

# THE Original Valley Pennysaver

Volume 8  
Number 3

Serving the Homes of the Mohawk Valley  
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August 5, 2017



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# CLASSIC CAR SHOW

To Benefit Cerebral Palsy

## Saturday, August 5<sup>TH</sup>, 2017

**12 Noon - 4PM Open to the Public**  
 Registration begins at 9:00am ends at Noon

**Myers Park, Herkimer**  
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# GARAGE SALE

**FORT PLAIN GARAGE SALE:** Saturday + Sunday, August 5 - 6. 751 Kahn Road ( Stone Arabia), 8am - 4pm. King size brown metal bed. Pine (white) childrens bedrooms set, includes full size bed, twin size trundle bed, dresser, cabinet w/shelves. Collectable Hess trucks, Longaberger baskets, China service for 12 includes many accessories + wine glasses. Stoneware service for 8. Christmas decorations, comforters, clothes + a free stuff box.

**13 FAMILY LAWN & GARAGE SALE:** 198 Argersinger Rd., Randall, NY. Fri, Sat, Sun Aug. 4th, 5th, 6th, 9am- 5pm. Large variety of everything.

**OPPENHEIM HISTORICAL SOCIETY Town Wide Garage Sale,** Saturday August 5th, 9am-3pm. Maps & food at town barn, Rt. 29 between Dolgeville & Johnstown

**GARAGE SALE :** 8am - 4pm, 8/3, 8/5. Variety of items. Some toys, small pool, household items, knickknacks. 1519 Baum Rd., St. Johnsville, NY.

**GARAGE SALE:** 1700 State Highway 163, Canajoharie. Fri.-Sat., August 4th & 5th, 9am-5pm

**GARAGE SALE:** Prospect Hill, 33 Clark Ave, Fort Plain. Thursday 8/10, Friday 8/11 and Saturday 8/12. Thursday 8:00-5:00, Saturday 8:00-12:00. Juniors, Misses, Womens clothes, Household items, Microwave, computer desk, Entertainment Center, Shoes, Much More.

**GARAGE SALE:** 2 Family Sale. Fri. & Sat., Aug. 11th-12th, 8am-4pm, 269 Main Street, Fort Plain. Antique tools, antique furniture, canning jars, drill press, double stroller, household items and much more.

**PORCH SALE:** 1700 Latimer Hill Rd., Canajoharie. Every Fri., Sat. & Sun. 10am- Till. 25% Off new watches. New & vintage jewelry Sun. only.



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## Fort Plain Free Library to host free kids' flower workshop Aug. 17

FORT PLAIN, NY — This joke is just for kids: What did the bee say to the flower?

The answer, "Hello, Honey," hints at the topic of a free educational program for children at the Fort Plain Free Library on Thursday, Aug. 17. Beginning at 11 a.m. that day, Canajoharie-Fort

Plain Garden Club member Sharon Getman will provide answers to the question: What is the purpose of a flower?

In addition to a brief presentation at the library, the garden club officer, library staff, and the kindergarten through sixth-grade participants will venture into nearby

Haslett Park to examine flowers with magnifying glasses during the hour-long program.

Because construction to improve the facility has interrupted the library's regular summer reading program, Director Whitney Hubbard said the event is a way to maintain a connection with their young readers. In the past, the garden club has partnered with the library to teach kids about

pollination, wildflower identification, the growth and care of plants, flower pressing, and other topics.

The workshop is offered at no charge, however advance registration is requested as seating is limited.

To register or for more information, call or visit the 19 Willett St. library by calling 518-993-4646. Follow the Fort Plain Free Library on Facebook.

## Country Preacher

by Pastor Dan West

Have you ever wondered whether God wants believers to be sullen and serious, or happy and full of joy? In most any group of believers you will find both, and certainly there is a time for both, but which should we be predominately?

In John 15 Jesus is teaching about our relationship with Him. We are to live (abide) in Him and get our strength from Him as a branch does from a vine. He teaches about obeying His regulations, and our love relationship with Him (verse 10).

Then He says that He has told these things so that His joy would be in us, and our joy would be full! He wants our joy to be full! (verse 11)

Then in I John 1:4 the Apostle John shares his experience with the reality of the Savior so that "your joy may be full."

Do you want to be full of joy? You can be. Read and obey the teachings of Jesus recorded by the Apostle John.



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*will be held for*  
**Benjamin S. Nellis, Jr.**  
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**Saturday, August 12, 2017**  
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**Trinity Lutheran Church,**  
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**Palatine Bridge, NY**  
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*Pastor Todd Lozier*

Or visit us during any of our weekly meetings or services:

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 11:00am Sunday Morning Service  
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**Looking for a Summer Activity?**  
**ATTENTION: Young Ladies ~ Ages 5-24**  
 Who Reside in Fulton or Montgomery Counties  
 Enter for a chance to be crowned royalty  
**Miss Fonda Fair - Junior Miss Princess - Junior Princess**

**What Should I Do To Prepare For This Event?**  
 Spend some time thinking about your future goals and the woman you want to become. Plan a speech about yourself and tell your community how you want to help them. Think about your manners and about looking and being your best. Come enjoy new experiences and make some new friends, while being proud of you!

**NEW FORMAT FOR 2017:**  
 Pageant will be held during the day of The Fonda Fair's Kick Off Community Party - Free Admission  
 Miss Fonda Fair and Her Court will be crowned at the beginning of the celebration!

**Miss Fonda Fair Pageant Application Deadline: Wednesday, August 16th**  
 \*ENTER EARLY to be awarded First Application Received\*

**Interview and Rehearsal Day - Saturday, August 19**  
 Contestants check in at Kane Entertainment Building  
 Miss - 9:00AM • Junior Miss - 10:00AM • Princess - 12:30PM • Junior Princess - 2:00PM  
 On Stage Rehearsal - Miss Pageant 10:30 • Princess Pageant 3:00  
 Contestants will practice on stage walking patterns and become acquainted with the microphone

**Pageant Day Saturday, August 26**  
 Kane Entertainment Building  
 Contestants check in 30 minutes prior to pageant  
 Miss Fonda Fair Pageant 3:00 • Princess Fonda Fair Pageant 5:00  
 Crowning of all divisions at 7:00 at Community Celebration Party

**\*Nominate Your Mom for the Mother of the Year Award\***  
 Contestants have the option to write an essay explaining why their mom is mother of the year!

**For Info & Application go to: www.fondafair.com**

**Join Us for the Baby Contests at the Kane Entertainment Building 11AM:**  
 Thursday, 8/31-Birth - 1 Year • Friday, 9/1 - 1 & 2 years  
 Saturday, 9/2 - 3 & 4 years



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**CHESTER** - Handsome 1 - 2 year old male Lab mix. Found on Commons Road, Fonda. Friendly and lively.



**SLIPPERS** - Darling 2 - 3 year old male Corgi mix. Found on Commons Road, Fonda.



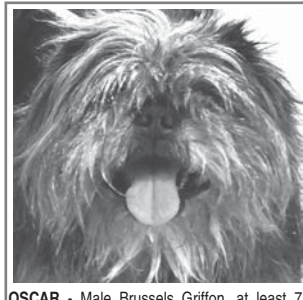
**MICAH** - 7 year old female Pointer mix. Good with some dogs. Great with kids.



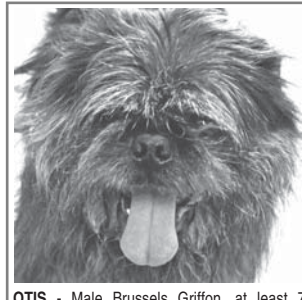
**ZEUS** - 1 year old male Shepherd/Lab mix. Good with some dogs, not cats. Best with older kids.



**PAP0** - 7 year old male Pit Bull mix. Friendly and lively. Adult home only.



**OSCAR** - Male Brussels Griffon, at least 7 years old. Happy nature, would make a great companion.



**OTIS** - Male Brussels Griffon, at least 7 years old. Happy nature, would make a great companion.



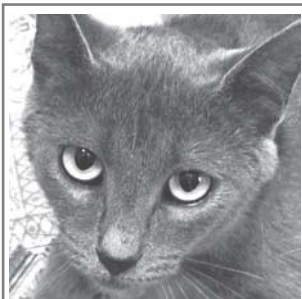
**SPARKY** - Male Cattle Dog/Husky mix, 55 lbs. High energy. Good with some calmer dogs, not cats or young kids.



**MASON** - 6 - 7 year old male Shepherd mix. Would like a quiet adult home. Loves going on outings. Good with some calmer dogs, not cats or small dogs.



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



**ADDISON** - Lovely 1 - 2 year old gray female. Very sweet and very shy.



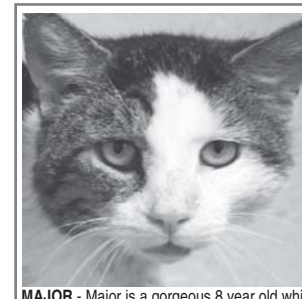
**SABRINA** - Pretty 1 year old black female.



**BASHFUL** - Lovely 3 year old black female.



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



**MAJOR** - Major is a gorgeous 8 year old white and tiger male. He came to the shelter in June 2017. He's friendly and has beautiful eyes.



**BRIDGET** - Lovely 1 year old female Tortie.



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## Rabies vaccination clinic

**Saturday, Aug. 12**  
**Rural Grove Fire Department,**  
**1192 Rt. 162, Rural Grove**  
**9 a.m. - noon**

New York State Public Health Law requires that all dogs, cats and domestic ferrets shall have initial vaccinations administered against rabies no later than four months of age and stay up to date with re-vaccinations. Re-vaccinations are required one year later and a booster shot every three years. It is important to have pets vaccinated in a timely manner in order for the pet to be considered protected against the virus. Pet owners should bring proof of their pet's last rabies vaccination. This helps the veterinarian determine

whether the pet will receive a one or three year vaccination; without it your pet will receive a one year vaccination only.

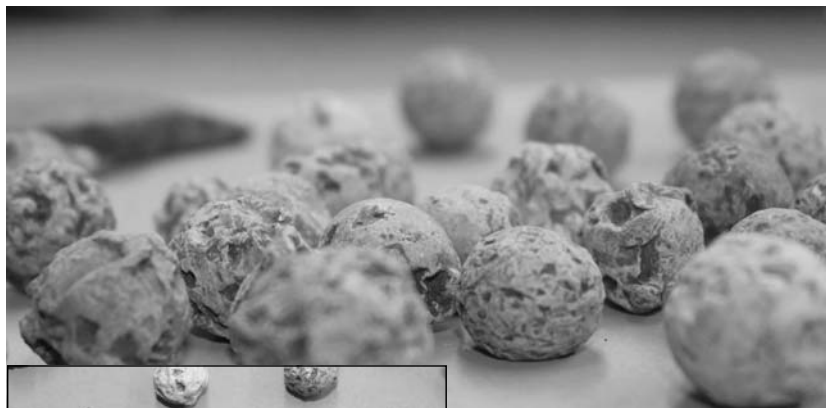
Veterinarian administration fee is \$10 per rabies vaccination. Only rabies vaccines were offered at the Aug. 1 clinic in Palatine Bridge but other vaccinations are available at the Rural Grove clinic.

To assure the safety of other pets and people; dogs must be leashed; cats and ferrets must be contained in a pet carrier or box when attending the rabies clinic.

For more information about rabies contact Montgomery County Public Health at 518-853-3531 Monday thru Friday 9 a.m. to 4 p.m. or your veterinarian.



## Whatchamacallits



I hope you'll permit me one more musket ball related Whatchamacallit.

These little guys were found in a farmer's field in Stone Arabia, NY; however, there is something peculiar about them.

The pockmarks visible on them are actually teeth marks. There have been many discoveries like these examples in areas where Revolutionary War or Colonial

battles occurred. There are opposing theories regarding who or what made the teeth marks.

At one time the prevailing thought was that the musket balls were either used to generate saliva during hot and humid marches (while rolling them around in one's mouth) or they were used during surgery for the wounded men to bite down on because of the lack of anesthesia — where it was thought the phrase "bite the bullet" originated.

This conundrum has generated heated discussion online over recent years on many forums.

Recently another theory has surfaced — that the chewed musket balls were actually marked by wild pigs as they were rooting around in the fields after the battles were over.

Supporting this new explanation was a discovery in the early twenty-teens in St. Leonard, MD (jefpat.org – Feb. 2013). Apparently a pig tooth, split in half, was found at one of the archaeological sites encompassed by the Jefferson Patterson Park & Museum. Embedded deeply into the crown was a foreign object, which based on x-rays is thought to be lead (it is a white metal).

I was told that it has been proven that our examples do in fact have human teeth marks on them, not those of animals, as they were found on the site of a fortification used during Colonial times.

