saving for a down payment can be one of the most challenging tasks of buying a house. It’s sometimes difficult to know how much you’ll need for your down payment, or to figure out how to fit the extra savings category into your monthly budget. You can*



**A “smarter” home may give you an edge when you plan to sell.**

*find numerous down payment calculators online, but Bank of America’s Down Payment Resource Center goes a big step further than most by offering a searchable database of more than 1,000 local and national assistance programs that may be able to save you money on your down payment.*

- **Social media** - *Decorating your home is one of the most enjoyable aspects of home ownership. Many buyers turn to social media resources like Pinterest for home decor inspiration. In fact, 49 percent of millennials use Pinterest, 37 percent Facebook and 33 percent Instagram for home decorating ideas, while 32 percent of Gen Xers use Pinterest, 37 percent like Facebook and 11 percent favor Instagram, according to the Homebuyer Insights Report.*
- **Home design apps** - *With inspiration in hand, homebuyers can use home design apps to put their ideas into virtual reality. These apps allow you to take and store room measurements, make notes on design ideas and see virtual representations of what your decor plans will look like in your home. From white walls to fully-furnished, many design apps can help you visualize your dream interior for free, and more robust versions are available for purchase.*

*To learn more about home buying and mortgages, visit [Bank of America - Home Loans](#).*

STEPS TO TAKE

before an appraiser’s visit

- Homeowners unfamiliar with the appraisal process might not know if there is anything they can do to make the process go more smoothly. While certain variables involved in the appraisal process, such as location of the home and the value of surrounding homes, are beyond homeowners’ control, the Appraisal Institute recommends homeowners take the following steps before an appraiser visits their home.*
- **Clean the house.** *A dirty home that is full of clutter will not make the best impression on appraisers. Dirty homes may be vulnerable to insect infestations that can lead to structural problems with the home. While a dirty home is not necessarily an indicator of infestations or a reflection of a home’s value, a clean home will create a stronger first impression with the appraiser.*
  - **Make any necessary repairs ahead of the appointment.** *Homeowners who have been putting off repairs should make them before the appraiser arrives. Homes with repairs that still need to be made will likely be valued less than similar homes with no such repair issues. Though repairs can be costly, investing in home repairs will likely increase both the appraisal and resale value of the home.*
  - **Obtain all necessary documents before the appraiser arrives.** *Homeowners who have certain documentation at the ready can speed up the appraisal process. Such documentation may include a survey of the house and property; a deed or title report; a recent tax bill; if applicable, a list of items to be sold with the house; purchase history of the home; and the original plans and specifications of the home.*
  - **Inform the appraiser about recent improvements.** *Homeowners can inform appraisers about any recent improvements to the home and the cost of those improvements. The value of home improvements with regard to a home’s appraisal value vary depending on a host of variables, but having such information at the ready can help appraisers make the most informed appraisal possible.*





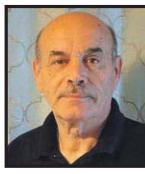
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518-844-4273



Real Estate Agent  
Linda Oord  
315-542-5039



Real Estate Agent  
Frank Stagliano  
315-868-0051



Real Estate Agent  
Cindy Jacksland  
518-332-4615



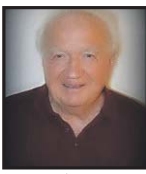
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Real Estate Agent  
Barbara Krutz  
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Real Estate Agent  
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518-694-2176



Assoc.  
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Milt Krutz  
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Farm Specialist  
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Real Estate Agent  
Joseph DiVisconti II  
518-860-4480

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



014: **REDUCED!!!**  
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 and 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 \$134,000**