So the debate continues.

One forum member said the phrase "bite the bullet" more likely originated from the act of biting off the end of the paper cartridges (containing projectile and powder) that were used to load the muskets.

**Do you have your own Whatchamacallit?**

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

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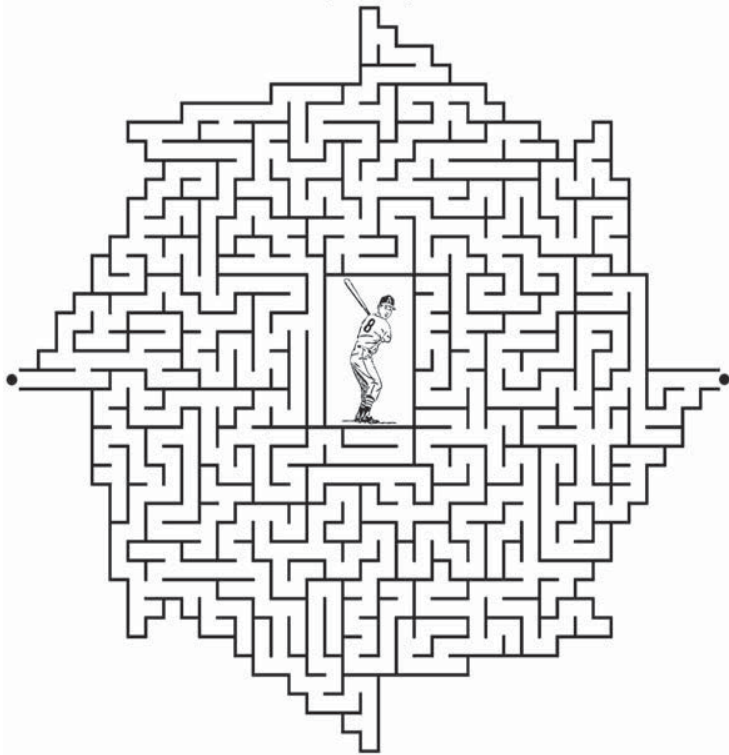
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# Mega Maze

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# Weekly SUDOKU

by Linda Thistle

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

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

## DIFFICULTY THIS WEEK: ♦♦

- ♦ Moderate
- ♦♦ Challenging
- ♦♦♦ HOO BOY!

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# King Crossword

## ACROSS

- 1 Several scenes
- 4 Track circuit
- 7 Root for
- 12 Feathery accessory
- 13 Actress Thurman
- 14 Sill
- 15 Branch
- 16 Joey and his parents?
- 18 Hi-tech SFX
- 19 Be philanthropic
- 20 Contraband measure
- 22 Author Brown
- 23 Got up
- 27 Vast expanse
- 29 Successful horticulturist
- 31 Upright
- 34 Pint fraction
- 35 Hitting sound
- 37 Plead
- 38 Gardener, at times
- 39 Hosp. section
- 41 Sharpen
- 45 Poe topic
- 47 Scale member
- 48 Dime portrait
- 52 Midafternoon, in a way
- 53 Trip around the world?
- 54 Lawyer's due
- 55 Superlative ending
- 56 Dams
- 57 Engine additive brand
- 58 Alternative to white
- 8 That girl
- 9 Tokyo's old name
- 10 Id counterpart
- 11 Scale members
- 17 Talent show prop
- 21 PBS curmudgeon
- 23 Coarse
- 24 Possess
- 25 Moment
- 26 Before
- 28 And the like (abbr.)
- 30 Fish eggs
- 31 Biblical verb suffix
- 32 Pi follower
- 33 Lamb's dam
- 36 Chicken —
- 37 Ammo unit
- 40 Staff leaders?
- 42 Wickerwork willow
- 43 Loud
- 44 Upper crust
- 45 Wagers
- 46 Pace
- 48 Tier
- 49 Raw rock
- 50 Sapporo shash
- 51 Round Table address

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# GRIN AND BEAR IT

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"Let's take the stupid questions first."



## STICKELERS

by Terry Stickels

If  $X = Y = 2Z$   
and  
X times Y times Z = 864,  
what is the value of Y?

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# Puzzles4Kids

by Helene Hovanec

## CODED RIDDLE

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

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

ABCDEFGHIJKLMNOPQRSTUVWXYZ

XIBU JT QVSQMF BOE WFSZ MPOH?

UIF HSBQF XBMM PG DIJOB.

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# Americanisms



"If there's a book you really want to read but it hasn't been written yet, then you must write it."  
— author Toni Morrison

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# HOCUS-FOCUS

BY HENRY BOLTINOFF



Find at least six differences in details between panels.



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Differences: 1. Fish is smaller. 2. Sleeve is shorter. 3. Net is moved. 4. Collar is smaller. 5. Boat number is missing. 6. Anchor rope is missing.

# MAGIC MAZE

REPEATED PAIR OF LETTERS

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

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

- Condone
- Flatboat
- Hotfoot
- Rattrap
- Confront
- Footnote
- Hotshot
- Wedged
- Edged
- Fragrant
- Hotspot
- Wonton
- Eraser
- Goldfield
- Onion

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# Amber Waves

by Dave T. Phipps



# LAFF-A-DAY



# Just Like Cats & Dogs

by Dave T. Phipps



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## Saturday August 5th

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## Studio North visits Arkell

Studio North which is located in Sharon Springs, led by instructor Betty Gavin-Singer, had their summer camp last week and treated us to a wonderful performance on Friday, July 14. Be-

tween a special dance to the movie "Hairspray" along with some acrobatics and dance interpretation, the dancers, ranging from three years experience to 10 years gave a wonderful performance.



Special dance to the movie "Hairspray."



Students performing acrobatics.



Dance interpretation.

Photos courtesy of Joan Cimino

## Master the wedding save-the-date

Many couples' weddings take more than a year to plan. Couples want all of the special people in their lives to witness their vows, and giving guests advance notice can ensure as many loved ones as possible attend the ceremony.

To be certain that guests have ample notice to clear their schedules, many couples now turn to save-the-date cards, which announce weddings well in advance of the actual wedding day.

Save-the-date cards once were reserved only for weddings that required travel or special circumstances, such as destination weddings. But such cards have now become commonplace for all weddings. That's because many people plan vacations or business trips anywhere from four to six months in advance. Busy people require plenty of notice to include this important date on their calendars, particularly when wedding dates fall during popular travel seasons or around the holidays.

Kleinfeld Bridal, a premiere New York bridal boutique, says that save-the-date cards are typically mailed six to eight months prior to the wedding, though some are sent as early as a year before the big day. Once a date and a location is secured, save-the-dates can be ordered and mailed.

Save-the-date cards require couples to assemble their guest lists well in advance of the wedding. The bridal resource The Knot notes that everyone who will get a wedding invitation should also receive a save-the-date card. There's no turning back once cards are sent, so couples will need to be certain everyone they want to attend is getting advanced notice.

It's acceptable to mail save-the-date cards even if some wedding day details are still up in the air. Guests really only need to know the date and location of the wedding. Couples also can use the save-the-date card to direct invitees to a wedding website where guests can learn the details of the wedding as they unfold.

RSVP information does

not need to be included on the save-the-date card.

Save-the-date cards are much less formal than invitations, so couples can have fun with them. They can showcase couples' clever personalities or funny quirks. Keep in mind it is in poor taste to mention gifts or registries

on save-the-date cards. There will be plenty of time to direct guests to registries later on.

Couples are increasingly turning to save-the-date cards when planning their weddings to make sure busy friends and family will have enough time to make plans to attend their weddings.



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## Treating lawns during drought or dry periods

"Drought" can be a four-letter word to many lawncare enthusiasts. Homeowners who put in the hours and hard work to create beautiful, lush lawns can see the fruits of all their labor gradually disappear when drought sets in. That can be both frustrating to homeowners and detrimental to long-term lawn health.

Treating lawns during drought or dry periods can be tricky, as some homeowners may be forced to adhere to water restrictions established by their local governments. Still, there are some ways to obey the law and still help lawns

withstand drought and dry periods.

- Postpone fertilizer applications. Fertilizers are designed to help grass grow, but growing grass needs water it won't have access to when water restrictions have been put in place. If a lawn needs to be fertilized during drought or dry periods, homeowners should consult with lawncare professionals, who may have experience applying fertilizer during drought. Professionals also may have access to more fertilizing products than homeowners will find at nearby lawn and garden centers.

- Pull weeds by hand instead of applying herbi-

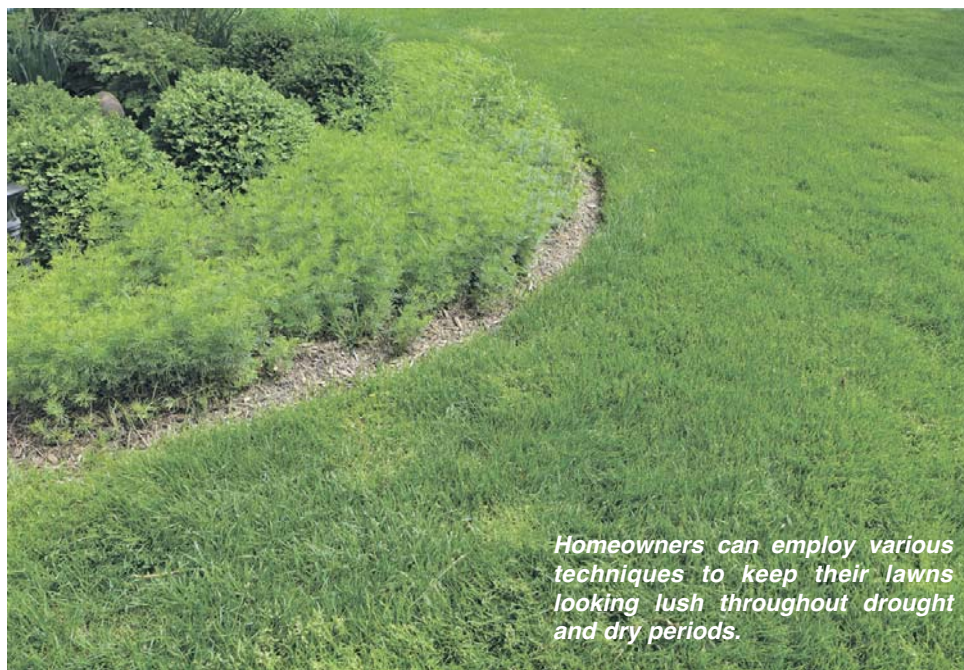
cides. Herbicides are substances used to destroy unwanted vegetation, such as weeds. When applied during droughts or dry periods, such products can make it harder for grass to overcome weeds. Instead of applying herbicides during drought or dry periods, pull weeds by hand. Doing so can address a weed problem without harming the grass.

- Water early. Water restrictions might not completely deny homeowners the right to water their lawns. Rather, such regulations restrict how much water homeowners can use to treat their lawns during drought or dry pe-

riods. Watering early, ideally between the hours of 4 a.m. and 8 a.m., ensures as little water as possible will be lost to evaporation and as much as possible will find its way onto the grass and into the soil. During periods of drought, temperatures tend to be at their highest in mid- to late-afternoon, so change automatic sprinkler timers if they are set to water during these hours.

- Adjust lawnmower blade height. Grass grows more slowly during drought or dry periods. As a result, homeowners won't need to mow as often during such times as they would when conditions are more favorable. But lawns may still need to be mowed during drought. When mowing, leave grass on the longer side. Mowing stresses grass, which is already under considerable stress during drought. By setting mower blades to cut no more than one-third of the leaf blade at a time, homeowners can encourage roots to grow deeper. Deep roots help the grass combat the effects of drought.

Drought and dry periods need not ruin homeowners' lush lawns. But lawn care enthusiasts will have to alter their lawn care routines when conditions are dry.



Homeowners can employ various techniques to keep their lawns looking lush throughout drought and dry periods.

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## Lyme Disease advisory

Montgomery County Public Health wants to remind everyone that Lyme disease is caused by the bite of a deer tick. You can reduce the likelihood of a tick bite by taking steps to protect yourself if you live in or visit areas with Lyme disease activity.

In tick infested areas, your best protection is to avoid contact with soil, leaf litter and vegetation. However, if you garden, hike, camp, hunt, work or otherwise spend time in the outdoors, you can still protect yourself:

- Wear light colored clothing with a tight weave to spot ticks easily;
- Wear enclosed shoes, long pants and a long sleeved shirt. Tuck pant legs into socks or boots

- and shirt into pants;
- Check clothes and any exposed skin frequently for ticks while outdoors;
- Consider using insect repellent (Follow appropriate precautions and product instructions when using these products);
- Stay on cleared, well traveled trails. Walk in the center of trails. Avoid dense woods and bushy areas;

- Avoid sitting directly on the ground or on stone walls;

- Keep long hair tied back, especially when gardening;

- Bathe or shower as soon as possible after going indoors (preferably within two hours) to wash off and more easily find ticks that may be on you; and

- Do a final, full body

tick check at the end of the day (also check children and pets), and remove ticks promptly.

Anyone who has been bitten by a tick should be watched closely for at least 30 days. Typical symptoms of Lyme disease include: fever, headache, fatigue, and a large, expanding skin rash that may have a bull's eye appearance. If left untreated, infection can spread to joints, the heart, and the nervous system. Anyone who develops a fever or a rash after being bitten by a tick or spending time in tick infested areas should seek prompt medical care. Most patients with Lyme disease can be treated successfully with a few weeks of antibi-

otics, especially if treated early.

Lyme disease prevention begins with recogniz-

ing the risks and taking action. For more information on Lyme disease, visit [www.cdc.gov/Lyme](http://www.cdc.gov/Lyme).

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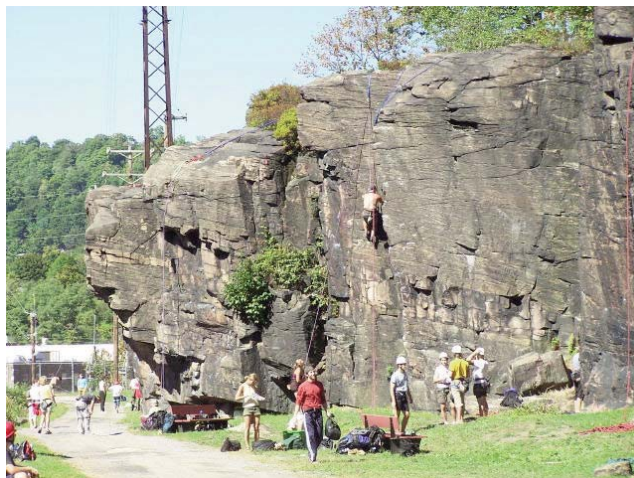
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## History comes to life aboard the Lois McCure schooner's 2017 Legacy Tour

by Elizabeth A. Tomlin

July 2017 commemorated 200 years since the groundbreaking of the Erie Canal in Rome, NY.

Celebrating the anniversary, the Lois McClure schooner embarked on the 2017 Legacy Tour and is stopping along the canal system at more than 35 communities, allowing folks the opportunity to venture aboard to tour the historic vessel and learn facts about the schooner, the canal system and the effect deforestation has had on communities.

Aboard the Lois McClure, crew nurture white oak and white pine seedlings provided by NYS DEC's Trees for Tributaries Program, which are distributed to visitors for planting in communities along the canal.

Crew member Len Ruth explained, "We're bringing these to each community to help bring back forests."

Crew members explain to visitors how deforestation caused "eroded soil, silted waterways, loss of habitat for fish and wildlife and the arrival of invasive species."

Christine and Lee Ferris of Montgomery County were among the hundreds touring the vessel.

"We both love the area's history," Ferris said. "[The crew] explained the plants on board were oak and pine, which were originally used to build the hull and mast."

Northern Forest trees were used to build thousands of wooden boats that traveled the canal system.

Ferris and her husband were impressed with the friendliness of the staff and the construction of the Lois McClure.

"They copied the steering mechanism from a wreck on the bottom of Lake Champlain," Ferris said. Ferris said she and her husband were impressed that the schooner was built to the exact measurements of the schooner recovered from the bottom of lake.

Crew members explained that the Lois McClure is an 1862 sailing freighter replica that traveled Lake Champlain, dropped her masts, then raised her centerboard to become a canal barge, able to be towed through the Champlain Canal and sail down the Hudson River to New York City.

"They were originally the 'trucks' of the hand-

dug Erie canal," remarked Ferris.

The schooner is owned and operated by the Lake Champlain Maritime Museum.

"What a beauty," remarked Laura Haggard. "I would rethink the pot-bellied wood burning stove, though."

Haggard said that anyone who is looking for a "fun way to spend a week on the water," the Lois McClure looks for volunteers every year. "And if you are looking to stay on the water for a longer period, they are in the market for a cook at the moment."

The 2017 Legacy Tour continues along the canal through Oct. 15. To access the schedule or for more information, visit [www.lcmm.org](http://www.lcmm.org).



2017 Legacy Tour of the Lois McClure is scheduled to reach more than 30 ports along the canal between July 1 and Oct. 15.

Photos by Elizabeth A. Tomlin



Captain Erick Tichonuk and crew member Len Ruth show the steering wheel, replicated to represent the original schooner.



Sue and John Ford try out the ice tongs in the cargo hold of the schooner.

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## Local dining spots foster community

Dining out is a great way to celebrate life's milestones or simply reconnect with friends and loved ones. Research firm NPD Group found that, by the end of 2015, restaurant visits by consumers increased by 700 million compared to just five years prior.

While chain restaurants invest heavily in advertising, independently owned restaurants do not have those same resources. Multi-unit chains also have more pull with suppliers and might be able to negotiate better deals, or can spread operational costs across various locations. Too often diners are not aware of the vast array of tasty, well-priced and artisanal foods awaiting them just down the street. But dining out at local eateries can be beneficial in various ways.

- **High-quality food:** Many local establishments have complete control over their suppliers and menus. As a result, they can be picky with regard to the vendors they use and the produce, meats, dairy, and other ingredients that they select. Many small, independently owned restaurants team up with local organic farmers and distributors to supply a farm-to-table experience that many diners now enjoy.

- **Freedom of experimentation:** Although chain restaurants may have to meet approval from administrative boards and marketing departments before they can introduce new fare, independently owned restaurants can let their diners decide

which foods remain on the menu and even adapt to community trends. Local restaurants may take pride in serving cultural or regional foods.

- **Ability to customize:** Independently owned restaurants may be more amenable to adapting recipes or making substitutions to meet diners' requests. Skilled local chefs can think on the fly and modify recipes, which may not always be possible in chain establishments.

- **Crowd control:** Local restaurants tend to be smaller and more intimate than many chain restaurants. This can translate into a calm dining experience. When crowds are small, the noise level inside the restaurant may be muted and service may be fast because there aren't as many tables to serve. Furthermore, local establishments, although concerned about making a profit, may be less worried about table turnover rate, preferring to let diners linger if it means repeat business.

- **Familiar faces:** Some diners enjoy being a "regular" at their favorite local restaurants. Local dining spots also become gathering locations for residents in the know, instead of passing-through tourists or commuters.

Much can be said about the advantages of patronizing local eateries. Men and women who want unique dining experiences can give local, independently owned establishments a try.



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by Keith Roach, M.D.

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Answer: Pretty much whenever I get the question, "Can medications cause this?" the answer is "yes." In your case, it's very clear that some medications cause unusual dreams in many people who take them. Antibiotics, antidepressants, blood pressure medications and even sleeping medications can cause remarkable dreams. Some people hate this side effect; others enjoy it. Knowing that medications could be causing them often is a source of relief.

I would caution you not to stop your medications suddenly or without talking to your doctor. You should go over your list of medicines and try to discover which are the most likely to be the source. Sometimes, a medicine can be stopped if the dreams are very bothersome.

Dear Dr. Roach: I am 73 years old, with osteoporosis and scoliosis. Can scoliosis be corrected? — W.E.W.

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## Rx for orphan Walrus calf: touch, massage, cuddle, repeat

by Dan Joling, Associated Press

ANCHORAGE, ALASKA — Everybody needs a shoulder to lean on now and then. A walrus calf at the Alaska SeaLife Center in Seward, Alaska, is getting one 24 hours a day.

Trained staff members, working in pairs, are touching, massaging and cuddling a calf all day and all night as part of its recuperation. The calf, estimated to be about six weeks old, was found last month without its mother several miles outside Nome.

Walrus are highly social and spend two years with their mothers, said Jennifer Gibbins, marketing and communications director for the center.

"They need constant contact," Gibbins said. "Part of the caregiving is providing that constant contact and tactile interaction."

The calf was spotted in mid-June on the deck of a mining barge. The walrus was still on the barge the next morning and the barge crew summoned

wildlife experts.

The SeaLife Center is dedicated to marine research and education and features a public aquarium. It's the only facility in Alaska that holds a permit for marine mammal rescue and rehabilitation.

When the calf reached Seward on June 17, it weighed 120-pounds and was extremely lethargic. "He was severely dehydrated," Gibbins said. "That was really the first concern."

The calf initially was fed with a tube down its throat that sent food directly to the stomach. It was considered a hopeful sign when the animal began bottle feeding about a week later.

The calf now sucks down up to a liter of formula seven times a day. As the calf rehydrated and recuperated, he became more active, curious and plump. He now weighs 143-pounds. "That's a pretty dramatic change in a short time," Gibbins said.

The cuddling is critical, Gibbins said.

"One of the unique things about walrus is that there is a very high level of maternal investment with a calf," she said. "They are with their moms for two years in the wild." Twenty staff members have been trained to be with the little guy. He leans on them and sometimes lies on them. Sometimes he sucks their arms. Gibbins calls it nursing behavior.

"An infant human might be sucking on your fingers. That's what they're doing," she said.

Walrus have practical reasons for refined touching. They use their hundreds of short, highly sensitive whiskers to search for clams and other seafood on the ocean floor, according to the Alaska Department of Fish and Game.

A sea otter, ringed seal and two harbor seals also are receiving care. Most of the center's rehabbed animals return to the wild but the young wal-

rus won't be.

"We can care for this calf. We can take care of its health. We can give it some good social interaction. But we cannot teach that animal how to be an animal in the wild," Gibbins said. "That's why they're non-releasable."

No decision has been

made on placement. The SeaLife Center will determine what facility can give it the best veterinary and social care. "This walrus needs to be with other walrus," she said. The center expects to house the animal through summer and into the fall.

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- Work mornings. Work afternoons. Work both.
- We're flexible & willing to work with you.

Must have clean driver's license. Must be fingerprinted to be screened by DMV & FBI. Must pass pre-employment & random drug & alcohol tests. Must pass annual 19A physical & pass NYSED physical performance test. Must provide written references vouching for your moral character & reliability.

Call Harold Walker at 673-6348 for an interview appointment and start the application process.

You'll look good in YELLOW!

**Pride of American Agriculture**

**CELEBRATING FONDA FAIR 176th ANNIVERSARY**

**AUG. 30<sup>TH</sup> thru SEPT. 4<sup>TH</sup>**

**LIMITED TIME PRE-SALE \$27 MEGA PASS**

Available until Tuesday, August 29th  
Includes Admission Any One Day and All-Day Wristband!  
Get Yours Now at [FondaFair.com](http://FondaFair.com)

**SEE FREE SHOWS DAILY!**

- Little Ray's Reptile Zoo and 'Strolling Dinosaur' and 'Nature's Ninjas'
- Rosaire's Royal Racers Racing Pigs
- K9's In Flight Dog Frisbee & Dock Diving Show
- Gizmo D. Robot

**LIVE ENTERTAINMENT**

- Elvis Impersonator Billy McGrath
- Amped Up Band
- The Fulton Chain Gang
- Big Sky Country
- Fritz's Polka Band
- Skeeter Creek Band
- Dusk till Dawn
- Kevin Richards Line Dancing
- DJ Kwazy Tunes

**Download our FREE FONDA FAIR APP**  
Get instant updates & notifications LIVE during the fair!

**BEFORE THE FAIR AUGUST 26<sup>th</sup>**

Annual Miss Fonda Fair Pageant Saturday, August 26th @ 3:00 PM  
Peaceful Country Band

**PRE-FAIR DANCE 7PM-11PM**

**\$25 UNLIMITED RIDE WRISTBAND AVAILABLE DAILY!**

**Wednesday, August 30<sup>th</sup>**  
FAIR OPENING DAY  
MIDWAY OPENS AT 1PM  
7:00pm NYTPA Modified Tractor Pull (27)  
ALL DAY  
REDUCED ADMISSION For Senior Citizens  
FREE ADMISSION For Children 14 & Under  
Children's Day Bicycle Drawing Tickets will be available at all gates.

**Thursday, August 31<sup>st</sup>**  
7:00pm Demolition Derby—First Timers & Figure 8 (27)  
Sponsored by Colonial Overhead Doors  
Rodeo (20)

**Friday, September 1<sup>st</sup>**  
MIDNIGHT MADNESS  
7:00pm 4-Wheel Drive Outlaw Gas Truck Pull (27)  
ALL DAY  
REDUCED ADMISSION For Senior Citizens  
FREE ADMISSION For Children 14 & Under  
Children's Day Bicycle Drawing Tickets will be available at all gates.