020: **MOTIVATED SELLER** - 92 Reed Street, **CANAJOHARIE:** Looking for a home in the village, with the feel of the country? There is 1.5 acres of well groomed lawn, with three vegetable gardens, a flower garden and fruit trees. Home is well maintained, but needs updating. Second floor has a sitting area with a large bay window overlooking the beautiful backyard. There is a great in-law studio separate from the main house. It has a kitchen and updated bathroom, this could be used as an artist or music studio. A two stall garage has a large second floor storage area.  
**Asking \$120,000**



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**



025: 573 West Ames Road, **FORT PLAIN:** Are you a handyman, interested in Historic Preservation or someone just looking for move-in-ready? The owners are getting ready to renovate. If you are interested in purchasing at a considerable lower price (lower than \$85,000 without the renovation), take a look. As the work progresses, there is less room for negotiations. This is a 196 year old brick colonial with a large garage, a 20x55 two story storage barn and a separate milk house that can be converted to anything you wish. All have good roofs and in very good condition. Call for more details. **Asking \$85,000**



250: **NEW LISTING!!!** 0 Oswegatchie Road, **PALATINE BRIDGE:** 15.1 picturesque country acres with 250 ft of road frontage. Will make the perfect place for your new home. Located in the Canajoharie Central School District. This property has beautiful views and could also be ideal for hunting and recreation.  
**Asking \$24,500**



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**



36 Clinton Ave., **FORT PLAIN:** Cape Cod home located on Prospect Hill, Fort Plain. Two bedrooms and full bath on 1st floor. Second floor 2 bedrooms and 1/2 bath. Paved driveway detached garage, relaxing back patio and pleasant yard.  
**Asking \$68,900**



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 convenience store. **Asking \$114,500**



608: 613 Oswegatchie Road, **PALATINE BRIDGE:** Many updates come with this home. Updated kitchen and baths. Open living room, kitchen and dining area. Outbuilding and deck.  
**Asking \$79,000**



673: 144 State Highway 163, **FORT PLAIN:** Completely remodeled cabin style home with a loft bedroom, beautiful new modern kitchen, living room and a new bath. All new flooring. New appliances. Updated windows. Located just outside of town on 2.59 acres.  
**Asking \$69,900**



750: 0 Dingman Road, **FORT PLAIN:** 44 acres with well, stream, as well as beautiful forest that can be used for hunting land. Property on both sides of road. Close to Cherry Valley and Cooperstown.  
**Asking \$79,200**



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**



834: 118 Montgomery Street, **CANAJOHARIE:** Great 2 bedroom home with option of a 3rd bedroom in den area. Full bath, laundry, dining room, living room with picture window on first floor. Bedroom with large closet and 1/2 bath and second bedroom on 2nd floor. There is a large coat closet, kitchen with lots of cabinets, double wall oven, counter top stove and a large pantry. There is a patio outback with a large back yard and a relaxing front porch out front. Walking distance to downtown and schools. Open area with dining room, kitchen and den. **Asking \$69,900**



950: 00 Sharon Road, **CANAJOHARIE:** Wonderful 25 acre bldg. lot located on a Quiet Country Road. This is the perfect spot to Build a New Home or put your Camper to enjoy the winter or summer seasons in Upstate New York. Centrally located and an easy commute to Albany, Utica, Cooperstown or the Adirondacks. 10 minutes to the New York State Thruway or US Route 20.  
**Asking \$35,000**



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**



990: **PRICE REDUCED!!!** 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 \$215,000**



## FOUR DIY PROJECTS for your first home

(BPT) — “Where should I start?” It’s a question many homeowners ask themselves.

DIY is a great place to start for new homeowners. DIY projects are very versatile — they can easily be adapted to your skill level, budget and desired project. With a little extra time and creativity, you can transform your home.

Other benefits to choosing a DIY project are that they are typically more cost-effective than the alternative and they offer an added sense of ownership and pride in your home.

Since DIY project ideas are endless, it’s important to choose ones that will improve your home’s value at a reasonable cost. A DIY project should make your life easier and more enjoyable. These are some top recommended DIY projects for first-time homeowners. They won’t break the bank but they will deliver a bang for your buck.