**Saturday, September 2<sup>nd</sup>**  
6:00pm NEW THIS YEAR!  
Monster Trucks & Motorcycle Stunts (27)  
**FIREWORKS AT DARK**

**Sunday, September 3<sup>rd</sup>**  
11:00am 4<sup>th</sup> Annual Convoy for a Cause Parade and Show & Shine (27)  
Sponsored by South Insurance Agency  
7:00pm Semi & 4-Wheel Diesel Truck Pulls (27)

**Monday, September 4<sup>th</sup>**  
**FREE GATE ENTRY UNTIL NOON**  
6:00pm Demolition Derby – Small Car & Grand Slam (27)  
ALL DAY  
FIREMAN & MILITARY WITH PROPER ID GET IN FREE!

**FONDA, NY ROUTE 30A NYS THRUWAY EXIT 28**

**FondaFair.com**

**CARNIVAL MIDWAY BY COLEMAN BROS SHOWS**

No Dogs Allowed. All Events/Attractions are Subject to Change Without Notice.





# Church Directory



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

**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

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

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

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

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

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

**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 Ogen, Rector*  
churchgood@frontier.com

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

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

**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.

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

**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

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

**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

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

**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.

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

**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

**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

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

**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

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

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

**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

**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

**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

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

**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

**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

**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*

**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*

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

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

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

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

**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

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

**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"

**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

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

**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

**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

**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

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

**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

**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

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

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

**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

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

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

**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

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

**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

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

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

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

**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

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

**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

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

**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

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

**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.

**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 PENNSAVER

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

### AUG

**Arkell Center Programs** for ALL AREA Seniors during August 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:** 9-10 am. A Core

Strength & Stability Class in the basement. \$5 donation. Instructor Sharon Charles. For more information call 673-4408.

**Tuesdays:** 10-11 am. Tai Chi Workshop. Sponsored by Mont. County OFFA. Earl O'Bryon Instructor.

**Tuesdays:** 11:10 am-12:10 pm. Intermediate Tai Chi Workshop. Sponsored by Mont. County OFFA. Earl O'Bryon Instructor.

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

**Wednesdays:** 2-2:25 pm. Chair Yoga with instructor Patty Pietrowicz. Free through the summer in the Gallery.

**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

in the Gallery. \$10 fee.

### **SIGN UP FOR OUR NEXT DEFENSIVE DRIVING CLASS AUG. 15.**

Call 673-4408 for information on any programs.

### **COMING SEP. 19: LAKE GEORGE STEAMBOAT CRUISE.**

Board Saint Luncheon Cruise at 10:30 am for 11 am sail, 2 pm return to dock. Leave Dutchtown Plaza 9 am return 5pm. \$36-Members & \$41 non-members. Reserve 673-5588 no later than Aug. 14.

### **MEETINGS**

• No meeting in August: Canajoharie/Pal. Br. Chamber of Commerce.

### **AUG 5**

### **The Herkimer County Historical Society and the 1834 Herkimer County Jail at the Historic Four Corners Tours**

Herkimer. 10 am-3 pm. For more information call the

Herkimer County Historical Society at 315-866-6413.

### **AUG 6**

### **Not Just for Kids Storytelling Series**

Schoharie Crossing State Historic Site. Artist Elizabeth Ellis attending. For more information call the Visitor Center at 518-829-7516, email SchoharieCrossing@parks.ny.gov or visit our Facebook page Schoharie Crossing State Historic Site.

### **AUG 12**

### **The Village of Ames Museum**

611 Latimer Hill Road, Ames. Open for tours 9 am-3 pm. Registering vendors and 5K runners for Sept. 16 festival. Vendor space is free. 518-673-5820. For more information visit [www.amesmuseum.weebly.com](http://www.amesmuseum.weebly.com).

### **AUG 13**

### **Heiser Family Reunion**

Glimmerglass State Park.

Noon.

### **Not Just for Kids Storytelling Series**

Schoharie Crossing State Historic Site. Artist Peter Cook attending. For more information call the Visitor Center at 518-829-7516, email SchoharieCrossing@parks.ny.gov or visit our Facebook page Schoharie Crossing State Historic Site.

### **AUG 20**

### **Not Just for Kids Storytelling Series**

Schoharie Crossing State Historic Site. Artist Michael Reno Harrell attending. For more information call the Visitor Center at 518-829-7516, email SchoharieCrossing@parks.ny.gov or visit our Facebook page Schoharie Crossing State Historic Site.

### **AUG 27**

### **Not Just for Kids Storytelling Series**

Schoharie Crossing State Historic Site. Artist Joe Bruchac attending. For more information call the Visitor Center at 518-829-7516, email SchoharieCrossing@parks.ny.gov or visit our Facebook page Schoharie Crossing State Historic Site.

### **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.

### **SEP 10**

### **Not Just for Kids Storytelling Series**

Schoharie Crossing State Historic Site. Artist Becky Holder will be attending. For more information call the Visitor Center at

## Proud Gift Sponsors of The Ayres Memorial Animal Shelter Golf Tournament We Thank You!

### Gift Certificates:

Ace Hardware - Palatine Bridge  
Fort Plain Animal Hospital  
Fort Plain Florist  
Gino's Restaurant  
Picture Perfect  
Raidancer  
Ruby & Quiri  
Shults Auto Center  
Sunnycrest Orchard  
The Sportsman's Den  
The Table Restaurant  
Ty Alexander  
Venice @ 22

### Gifts:

Brotherhood Antiques & Country Store  
Elizabeth Wilson  
Helen Krutz  
John & Jeanne Devalve  
Kelly's Korner Kuts  
McDonald's  
M'Lady Shoppe  
Palatine Valley Dairy  
Randall Implement  
Randi Lamphere  
Shults Agency  
True Value

### Corporate Sponsors:

Arkell Hall Foundation  
Dr. Tom Armitstead  
Mike Amato, Sheriff  
Geesler's Plumbing & Electric  
Houghtaling & Smith  
Funeral Home  
Hudson River Tractor Company  
Valley View Realty  
Hill Top Tire  
Vineyard's Choice Country Property  
CCM Transmission  
Lenz & Betz Funeral Home  
Mid-Vale Vet Clinic  
Nancy Persse Langdon - State Farm  
Patriot Federal Bank  
Richard Euler Realty  
The Tire Shop  
Tri-Valley Crop Center  
MacKenzie & Tallent  
McDonald's  
Treiber Nissan - Bert Sowyc

### Putting Green Competition

#### Sponsor:

Richard Euler Realty

#### Breakfast Sponsor:

McFee Memorials  
& Corporate Sponsors

### Tee Sign Sponsors:

Arkell Hall Foundation  
Ayres Memorial Animal Shelter  
Brotherhood Antiques  
& Country Store  
Canajoharie Golf & Country Club  
Charles Tallent Law  
Christmans Cycle Sales  
Day Scarafile & Read Inc. Tax Service  
Dr. Robert Keba  
Dr. Tom Armitstead  
Flint Liquors  
Fort Plain Florist  
Geesler's Plumbing & Electric  
Gina's Mane Attraction  
Healing Jewel of Massage  
Hill Top Tire  
Houghtaling & Smith Funeral Home  
Hudson River Tractor Co.  
Iroquois Lanes  
Jeff Smith  
Kirkpatrick Law Firm  
Lenz & Betz Funeral Home  
Lili O'Day Gardens  
McDonald's  
McFee Memorials  
Mid-Vale Vet Clinic  
Midway Body Shop  
M'Lady Shoppe  
Mohawk Valley Realty  
Mohawk Valley Tire Co.  
Nancy Persse Langdon - State Farm Ins.  
NBT Bank  
Palatine Nursing Home  
Papa Joes Pizzeria  
Performance Therapy and Fitness

Perth Dental Office  
Richard Euler Realty  
Ruby & Quiri  
Sheila's Hair Salon  
Shults Auto Center  
Spraker Hill Chiropractic  
The Church of The Good Shepherd  
The Table Restaurant  
The Tire Shop  
Treiber Nissan - Bert Sowyc  
Treasure Hill Orchard  
Tri-Valley Crop Center  
Upper Catskill String Quartet  
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Winner's Circle  
Wrath of Grapes  
Roy Dimond

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1st Place Ralph Spina**

**2nd Place  
Carol Shineman**

**Chipping Contest  
We had a tie  
1st Place  
Linda Kolnick  
Ralph Spina**

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## Now here's a tip

by JoAnn Derson

• "To loosen grime in the shower, run the shower hot for a few minutes and then use a cleaner. The heat and steam make it easier to clean. Or you can clean up the shower just before you clean up yourself." — T.G. in Texas

• When moving, pack a suitcase or two with essentials for a few days: toiletries, clothing, medicines, etc. This way, the pressure is off to set everything up right away.

• "To make sure you don't get any slipped stitches when you're interrupted while knitting or crocheting, just clip the work at the needle with a clothespin. It stays put, and you can pick it right back up after you are done taking a break." — C.C. in Arkansas

• If you use cold water to clean all of your clothes, you can save about \$40 a year in electricity costs. Your clothes will last longer, as well. And consider a clothesline for air drying items like towels and sheets on nice days. That saves electricity too.

• Be sure to get and check references for any home service professional you hire. Get estimates in writing and make sure the estimates list what is included — and what is not.

• "My three year old wants to help with EVERYTHING these days, so when I clean house, I give her a spray bottle with plain water and a large, clean cloth. She's responsible for 'cleaning' the sliding glass door, which she does very well and safely. I also have her dust shelves and fold washcloths." — R.V. in Arizona

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# Calendar of events

518-829-7516, email SchoharieCrossing@parks.ny.gov or visit our Facebook page Schoharie Crossing State Historic Site.

### SEP 16

#### The Village of Ames Museum Summers End Celebration

611 Latimer Hill Road, Ames. 9 am-3 pm. 5K race, vendors, historic displays, food, games. 5K race begins at 9 am. For more information visit [www.amesmuseum.weebly.com](http://www.amesmuseum.weebly.com).

### OCT 14

#### The Village of Ames Museum

611 Latimer Hill Road, Ames. Open for tours 9 am-3 pm. Enjoy a museum scavenger hunt. One for adults and one for children. For more information visit [www.amesmuseum.weebly.com](http://www.amesmuseum.weebly.com).

### NOV 4

#### The Village of Ames Museum

611 Latimer Hill Road, Ames. Open for tours 9 am-3 pm. The museum will close for the season at 3 pm. For more information visit [www.amesmuseum.weebly.com](http://www.amesmuseum.weebly.com).

### 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).

### DEC 6

#### The Village of Ames Museum

611 Latimer Hill Road, Ames. Village of Ames tree lighting celebration in front of the museum 6:30 pm. Refreshments to follow at the fire station.

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Answer

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

### Puzzles4Kids

Answer

What is purple and very long?

The grape wall of China.



REPEATED PAIR OF LETTERS



Sticklers Answer

Since X = Y:

- 1) Since  $Z = Y/2$ , we can rewrite  $Y^3 = 864$
- 2)  $Y^3 = 1728$
- 3)  $Y = 12$
- 4) So both X and Y = 12

### King Crossword

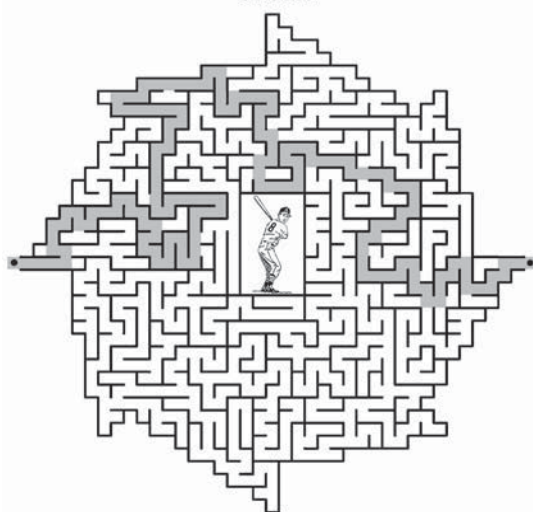
Answers

Solution time: 27 mins.

ACT	LAP	CHEER
BOA	UMA	LEDGE
ARM	KANGAROO	S
CGI	ENDOW	
KILO	DAN	ROSE
	SEA	GROWER
ERECT		OUNCE
THWACK	BEG	
HOER	ICU	HONE
	BELLS	SOL
ROOSEVELT	III	
ORBIT	FEE	EST
WEIRS	STP	RYE

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## Paw's Corner: What's the best dog for small apartments?

by Sam Mazzotta

**Dear Paw's Corner:** My apartment building doesn't allow dogs or cats, but I just found out from a neighbor (who was walking her cat outside) that the management does allow "therapy" pets or companion animals, with a doctor's letter. What kind of dog is best for a small apartment, though? Sign me — Not a Cat Person

**Dear Not a Cat Person:** There are a number of dog breeds you might consider for a companion pet, and I'm glad you're taking the size of your apartment into consideration. Once you have the doctor's let-

ter and management approval, take some extra time — plenty of it — to consider what kind of

companion animal you would like to make part of your family.

A search online for small

and medium sized breeds will give you a good overview of the different traits of each breed. Basenjis, for example, don't bark — which is great if you don't want to annoy your neighbors — but also are energetic and playful. Pomeranians and Chihuahuas can be big

barkers and even somewhat aggressive. Bulldogs are impressive, but can suffer from specific health problems.

Then of course, you can (and I hope you will) look at adopting a dog from your local shelter, whether purebred or a mutt.

Dogs take quite a bit

more attention and training than cats, of course. While they can make great companion pets, they will need daily walking and behavior training. Because they'll likely spend more time indoors than outdoors, you'll need to monitor their diet and make sure they get enough exercise.

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# Drums Along the Mohawk's wedding of Gil and Lana celebrates third year of re-enactment

by Elizabeth A. Tomlin  
 Palatine Church and the 1747 Nellis Tavern opened their doors on July 22, to host the wedding and reception of "Gil and Lana Borst Martin," portrayed by re-enactors Ness Stark and Dave DeFazio.

"The Drums Along the Mohawk, Wedding of Gil and Lana, is in its third year," commented Norman Bollen, President of Mohawk Country, Inc.

"Our mission has been not only to protect and preserve our historic sites, but to promote them nationally in order to attract tourist dollars to our area," said Bollen. "The event is supported by colonial re-enactors from the Living History Alliance and members of the Fort Plain Museum, Fort Klock Historic Restoration, Nellis Tavern and the historic Palatine Church."

Bollen explained that Mohawk Valley's colonial



Steve Mihal and John Case waited patiently with carriage horse, Scotty, to transport the wedding party.

Photo by Elizabeth A. Tomlin

## All things automotive

history is nationally recognized for its contribution to the founding of the U.S.

"As such, heritage tourists want to come here and learn more about it. It is important to get this message out to our local supporters and encourage everyone to get behind this effort."

The wedding ceremony is taken from Walter Edmonds' 1936 classic, fictitious American Revolutionary War novel, 'Drums Along the Mohawk.'

The novel, a drama, depicts the Palatine Church area, known as Fox's Mills in the 18th century, as the fictional home of Lana Borst's family.

Ness Stark, who portrayed Lana Borst in the wedding re-enactment, says she enjoys playing the part of Lana.

"It's a lot of fun!" remarked Stark enthusiastically. "And the community really enjoys it! It's great that they get to connect to their heritage. People learn about history while they have a good time!"

DeFazio agrees wholeheartedly. "We're fortunate to have such interesting early American history," DeFazio said. "It's great to be able to share that local history."

"I am getting married in real life three weeks from today," DeFazio announced, explaining that he had actually met the young lady on an evening of the 'Gil and Lana Borst Martin' wedding two years ago.

At the reception, period music was provided by Ron Burch, Olof Jansson

DRUMS 27



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# All things automotive

**DRUMS** from 26

and Carle Kopecky.

"A beautiful 2-layer wedding cake from a period recipe, was baked by Leshia Dolan and decorated with fresh flowers,"

commented Sandy Nellis Lane, board member at 1747 Nellis Tavern. "The newly stenciled east room was a fine setting for music and some dancing." Lane reported that

stenciling is currently being restored on the second floor as well.

"A fundraiser for this restoration will be held at Saltsman's Hotel on Sunday, August 20, and another at The Table on Sunday, November 5. Tickets are available from Board members."

Bollen reports that there are more colonial era historic sites in Montgomery County than any

other county in New York State.

"Recently Mohawk Country incorporated as a not-for-profit organization, and will be working to raise money to support its preservation objectives," said Bollen. "Our historic site membership continues to grow and we expect the program to soon expand into neighboring counties."



John Reheuser, as father of the bride, and Jeff Tew, as Rev. Daniel Gros, look on as bride, Ness Stark, and groom, Dave DeFazio exchange their vows.



Re-enactors Norm Bollen, Sandy Lane, Lisa Emden, Bob Metzger, Ness Stark and Dave DeFazio celebrated at the 1747 Nellis Tavern during the reception.

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— Maurice Switzer

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# August 15-20, 2017

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### TUESDAY, AUGUST 15th

- 3:00 pm - Opening Ceremonies - Memorial Park
- 4:00 pm - Gates Officially Open
- 4:00 pm - “Sports Challenge”
- 5:30 pm - Small Animal Judging
- 6:30 pm - “Jr. Miss, Little Mister, Little Miss Pageants”
- 8:30 pm - “Princess, Prince, & Queen Pageants”
- 10:30 pm. - Fireworks



### FRIDAY, AUGUST 18th

- 3:00 pm. - “Children’s Pedal Tractor Pull”
- 5:00 pm. - “Children’s Pedal Tractor Pull”
- 7:00 pm. - “Demolition Derby”
- 7:30 pm. & 9:30 pm. - “The Beadle Brothers” (Country)

### WEDNESDAY, AUGUST 16th

- 9:30 am. - Youth & Open Colored Dairy Breed Show
- 10:00 am. - 4:00 P.M. Children’s Day (Rides open at noon) -  
½ Price for Adults & Seniors till 4:00 P.M.
- 11:00 am. - 2:00 P.M. - Senior Bingo
- 5:00 pm. - Kiddie Firematics
- 6:00 pm. - BrookField Garden Tractor Pull
- 7:30 pm. & 9:30 pm. - “Shania Twin”

### SATURDAY, AUGUST 19th

- 9:00 am. - “Open & Youth Horse Show”
- 10:00 am. - “Youth & Open Goat Show
- 11:00 am. - “Soccer Kick”
- 1:00 pm.- “Talent Show”
- 4:00 pm. - “Children’s Rodeo”
- 6:00 pm. - “4 Wheel Drive Truck Pull”
- 7:30 pm. & 9:30 pm. - “Swamp Drivers”

### THURSDAY, AUGUST 17th

- 9:30 am. - “Youth & Open Beef Show”  
followed by “Meat Goat Show”
- 10:00 am. - 4:00 pm. “Children’s Day” ( Rides open at noon)
- 1:00 pm.- “ICE CREAM GIVEAWAY”
- 5:00 pm. - “Youth & Open Sheep Show”
- 5:00 pm. - “Kiddie Firematics”
- 7:00 pm. - “Demolition Derby with Vans and Trucks”
- 7:30 pm. & 9:30 pm. - Voice Finalist “Jake Worthington” (Country)

### SUNDAY, AUGUST 20th

- 9:00 am. - “Open & Youth GymKana Horse Show”
- 11:00 am. - “Tractor Pull”
- 11:00 am. - “Hoop Shoot”
- 1:00 pm. - “Bug Country Showdown” - followed by “Grit-N-Grace Band” (country)
- 1:00 pm. - “Milking Contest”
- 3:00 pm. - “Farmyard Olympics”
- 4:00 pm. - “Children’s Rodeo”
- 6:00 pm. - “Children’s Power Wheel Demo”
- Following Showdown until 5:00pm. - “Grit-N-Grace Band” (Country)

### FRIDAY, AUGUST 18th

- 9:30 am. - “Youth & Open Holstien”
- 11:00 am. - 2:00 pm. “Agricultural Scavenger Hunt”

#### ADMISSION:

- ADULTS (over 12) ----- \$10.00
- CHILDREN 5 - 12 ----- \$ 3.00
- CHILDREN UNDER 5 FREE

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- or Wednesday AUGUST 16th - 6:00p.m. - 10:00p.m.
- or Thursday AUGUST 17th - 12:00p.m. - 4:00p.m.
- or Sunday AUGUST 20st - 12:00p.m. - 6:00p.m.

**Childrens Days** (Children 11 & under Admitted Free / Rides open at Noon )

- Wednesday AUGUST 16th - 10.00a.m. - 4:00p.m
- Thursday AUGUST 17th - 10:00a.m. - 4:00p.m.

**SENIOR CITIZEN / ADULT DAY** ( Half Price Admission for all Adults )  
WEDNESDAY AUGUST 16th - 10.00a.m. - 4:00p.m.





# REAL ESTATE GUIDE

Supplement to the Original Valley Pennysaver

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August 2017



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106 Wesskum Woods Rd.,  
Town Of Johnstown



Get in now to see this beautified ranch on the outskirts of town. Many, many upgrades in the last 18 months including kitchen, yard & living room. 3 bedrooms, 2 full baths. Basement is framed for additional living space. **\$192,000**

115 Bertrand Rd.  
Town Of Mayfield



Sweet cottage with guest house directly across the private, dead end road to the Great Sacandaga Lake! Shared 30 ft lake permit. Cottage has 3 bedrooms, guest house is a great rental! **\$199,900**

2784 State Hwy 10, Caroga Lake



Beautiful contemporary in the Adirondack Mtns on 20 acres and close to ski area, lakes, hiking, hunting & snowshoe trail. Every modern feature included plus an amazing floor to ceiling stone fireplace. 4 beds, 3 baths w/ master suite & laundry on first floor. **\$299,900**

12 Wooster St., Gloversville



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1361 Midline Rd., Town of Amsterdam



Nice 4 bedroom, 2 full bath home in the township. Awesome location, close to shopping, thruway exit, schools and hospitals. Brand new septic, city water, newer furnace, plumbing & electric. **\$139,900**

39 W. Main St., Mayfield



Come see this wonderful village home, located just minutes from the Great Sacandaga Lake and the Adirondack Mountains! Extensive renovations have just been completed, making this 3 bedroom, 1.5 bath a **NEW PRICE \$169,900**

44 East Boulevard, Gloversville



This great Gloversville home is close to the elementary school and shopping. The gleaming new kitchen has top of the line appliances and adorable breakfast nook. You'll have to take a look if you want to see the other awesome upgrades! **\$149,900**

61 East Blvd., Gloversville



Having a hard time finding a spacious ranch? Look no further... first floor living with extra room in the lower level for man cave or grandkids! Large living room, spacious dining room and sun room. Attached garage and cute yard...priced to sell at **\$114,900**

18 Woodward Ave., Gloversville



Offering a modern 3 bedroom, 2 bath home in the east end of Gloversville. This home has a newer kitchen, 2 bedrooms and a large bathroom with adjacent laundry room on the main floor. 2nd level has a wonderful master suite. Come take a look... **\$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. **\$69,900**

13 E. Eighth Ave., Gloversville



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47 Steele Ave., Gloversville



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25 Division St., Gloversville



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60 Fifth Ave., Gloversville



Most new cars cost \$35,000...not many houses EXCEPT this one! Great investment property comes turnkey with tenants or great for owner occupied for those on a budget. **\$35,000**

58 Prospect Ave., Gloversville



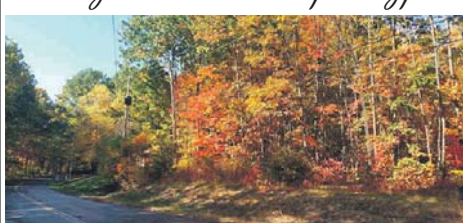
Great investment or affordable owner occupied. Large kitchen, dining room & living room plus 1/2 bath on first floor. 4 bedrooms and full bath on 2nd floor. **REDUCED \$38,900**

145 N. Arlington Ave., Gloversville



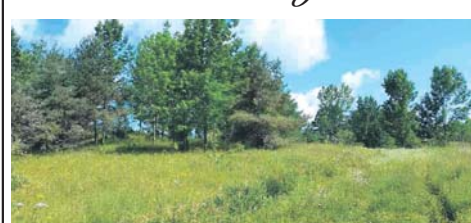
Fully rented 2 family investment property. Separate utilities, off street parking...will make you money at this price... **\$26,900**

306 Progress Rd, Town of Mayfield



Building lot in the Broadalbin-Perth School District with 150 ft. of frontage. Just 1 mile from St. Hwy. 29, with easy access to Saratoga, NYS Thruway. Wonderful country setting...close to all amenities. **REDUCED \$24,900**

Old State Rd., Johnstown



2 adjoining building lots being sold as one for a total of 6 acres with access from St Hwy 29 or Old State Rd. Close to city amenities, NYS Thruway. **\$39,900**

Donje Lane, Town of Mayfield



10 building lots available in a gorgeous Adirondack setting. 1/2 acre to 1 1/2 acres with options to purchase multiple lots. **STARTING AT \$19,900**





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**New Camp Listing \$59,900**  
**130 Scott Rd, Caroga Lake**



Cute 2 BDRM Camp that fits 5 beds, seller is looking to sell fully furnished including a heavy duty wood stove & enjoy E. Caroga Lake Association Beach Rights for about \$70.00 per year.