**1. Add crown molding or update casing and trim.** The addition of crown molding to the top of interior walls is a subtle change with big impact. Casing, which is the trim around doors and windows, can also make a huge difference. The replacement of dated crown molding, casing or trim can make a room look

newly updated. Go one step further with a fresh coat of paint on the walls, and you’ll basically have an entirely new room.

**2. Replace doors.** Doors are often forgettable, but don’t have to be. Replace hollow core bedroom, bathroom and closet doors with wood alternatives for an instant dash of richness. And don’t limit yourself to traditionally-styled options. From specialty woods to glass panels, there are plenty of options to choose from.

**3. Clean and refinish your wood deck.** As long as your wood is in good shape, all you need is deck cleaner and wood stain to turn something dated into the focal point of your backyard. You can buy deck cleaner at your local hardware store. Wood deck stains are available there or at a paint store. You’ll be amazed to see weathered wood look like new again.

adhesive. Prepare to feel like a bona fide fancy grown-up when it’s done!

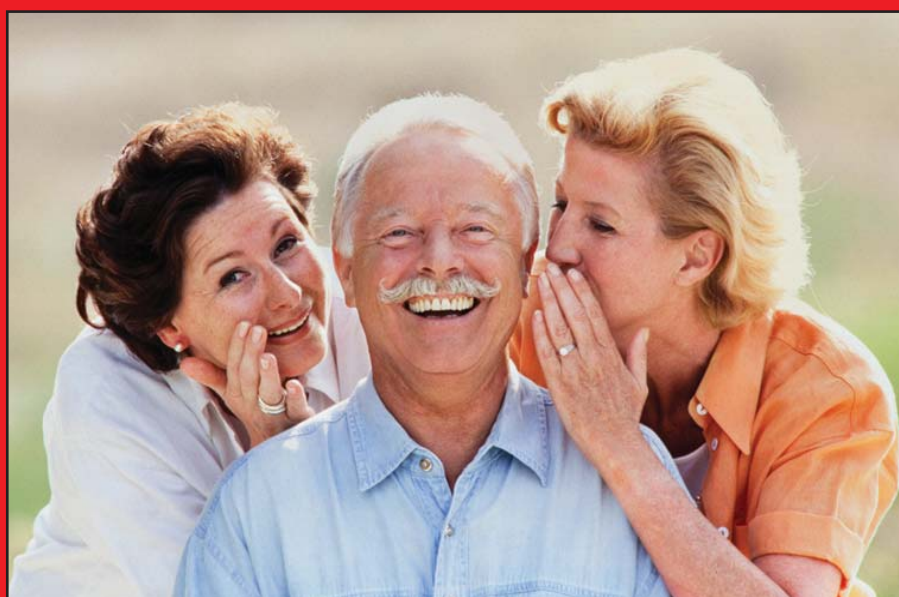
These are just a fraction of the many DIY projects possibilities. The most important piece of advice is to have fun and don’t be afraid to try new things. The more DIY projects you complete, the more confident you’ll feel. To get started, pencil in a dedicated DIY day on your calendar and enjoy the process!



**It’s important to choose projects that will improve your home’s value at a reasonable cost.**

**4. Update your closets.** Add built-in shelving or simply streamline clothes hangers for an organizational boost you’ll thank yourself for every day. Or you can tackle a popular closet upgrade: lining a traditional closet with cedar. Natural cedar looks great, smells great and keeps moths and mildew away. It’s a classic and high-end upgrade that’s not terribly expensive or time-intensive. When your friends or family open your closet, they will be pleasantly surprised.