**NEW LISTING \$249,000**  
**281 South Line Rd, Galway, NY**



Nice 3 BDRM ranch w/a HUGE 2+ car garage, work shop/bonus room above it, finished basement, screened in front porch, deck, patio, covered hot tub area, NICE Kitchen, open concept, soapstone wood stove. Annual taxes NO exemptions \$3,090, & 1.02 +/- acres.

**REDUCED \$280,000**  
**552 St Hwy 161, T/O Florida**



One Amazing & Beautiful 3BR, 2.5 bath home situated on 9.9+/- acres with a gorgeous view, large 2 car garage & full basement.

**NEW LISTING \$34,000**  
**50 Woodside Ave, Gloversville**



3BDRMS, 1 full bath, in-ground pool w/ newer pool pump & liner. Some newer windows, newer natural gas furnace, hardwood under the carpets & taxes around \$2,000 annually w/No exemptions. YOU CANNOT RENT FOR THIS!

**New Listing 95 +/- Acres**  
**ONLY \$64,900**



49.6 +/- acres in Town of Johnstown & 45.5 +/- acres in the City of Gloversville that connect to each other, offers lots of road frontage & seller will consider owner financing with 30% down. Call for more details

**REDUCED \$189,900**  
**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!

**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

**REDUCED \$75,000**  
**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.

**REDUCED \$315,000**  
**530 Sager Rd, Town of Florida**



This is one very unique & very nice, custom built home w/a large master suite downstairs, 3 bedrooms upstairs, 2.5 baths and one ridiculously huge and beautiful living room that is post & beam style w/a cathedral ceiling. This home is nothing short of beautiful, situated in a quiet country setting on 2.8+/- acres w/a HUGE 3 car garage & RV/carport. Minutes to the Thruway for an easy commute.

**New Listing \$125,000**  
**211 S. Perry St., Johnstown**



Looking for lots of space? We have a fully remodeled 5 BDRM, 3 full bath home that also has 3 finished bonus rooms in the attic. NICE, NEW & HUGE STYLISH KITCHEN TOO! Priced to sell!

**New at \$89,900**  
**6 Montgomery Terrace St. Ext., Fonda**



A very nice & spacious remodeled 2 family home w/a fenced yard & 1 car garage. Lower unit offers a HUGE kitchen & 2 bedrooms w/a new bath. Upper unit has 2 bedrooms & has all new flooring, paint & new bath. \*Broker is related to seller.

**New Listing \$19,000**  
**993 River Rd, Ft. Plain**



This is basically a SHELL for someone to rehab & make their own or flip it. It is on 1.8+/- Acres, 3 BDRMS, 2 full baths & nice country setting. Home has no heating system. Annual taxes \$1,175.

**REDUCED \$117,000**  
**463 Locust Ave, Amsterdam**



This is a very cute 3 BDRM, 1.5 bath home that has a lot of character to it & all rooms are large. 1st floor laundry, dry basement, nice back yard, paved driveway, large shed & priced to sell.

**NOW \$159,000 PIZZERIA BUSINESS**  
**COMMERCIAL BUSINESS ONLY**



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.

**Now Only \$39,000**  
**27 Hancock St, Ft. Plain**



Make Us An Offer!!! The former Car Wash in Ft. Plain is now available. Lot is surveyed approx. 102' x 92'. Lot, Building & Remaining Equipment is Sold "As Is".

**NEW LISTING \$269,000**  
**184 Burley Rd, Fultonville**



This is a very nice 11 year old home. Features 3 BDRMS, 2.5 Full Baths, 2,464+/- sq. ft. of living space, a 3 car car-port that is only 2 years old, new hot water tank, 6.10+/- acres in the Town of Glen, Fonda-Fultonville School District. Great Country Home!

**NEW LISTING \$89,000**  
**12 Smith Ave, Amsterdam, NY**



Cute home with roof & siding only 3 years old, windows only 4 yrs old, nice hardwood floors re-finished, full walk up attic you can finish for more space, 1 car car garage & fenced yard.

**VACANT LAND LISTINGS**

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

**Mary St, Town of Mohawk \$22,500**  
Bldg lot, 200x150 with drilled well already

**Burdick Rd, Town of Johnstown \$7,000**  
Bldg Lot, 0.69 acres

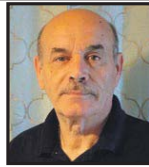




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**Krutz Properties is #1 per Capital District MLS for property SOLD in Montgomery County!**



014: 26 Center Street, **PALATINE BRIDGE:** This home has been totally remodeled from top to bottom, beautiful hardwood floors through-out. Large bedroom on first floor that could be made into two bedrooms or 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 \$91,000**



252: 1534 Latimer Hill Road, **CANAJOHARIE:** You will love this charming, updated 3 bedroom home in a private country setting. Hardwood floors in the living room and family room, beautiful stone laminate in the kitchen and wall to wall carpet over hardwood in the upstairs bedrooms. The large deck and backyard are great for entertaining and allow you to have that large garden you've always wanted. **Asking \$129,000**



255: 73 Loomis Street, **LITTLE FALLS:** An excellent turn-key 3-family home with separate utilities. Each unit is one bedroom, one bath. Two of the units have a dining room. The top floor apartment has an enclosed porch and the other two units each have their own private back porch. Off-street parking. All units are rented. **Asking \$54,900**



350: **NEW LISTING!!!** 15-17 Center Street, **FORT PLAIN:** Three family home located in downtown Fort Plain. Conveniently located to stores, parks and schools. 1 unit 3 bedroom home which would be ideal for a home based business! Property is well maintained and clean! Hot water and electric is separated. **Asking \$57,900**



518: 4710 State Hwy. 10, **FORT PLAIN:** Single story home with new oak flooring in the living room, hallway and master bedroom. Tile flooring in bath. A beautiful sun room with tile flooring and a hot tub. Updated kitchen opens up to the living room. Large deck overlooking the yard. Quonset Hut building, large 2-stall detached garage with overhead storage. Village water in the country! (Just needs to be filtered) 15 minutes to Palatine, Johnstown or St. Johnsville. **Asking \$125,000**



526: 93 Reed Street, **CANAJOHARIE:** A brick driveway leads to your Victorian home! Walk up the front steps to a beautiful large porch, step into the dining room with gleaming hardwood floors and wood burning fireplace. Formal living room w/high ceiling and a 2nd fireplace. Enjoy a 1st floor office space or relax in the sunroom. Walk out the back door to a deck and view the landscaped yard. **Asking \$159,900**



751: 55 West Main Street, **NELLISTON:** Get creative with this business opportunity and apartment upstairs. Used as an antique shop and owner lives upstairs. Downstairs has open space with hard wood flooring and walls, pellet stove and bathroom/laundry hookup. Upstairs has kitchen, dining area with deck off of it overlooking Fort Plain. Living area with built-ins, full bath, and bedroom with large closet. **Asking \$54,900**



815: 115 Lynk Street, **SPRAKERS:** 3.3 acres with creek out back, land goes up behind the next 3 houses. Drilled well, a little sulphur, 3-1000 gallon septic one near electrical pole, one corner of shed, one out near pile of wood, shed, electric in place, 2 Alaskan Slabs 30'x30', 27'x47' (10' area between slabs that was a breezeway, some woods in back area. Black top driveway shared at top - not in the deed. GREAT PROPERTY - ADD HOME!!! **Asking \$27,900**



830: **REDUCED!!!** 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 \$87,900**



837: **BACK ON MARKET!!!** 6480 State Highway 10, **CANAJOHARIE:** Colonial style home located just outside of the Village. A bi-level deck overlooks 21 acres w/a barn and pond. Ideal property for horses. A grand front entry, formal dining room and a finished basement w/kitchen (ideal for an in-law apartment). Three car detached garage w/overhead storage. Hot tub excluded. **Asking \$229,900**



960: 262 Goldman Road, **SPRAKERS:** Private, Spacious off the grid Country Property! Come take a look, almost 8 acres, large pond, huge yard for the kids and pets to roam. Plenty of room for a couple horses, large barn/garage. Endless possibilities with this Country Gem!!! Low Electric Bills!!! Solar Power!!! **Asking \$125,000**



961: **NEW LISTING!!!** 565 River Road, **FORT PLAIN:** A Stunning 1800s Greek Revival situated on 43.5 acres. This fabulous home features 6 bedrooms, two and a half baths, three operating fireplaces, oak floors, 96% efficient propane furnace, cast iron radiators and so much more. Large 2 story barn in excellent shape, work shop, concrete floor, horse stalls, several outbuilding and pens. Currently being used as an operating Paint Ball Business. Let your mind wander the endless possibilities. Come take a look. Centrally located in the Historic Mohawk Valley. **Asking \$339,000**



962: **NEW LISTING!!!** A gorgeous 1880s Farm House on almost six acres. This home features four bedrooms, two baths, formal dining room, three car garage, large pond, apple orchard and a Pristine Country Setting. Centrally located in the Historic Mohawk Valley. One hour to Albany or Utica, thirty minutes to Cooperstown or the Adirondacks. **Asking \$234,900**



## FIVE STEPS THAT CAN IMPROVE your credit score in 100 days or less

(BPT) — Low interest rates, a strong economy and the turn of the seasons are all causing the real estate market to heat up. More homes on the market bring more competition to buy the inventory that is out there. And one way to stand apart from other buyers who are vying for their dream home is to take steps to improve your credit score now.

“Preparing your finances is a must before the busy real estate season,” says Barrett Burns, president and CEO of credit score model developer VantageScore Solutions. “Knowing your credit scores and making improvements is essential to getting the best loan at the best rates. This also makes you a more attractive home buyer, especially in a competitive market.”

With limited time, you may think there’s nothing you can do to improve your score. Burns says that’s an incorrect assumption. While you can’t make dramatic jumps in just a couple months, there are several steps you can take that may influence your score to increase enough to get you prequalified for the loan you want.

Keep in mind, lenders will pull your scores from all three major credit bureaus (Equifax, Experian and TransUnion), so it’s wise to check your credit report from each of them. You can do so for free once every 12 months at AnnualCreditReport.com. For best results, monitor at least one credit score from each of the bureaus. You also can check your credit score for free through a large number of online services, such as CreditKarma.com, Nerd-Wallet.com or Credit.com. Other sites offering free VantageScore credit scores can be found at VantageScore.com/free.

Once you have your reports in hand, you can take steps that may have a positive impact on your scores.

### Step 1: Check for errors

A credit report gives a comprehensive list of your lines of credit and payment history. The first step is to review your credit report for errors and take steps to make corrections, including past and present names, loan amounts and credit cards in your name.



**One way to stand apart from other buyers who are vying for their dream home is to take steps to improve your credit score now.**

When checking your credit score, bear in mind that some differences in credit scores across bureaus is normal. But if one of the three credit scores is an extreme outlier, it could be worth double-checking your credit report from that bureau to make sure it doesn’t reflect any questionable or erroneous activity.

### Step 2: Don’t miss a payment

Creditors are interested in seeing how you manage credit, and the consistency of behavior counts. You should always pay at least the minimum amount due on bills on time every month. An easy way to ensure you don’t miss a payment is to sign up for automatic bill pay when available.

### Step 3: Lower credit utilization levels

Credit utilization is the ratio of a credit card balance to the credit limit. If your balance is \$5,000 and your credit limit is \$10,000, then your credit utilization for that credit card is 50 percent. In general, a good credit utilization is less than 30 percent, so if you have a higher ratio, consider using your tax refund to pay down this debt.

### Step 4: Don’t close old credit cards

If you have a credit card that is no longer used but was previously paid off on time each month, don’t close the account. Not only is this good for your credit utilization ratio, but it also is another indicator you’re a responsible candidate for a loan.

### Step 5: Don’t apply for new credit

Avoid applying for any new credit, such as an auto loan or a new credit card account, between now and the time you will close on a home purchase. Lenders considering your loan application request your credit score from one or more credit bureaus. And these lender “inquiries” are recorded with one or more of the three national credit bureaus, which may lower your credit score by 10 to 20 points. The score decreases typically only last a few months, as long as you continue to make payments on time. But unless they’re absolutely necessary, try to avoid additional inquiries until after you’ve secured your mortgage.

If you follow these five steps, you may see an increase in your score within a few months so you can get a loan and be an attractive buyer when it comes time to put in a bid for your dream home.

Keep in mind, the more you can put toward the down payment, the more instant equity you’ll have, the lower your monthly payment will be, and the better your chances are of not needing private mortgage insurance (PMI), which can add hundreds of dollars to your monthly payment.

Plus, if you’re able to put down more than a lender requires, a mortgage company may be willing to give you a pass on other issues on your application, such as a less-than-stellar credit score.