Use tongue-and-groove cedar to line some or all of an existing closet. You can leave baseboards in place if they’re thicker than the cedar. If not, remove them with a pry bar before the cedar installation. Use nails to attach the cedar to the wall studs, or adhere them with a construction



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# REAL ESTATE GUIDE

## April 2017 Issue

Deadline Wednesday, March 15, 2017

**SERVING HOMES IN THE FOLLOWING COUNTIES:**

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[lanaruggierorealty@gmail.com](mailto:lanaruggierorealty@gmail.com)

## 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. **\$139,900**

## 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**

## 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. **REDUCED \$119,900**

## 103 East Boulevard, Gloversville



Adorable cottage style home, perfect for the first time home buyer or those looking to downsize. Newer kitchen, roof, hot water heater, doors, windows and siding. Living room and formal dining room. Bed and bath on 1st floor. **\$74,900**

## 425 Warren Rd, Mayfield



Neat and clean 1998 double wide sitting on an acre in the Mayfield School District. Many upgrades including new well, kitchen appliances, countertops, flooring, lighting, deck & stairs, electric service & water filtration system. **\$94,900**

## 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**

## 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**

## 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**

## 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**

## 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



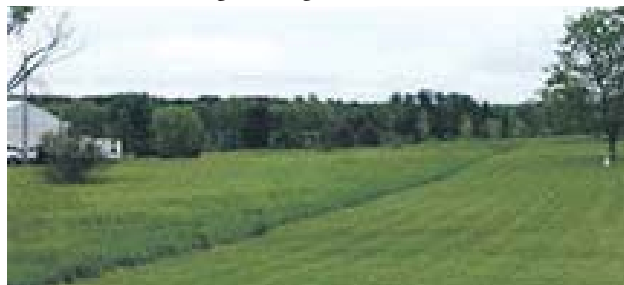
OFFICE SPACE FOR LEASE! About 2,800 sq. ft. of handicap accessible office space available with plenty of parking. Many possibilities... **please contact Lana for all the details.**

## 20 S. McNab Ave., Gloversville



Large 5 bedroom ranch, with pleasing fenced in yard. Huge family room, 2 full baths, full basement... additional area, once a licensed daycare. **SHORT SALE... third party approval needed on all offers. \$74,900**

## State Highway 29, Johnstown



Nice country building lot, just outside the city limits. Close to city amenities, NYS Thruway. Cleared and ready for a new home. 100 ft. of road frontage, wider towards the back. **\$19,900**

## 1932 State Highway 29A



1 acre building lot heading up towards Caroga Lake. Gorgeous view of mountain ranges. Survey on file. It's naked... well & septic to be brought in, electric at the road. **\$19,999**



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Beth Wanmer 420-5953

*And our dedicated staff:*

*Beth Connelie, Michelle Foster,*

*Ariel Jones and Mike Suchy*

## AMSTERDAM



20 HIGH  
MLS 201622729  
**\$39,900** Hard  
to beat the price.  
This home in  
good condition  
boasts 4 bed-  
rooms, formal  
dining room and  
living room. Back  
porch and nice  
yard. Here is an  
opportunity to  
own your own  
home instead  
of rent.



137  
BURHMASTER  
MLS  
201615961  
**\$250,000**  
**PEACEFUL  
ENJOYMENT!**  
Inspect this  
extremely well  
maintained 3BR home with phenomenal  
landscaping and beautifully finished base-  
ment 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.



114 STHWY 67  
MLS 201701600  
**\$137,000**  
Lovingly cared  
for family built  
home. Great  
location in  
the Town of  
Amsterdam  
with huge  
backyard on 1.7  
acres. Roof is  
3 years old and  
furnace was  
rebuilt 7 years ago. Hardwood floors throughout under carpeting. 3  
Bedrooms, 1 bath with large bright living room. Inviting dining area  
with beautiful original built in corner-cupboard. Attached garage.

## AMSTERDAM



359 W MAIN  
MLS 201702427  
**\$74,900** Move  
in ready home.  
Fully remodeled,  
3 bedrooms, 2  
baths. Large area  
for dining with  
open concept to  
kitchen. Small  
deck off of kitch-  
en for enjoying  
the nice summer  
days to come or barbecue year round. Kitchen is updated with top  
of the line stainless steel refrigerator, stove and microwave. Large  
master bedroom upstairs. Home has dual zoned furnaces. Home has  
a Navian heat/hot water/humidifier with on-demand hot water. No  
more running out of hot water.

days to come or barbecue year round. Kitchen is updated with top  
of the line stainless steel refrigerator, stove and microwave. Large  
master bedroom upstairs. Home has dual zoned furnaces. Home has  
a Navian heat/hot water/humidifier with on-demand hot water. No  
more running out of hot water.

## FONDA



2395  
HICKORY HILL  
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 laun-  
dry room. This  
home features  
a large breezeway between the home and the two car garage. Don't  
miss this opportunity to take a look!

a large breezeway between the home and the two car garage. Don't  
miss this opportunity to take a look!

## FULTONVILLE



114 OLD RIVER MLS 201623416 **\$31,900**  
A country cottage. Open concept, ready for your personal touch. It  
has a great piece of property and has gardens, carport and patio.  
Many possibilities for this home. It has been used as a vacation  
home on week-ends for the last 10 yrs.

## JOHNSTOWN



305 WEMPLE  
MLS  
201701387  
**\$59,900** Come  
inspect this  
one bedroom  
cottage outside  
of the city.  
Situated on 5  
acres of wood-  
ed land, newer  
roof, basement,  
new oil tank  
and wood  
stove. Being  
sold "As Is".  
Needs some  
TLC.

## BROADALBIN



42 BROAD  
MLS 201620978  
**\$137,500** Ease  
and convenience,  
located close  
to schools and  
shopping. This  
2 bedroom, 1.5  
bath Cape Cod  
Style home in the  
Broadalbin-Perth  
School District is  
ready for its new  
owners. Open  
concept living  
room, eat-in kitchen with first floor laundry. Nice yard with deck to  
make a great outdoor living space. Don't hesitate on this one!

room, eat-in kitchen with first floor laundry. Nice yard with deck to  
make a great outdoor living space. Don't hesitate on this one!

## FORT PLAIN



16 CLARK  
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. Owners eager to sell prior to end of year.

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. Owners eager to sell prior to end of year.



64 W MAIN  
MLS 20161829  
**\$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

all documents available. No water bill due to easement! Large, open  
kitchen upstairs holds endless possibilities.  
Partially finished room in attic

## GLOVERSVILLE



406 COHWY 122 MLS 201624090 **\$99,000** NEW PRICE  
COULD THIS BE THE HOUSE OF YOUR DREAMS with the white  
picket fence? This cute bungalow just outside the cities sits on 1  
acre, has an adorable country kitchen, 3 bedrooms, fireplace with  
pellet insert and a 2 car garage.

## ST. JOHNSTOWN



9 OLD  
MEADOW  
MLS  
201614995  
**\$129,900**  
Gorgeous  
sprawling  
ranch located  
in the village of  
St Johnstown  
and close to  
the school.  
This 4 bed-  
room, 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.

room, 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.

## SPRAKERS



1644 STHWY 162  
MLS 201611576  
**\$138,000**  
Endless possi-  
bilities. Vacant land  
or commercial  
potential of build-  
ing. Situated on 3  
acres. The 32'x60'  
building made of  
2x6 construction  
and 14' ceilings is  
fully insulated and climate controlled. There's a full kitchen, shower,  
washer/dryer hookups and new plumbing with water filtration  
system. A 200 sqft loft apartment/office. Also featuring RV/Camper  
hookups both inside and out. Backup generator and a 200 amp  
electric service. Two large bays accessed by 13x13 overhead doors  
with power openers.

fully insulated and climate controlled. There's a full kitchen, shower,  
washer/dryer hookups and new plumbing with water filtration  
system. A 200 sqft loft apartment/office. Also featuring RV/Camper  
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