## FOR SALE BY OWNER

**Historic home/hamlet of Roseboom,  
a registered NYS Historic District**

**Cooperstown, 10 miles - Albany, 50 miles, easy access to  
two State Highways and Interstate Systems.  
Oneonta 30 mins., Utica and Binghamton 1 Hour**



Two story, two-three bedrooms, one and one half bathrooms, contemporary kitchen, attached seasonal porch, two out-buildings: two story carriage garage with new roof and a restored post and beam barn. Surveyed ½ ac. lot, mature trees, shrubs and perennials. High efficiency furnace and hot water heater, insulated and totally caulked and painted exterior and interiors. Wood floors, great old windows with screens and storms, updated baths, deep well with wonderful water. Propane parlor stove and 5 burner kitchen stove. Updated electric wiring with generator hookup. DRY basement. Move in condition with some furniture and all window treatments. New roof 2015/16.

Cherry Valley Springfield School District with current school taxes of \$1025 and Town of Roseboom property taxes of \$826. Roseboom is a family friendly little hamlet of approximately 20 families with a great General Store where everything from the daily newspapers, a Post Office Box, if you choose, fuel and food is available six days a week.

**ASKING \$159,000**  
**607-264-8120 (Days and evenings until 8PM)**  
Location: 155 Beaver Street in Roseboom, NY



### Country Living

This 3 Bedroom Ranch is located in South Central Montgomery County with EZ access to either Rt. 20 or I-90 (NYS Thruway) - the property offers so many possibilities- The home features a Spacious 20 x 20' Living room with a Tennessee Marble fireplace- Southern Exposure- Combination Kitchen and Dining- Den- Bath-Full Line of Appliances-Full attic-Full Basement/Garage -There is a 24 x 36' plus a 14 x 36' Extension- this building has 2 heat sources and overhead storage. Plenty of room for a home business. All on 1.90 Acres of land ( Corner Lot) - just a mile outside a quaint Country Village. There is an easy commute to SUNY Cobleskill - 45 Min. to Cooperstown- Hour to the Capital Dist. or Saratoga - Taxes: \$ 4000 - Canajoharie Central School Dist. Must See to Appreciate! Being Offered at: **\$149,900 H-406**

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**2017 Arctic Cat  
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**\$6299**

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Ninja 1000 ABS**



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**2014 Yamaha VStar  
Custom 650**



**\$4999**

**2017 Sure Trac  
5'x10'**



**\$1649**

**2017 High Country  
Aluminum Enclosed 6'x12'**



**\$3999**

Always wear a seat belt on ROVs. We recommend all ROV operators have a valid driver's license. Never carry a passenger in the cargo box; the passenger must be able to place both feet on the floor while keeping their back against the back of the seat. Arctic Cat recommends that all riders take a training course, and that they read and understand their owner's manual before operation. For safety or training information, see your dealer or visit <http://rohva.org>. ©2014 Arctic Cat Sales Inc., Thief River Falls, MN 56701

\*All prices are no trade prices and exclude tax, destination and DMV. Credit Card purchases may be subject to an additional fee. Prior sales excluded.

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# DON'T SWEAT YOUR SUMMER MOVE: 10 tips for smarter moving



space for each fully furnished room you'll be moving. A 12-foot truck that offers 450 cubic feet could move three rooms — the equivalent of a one-bedroom apartment — while a 26-foot truck affords 1,400 cubic feet, approximately enough to move a two- or three-bedroom house.

and reduce the risk you'll get hurt trying to do everything yourself. Enlist friends and family to help out. If you have large, heavy or very delicate items, consider hiring professionals to help load and unload those items.

### 2. Perfect your packing schedule.

Pack too soon and you'll be living surrounded by boxes, some of which might contain stuff you need right now. Pack too late and scrambling at the last minute could mean you make mistakes that lead to damage. Pack out-of-season and non-essential items several weeks before moving day. Donate or sell anything you won't need in your new home. Wait until the day before or morning of your move to pack essentials like personal necessities and basic cookware.

### 7. Load the truck efficiently.

How well you load the truck will affect the safety of your belongings. Load heavy items like big furniture pieces and heavy boxes first, then stack lighter boxes and items to fill the remaining space. Be aware of the possibility that contents can shift in transit, so try to eliminate excess space that might allow the load to shift.

### 8. Lift carefully.

Improper lifting can cause injury. When lifting, bend your knees and lift with your legs, not your back. Get help lifting heavy items and use hand trucks and moving dollies to move heavy or bulky items. Take plenty of breaks and stay hydrated.

### 3. Protect packed items.

Nothing's worse than opening a box at your destination only to find something broken. Use plenty of paper and bubble wrap to protect packed items. Towels, socks, pillows and other soft materials can help protect breakable items, too.

### 9. Schedule your drive to avoid peak traffic times.

You already know when peak traffic times occur around your current neighborhood, and a simple online search can help you identify rush hour at your destination. Schedule your drive so you won't be on the road during the worst traffic times. Leaving very early before morning rush hour can help you avoid the frustration of sitting in traffic, and give you extra time to unload at your destination.

### 4. Reserve your rental truck early.

It's no surprise that truck rental places get very busy during summer months. Reserve your rental truck at least two weeks prior to the move — earlier if you'll be moving during a peak month like July or August.

### 5. Clearly label all boxes.

Remember to label every box with what's inside it and the room it will go to in your new home.

### 6. Have plenty of help on hand.

Having help loading and unloading boxes will make the move go more smoothly —

### 10. Learn safe truck driving practices.

Most people don't have a lot of experience driving moving trucks, so take extra care to ensure your own safety and the security of your belongings. Ask your rental professional to familiarize you with the vehicle. For safe driving tips, visit pensketruckrental.com.

(BPT) — Summer isn't just vacation season, it's also peak moving season. Studies show more people move during summer months than any other time of year; kids are out of school and weather is less likely to delay moves. However, moving is hard work no matter what time of year you do it. You'll need careful planning and smart packing to ensure your summer move goes smoothly and safely.

These 10 tips can help:

### 1. Rent the right size moving truck.

Choose a truck that's too big, and you'll waste gas and space, plus empty room inside the truck means your belongings are more likely to shift in transit. Choose one that's too small, and you could face multiple trips or the hard decision of what to leave behind. Penske Truck Rental professionals recommend you allow 150 cubic feet of truck

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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;">62 Church St, Mohawk</p> <p style="font-size: small;">Adorable 3BR, 1 bath Cape with an amazing yard! This home features LR, DR, kitchen w breakfast bar &amp; family room. First floor BR &amp; bath plus a nice large mud room. 2nd floor 2 BRs plus great attic storage. 1 car attached garage. Oversized village lot 100x151.</p>	<p style="text-align: center; color: red; font-weight: bold;">JUST LISTED</p> <p style="text-align: center; font-weight: bold;">4423 State Highway 10, Ephratah</p> <p style="font-size: small;">Very spacious 5BR, 2 bath house in a country location on 9.7 acres! Make this your own the potential is there. LR, DR, FR, kitchen. Really can be a lovely home. Being sold as is as seen. Buyer to satisfy themselves as to condition. Condition of well, septic, mechanicals are unknown. Cash only! Proof of funds required.</p>
<p style="text-align: center; color: red; font-weight: bold;">JUST LISTED</p> <p style="text-align: center; font-weight: bold;">352 Harter St, Herkimer</p> <p style="font-size: small;">Looking for a project? 2 family duplex in need of much work. Sold as is as seen buyer to satisfy themselves as to condition. CASH ONLY!</p>	<p style="text-align: center; color: red; font-weight: bold;">JUST LISTED</p> <p style="text-align: center; font-weight: bold;">10 Rand St, Ilion</p> <p style="font-size: small;">Affordable village home includes 3BRs, 1 full bath, LR, FR, DR, kitchen. Prequalified buyers only.</p>
<p style="text-align: center; font-weight: bold;">482 Joslin Hill Rd, Frankfort</p> <p style="font-size: small;">Beautiful raised ranch on 1.5 acres in a great location. 3BRs, 2 baths, LR w/wood fireplace, kitchen, formal DR, basement family room, garage, beautiful 2 tiered deck overlooking above ground pool. So much to love here!</p>	<p style="text-align: center; font-weight: bold;">Ball Rd, Litchfield</p> <p style="font-size: small;">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>

www.vpennysaver.com



# SIMPLIFY PAVING STONE INSTALLATION

Paving stones can add beauty to walkways, driveways and backyard patios, providing that eye-catching finishing touch to a property while enhancing its curb appeal.

Even though the installation of pavers can be a labor-intensive process, with the right tools and tips, this can be a do-it-yourself project for homeowners with renovation experience. Consider these tricks and how-to tips courtesy of The Home Depot, DIY Network and Unilock.

### Get your supplies

To begin a paver project, homeowners will need to stock up on some supplies they may not already have at home. Marking paint, mason line, wooden stakes, leveling sand, paver base, and more will be required. A manual tamper can be used. However, for larger areas, it can be worth the cost to rent a plate compactor.

### Measure the area

The number of bags of sand, paver base and paving stones needed for the project depends on the size of the area. For example, according to the Home Depot, for 60 square feet, homeowners will need about 30 12 x 12-inch paver stones, 40 bags of paver base and 12 bags of paver leveling sand.

Spray or mark the area where the paving

stones will be laid. Measure carefully so you can order exactly how many stones you will need. Have the materials delivered to reduce heavy lifting and trips to the store. Be sure to have all utility lines marked prior to excavation to avoid damage.

### Prepare the base carefully

One of the most important aspects of paver installation involves preparing the base. If you cut corners in this process, the finished results can be sloppy, weeds can grow through and/or stones may loosen.

It's essential to grade the area away from the house. That means that the highest point of the patio or walkway should be closest to the house and then the incline gradually flattens out as it moves away from the home. This allows proper water runoff. Mark the height on the stakes and adjust the mason line. Remember to slope the area away from your home with a drop-off of about one inch for every eight feet.

The base of many DIY applications should be between four and six inches deep. Work incrementally, raking and tamping until the base is firm. Lightly wetting the material can help it solidify.

Sand helps inhibit weed growth and anchor the pavers together. Plastic lining will not be practical.

### Installation

Use edge restraints and a string line to keep the design straight. Do not hammer the pavers together. Paver sand will need to be swept over and settled between the stones to help set them in place.

It helps to read tutorials and watch videos on paving stone installation prior to beginning the project. With practice, the installation will go more smoothly.











644 ACRES INCLUDED WITH THIS ESTATE STYLE HOME AND A 2 CAR ATTACHED GARAGE, GLASS GREENHOUSE, 71 STALL DAIRY BARN WITH CONNECTED HEIFER BARN, 8 STALL HORSE STABLE, EXTRA GARAGE & DOG KENNEL, HEATED 1300 SQ. FT. WORK SHOP THAT WILL HOLD NUMEROUS TRACTORS AND IMPLEMENTS. AS A BONUS THERE IS A RANCH STYLE 2 BEDROOM HIRED MANS HOME, HUNTING CABIN IN THE WOODS, SEVERAL PONDS, LARGE MORTON BUILDING AND 2 SEPARATE HAY BARNs. MAKE THIS A PACKAGE DEAL AND ADD THE THIRD HOME ALSO BEING OFFERED SEPARATELY. CONTACT BRENDA FOR MORE DETAILS AND INFORMATION.



**Richard Euler**  
Real Estate  
Licensed Real Estate Broker  
518-673-3677



48 Church Street,  
Canajoharie, NY 13317  
richardeulerrealty.com





## LET TODAY'S TECHNOLOGY SAVE YOU FROM 'RENOPHOBIA'

(NAPS) — If you've been thinking, or even just dreaming, about buying a new home but "renophobia—the fear of having to do renovations—is holding you back, you may be glad to hear two things.

**1. You're not alone.** Often, prospective homebuyers, particularly millennials, want a turnkey home but can't afford one in their desired area, and a fear of renovating means they remain renters. At the same time, many older homes have the potential to become a dream house with a little TLC.

**2. Technological advancements can make homebuying easier and less expensive.**

You can now know just what renovations and repairs a house you're considering will need, even before you visit it. That's because Interio Real Estate Services ([interiorealestate.com](http://interiorealestate.com)) has partnered with Kukun, an online platform offering digital solutions that help homeowners navigate the home remodeling process. Through the widget, you get real-time home renovation estimates and return on investment information for the online listings. You can see which renovations you'd like to do, how much they will cost and what the property will be worth once they're complete. You can even see which other homes in the area have had renovations and which construction companies or contractors were used.

What's more, there are easy-to-use tools that help home renovators manage the process from beginning to end and control

the time and money involved along the way. It's simple to do. You can access the system through an app on your phone as well as the widget and get valuable data as you walk through a property.

### What to look for

While you're doing that, think about these seven things.

**1. Is the building structurally sound?** Look for big cracks, dampness around baseboards, and sagging walls. Check the window frames for cracked paint. Look at the ceiling for cracks, flaky plaster or water stains.

**2. Are the rooms and closets big enough?** Are there enough bathrooms? Are the ceilings a good height for you? Will your family and furniture fit comfortably?

**3. Inspect the plumbing.** Check the water pressure. Turn on all the faucets and flush all the toilets. See whether the pipes are insulated and make sure they're not lead. Look under the sinks for leaks, water damage or mold.

**4. Check out the basement and the attic.** How easy is access? Is there much storage space? Could it be converted into extra rooms? Is there insulation?

**5. Learn about the neighborhood.** How are the schools? How close is shopping? What's the transportation like in the area? Is it under a flight path?

**6. Look to the layout.** How easy is it to get from room to room and from indoors to out?

**7. It's a hot idea to be sure the heating and cooling systems work.**

Visit [www.mykukun.com](http://www.mykukun.com) for further information and an Estimator Tool or download the Kukun Mobile app on iOS and Android devices.



**Before you buy that fixer-upper, you can get a good idea of just how much fixing it up will cost.**

## For Sale By Owner



**Completely Remodeled in 2015,  
2 BR, 2 BA, laundry on main floor,  
natural gas, central air, hardwood floors,  
2 car attached garage, 200 sq ft covered  
back porch, 40'x 40' fenced in area for  
children or pets, 1.5 acre lot, 3 out buildings,  
paved driveway, 2 stall garage w/opener,  
custom master bath. Canajoharie Schools.  
Asking \$154,900 With Possible  
Owner Financing Available.**

**Call 518-369-2164  
to Schedule a Visit.**

## GROWING TRENDS in today's homes

Although the heydays of the real estate boom of the early 2000s have not quite returned, things look positive. In the United States, 1,226,000 new homes were built in 2016, according to data from Consumer Reports. That was the most since 2007.

Resales also have been more promising. The National Association of Realtors® says the median number of days a home was on the market in April 2017 reached a new low of 29 days. However, low supply levels did stanch existing home sales somewhat. By mid-2017, the market was a seller's market, with more people in the market for homes than properties available. But sales during that time were still outpacing sales figures from a year prior.

Low interest rates on mortgages and more confidence in the economy has driven many people to make improvements to their existing homes. As is typical, the things homeowners are looking for in 2017 have evolved from years past. The following are some trends that are helping to steer the real estate market further.

- **Smaller homes:** Home sizes in the United States steadily increased for decades, eventually leading to an average of 2,453 square feet in 2014, according to U.S. Census figures. However, Realtor.com reported in 2015 that new construction homes have already begun

to shrink by 40 square feet. There seems to be a slight trend toward more modest homes as people consider affordability and maintenance on larger properties. The National Association of Home Builders states buyers are now looking for smaller, more livable homes with flexible floor plans, energy-efficient appliances and plenty of storage space.

- **Matte finishes:** Stainless steel and luster have been popular for years. However, the next big thing is matte finishes on faucets, appliances and even in countertops. These less flashy finishes are prized for their warmth and elegance. While some high-end models with matte finishes have been available for several years, even less expensive models are now available.

- **Smarter technology:** Many homeowners are embracing smart technology throughout their homes, but it's not just lights that turn on with voice command or more efficient thermostats. Innovative technology includes toilets that can autonomously stay clean and sanitized, refrigerators equipped with cameras so homeowners can see the contents inside and indoor food recyclers that can turn food waste into fertilizer.

Staying abreast of the ever-changing trends in home improvement and real estate can help consumers make the best choices with regard to buying and building their homes.



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**Eugene D. Reppenhagen 773-3298**  
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**Gina Emden 332-4020**  
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**226 E Fulton St., Gloversville, NY 12078**



**Fulton/Montgomery Counties -- Foothills of the Adirondack Mountains**

**NEW LISTING**



MLS 201710980

**LAKE HOME ON PECK'S LAKE (Gloversville):** Quiet cove, beautiful view, 265' lake frontage. New hardwood floors, open LR/DR/kitchen. Fireplace w/gas insert. Master BR, full bath down; family room, 2 BRs, full bath up. Detached 2-car garage. .... **Asking \$550,000**



MLS 201621709

**BEAUTIFULLY DESIGNED LOG HOME ON 69 ACRES (Bleecker):** 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**

**SALE PENDING**



MLS 201704759

**CONTEMPORARY ON CUL-DE-SAC (Fonda):** Country living on 1.1 acres just 3 miles from NYS Thruway. LR w/wall of windows, updated kitchen opens to dining area, 2 BRs and full bath down, master BR and bath up. Full basement w/family room, attached 2-car garage. Private backyard paradise w/decks, pergola, patio, berries, fruit trees, gardens. Move-in condition! .... **Asking \$250,000**

**NEW LISTING**



MLS 201711209

**GREAT GET-AWAY (Broadalbin):** Cottage w/new windows overlooking Great Sacandaga Lake, knotty pine interior, screened room, new kitchen appliances and cabinets, 2 BRs plus loft, 1 bath. PLUS shared lot with 47' lake frontage across the street. .... **Asking \$239,900**

**NEW LISTING**



MLS 201710884

**CONTEMPORARY HOME ON 3.2 ACRES (Town of Northampton):** Knotty pine interior, open LR/DR with woodstove, kitchen, master BR and full bath w/laundry down, 2 BRs and 3/4 bath up. Large rear deck overlooks backyard and wooded area. .... **Asking \$215,000**



MLS 201707819

**CUSTOM-DESIGNED KNOTTY PINE INTERIOR (Caroga Lake)** Front porch ins. and heated, LR, DR, new kitchen and den down, 2 BRs and new bath w/laundry up. Decking, covered patio, det. two-car garage. One-acre wooded lot near lakes. .... **Asking \$149,500**

**NEW LISTING**



MLS 201711210

**BEAUTIFUL RANCH (Gloversville):** Many updates! LR w/gas fireplace, DR, kitchen, 3 BRs, full bath on 1st floor, family room, laundry and half-bath in basement. Attached 2-car garage, new deck, covered patio, fenced yard. Central air. .... **Asking \$145,000**



MLS 201708218

**BEAUTIFUL RANCH (Gloversville):** LR/DR, new kitchen, half-bath, family rm opens to deck and in-ground pool. Master BR (3/4 bath) opens to encl porch w/ hot tub. Two more BR's, another full bath. Family Rm and workshop in basement. Two fireplaces, att. 2car garage. .... **Asking \$235,000**

**NEW LISTING**



MLS 201711733

**HISTORIC COLONIAL (Gloversville):** LR w/fireplace, DR, kitchen w/pantry, den and half-bath down, 3 BRs and full bath up. Deck, 3-level barn and detached garage. Very deep lot, wooded. Some deferred maintenance, being sold "as is". .... **Asking \$135,000**

**SOLD**



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 201712747

**GREAT FAMILY HOME (Gloversville):** Move-in ready, freshly painted, lots of space. Large LR, DR, kitchen, family room, half-bath w/laundry, 4th BR or den down. 3 BRs, small extra room, full bath up. Large yard, nice deck and patio, dead-end street. .... **Asking \$74,900**

**SALE PENDING**



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**

**SALE PENDING**



MLS 201706353

**RANCH ON LARGE LOT (Gloversville):** Nice starter home, several updates, but needs some TLC. LR, DR, kitchen, 3BRs and 1 full bath. One BR is now set up as laundry room for one-floor living. Large deck, attached one-car garage. .... **Asking \$62,000**



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**

**HAMILTON COUNTY**



MLS 201709308

**RUSTIC ADIRONDACK RETREAT (Wells):** Small cottage on quiet Charley Lake. Screened porch overlooks 66' lakefront. Woodstove for heat, biodegradable toilet inside, outhouse. Drilled well. no septic. .... **Asking \$79,000**

**INVESTORS SHOWCASE**



MLS 201706367

**TWO-FAMILY (Gloversville):** Long-term tenant downstairs. Upstairs flat is vacant, freshly painted, new floors, move-in ready for new tenant! Well-maintained and many updates. Separate utilities, 2 driveways for off-street parking. .... **Asking \$49,900**



MLS 20178825

**SMALL UPDATED BUNGALOW: (Gloversville):** Knotty pine entryway, LR, eat-in kitchen, small BR and full bath w/laundry hookup down, large loft BR up. Fenced backyard, off-street parking. Move-in ready! .... **Asking \$30,000**

**NEW LISTING**



**FIXER-UPPER (Fonda):** With some elbow grease, this could be a great family home! LR, DR, kitchen and half-bath down, 3 BRs and full bath up. Detached garage/barn. .... **Asking \$29,000**

**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.

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www.vmackey.ihouse2000.com



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**ADK Realty was #1 office and salesperson in Fulton County MLS!**

**NEW!**  
**Land, River & Beautiful Chalet!**  
**\$185,000**

**REDUCED**

Sited at the river's edge you'll be lulled to sleep or enjoy fresh fish for dinner! 10+ Acres surround this 2 bedroom, 1.5 bath year round home. Open floor plan with a Deck overlooking the river. Full basement, 2 garages, easy to access snowmobile trails! Located near Stratford

**NEW!**

**Peck Lake Ranch**  
**\$350,000**

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

**335 N Shore Rd, Peck Lake**  
**\$195,000**

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

**REDUCED**

**103 HEMLOCK DR PECK LAKE**  
**\$280,00**

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.

**CHARLESTON FARM**  
**\$320,000**

102 Acres - 4BR Colonial Home. Historical property with barns, outbuilding, forest, fields and more. Horse lovers dream come true!

**REDUCED**

**MOUNTAIN LAKE!**  
**\$145,000**

Multiple lots and direct waterfront! Private road leads to this 2 bedroom, 1 bath cottage sited at waters edge!

**BLEECKER!**  
**5 Acres and Hunters Cabin!**  
**\$60,000**

Electric is in, needs finishing so you do as you please! Sited high and dry off the road for plenty of privacy!

**REDUCED**

**112 COUNTRY LANE! TOWN OF JOHNSTOWN**  
**\$181,500**

4BR/2BA Very private 1.75acres! Custom thru out, gourmet kitchen, super master suite. Low heat costs & a Great location.

**161 ACRES!**  
**\$205,000**

4BR/ 1BA 2 story home! Year round fun with trails through the level land. Home is larger than it appears. Beautiful tile floors, big kitchen, FHA heat & woodstove.

**PINE LAKE**  
**NOW \$110,000**

Ready to finish to suit your needs! 3BR/2BA, full basement, huge fenced yard. Walk to Pine Lake for lake fun. Contractor owner available to finish for you.

**50 ACRES CAROGA**  
**\$60,000**

Borders State Land. Route 112 and Shutts Rd. Make Offer!

**EAST CAROGA LAKE**  
**\$169,900**

What a gem! Your OWN sandy waterfront! Only 3 owners since built! Cottage has 2 bedrooms plus loft for the little ones and one bath. Dining room, living room with woodstove on a deep private lot! Garage and honeymoon cottage for 3rd bedroom. This is sweet.

**NEW**

**KEYSER LAKE HOUSE!!** **\$187,500**

Direct waterfront with dock! Next to new 3BR/1.5BA. Upper and Lower decks overlook the motor friendly lake! Great room for easy entertaining, electric heat & woodstove, snowmobile trails, hiking, hunting, lake sports at your door!

**BUYERS WAITING FOR LAKEFRONT PROPERTY! PLEASE CALL!! 518-835-2357**

**Looking For Land?**

**50 Acres Town of Caroga • 60 Acres Town of Mohawk • 37 Acres Town of Bleeker Off Lake Lots • Large Tracts of Land also available • LOTS OF NEW LISTINGS!!**

**See [www.adksrealty.com](http://www.adksrealty.com) for details!**



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## Local Guide To The Southern Adirondacks!



**SOLD**

**Caroga Lake! \$328,000**

One owner custom built 4BR/3BA beauty on 6+ Acres. amazing attention to detail, cherry & tile floors, gourmet kitchen, master suite, full walk out basement too much to list!

**Caroga Lake \$87,000**

Adirondack style abounds! 1/2 acre lot w/access to E. Caroga Assoc. Beach! 3 bedroom, 1 bath, open floor plan, fireplace & woodstove these owners do come use in winter too! Backyard is your own bouldering! Big deck for BBQ's, modern septic and drilled well!



**SOLD**



**REDUCED**

**116 GARLOCK ROAD \$85,000**

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

**150 2ND AVE, CAROGA LAKE \$69,900**

E. Caroga Assoc. Beach is just steps away from this Neat and Clean 3BR/1.5BA Ranch style home on a DOUBLE LOT. Open floor plan w/ several places to enjoy

your morning, noon or evening! Nice outdoor fireplace for relaxing after a day at the beach. Furnishings can stay to make this an easy choice. Brand new septic tanks just put in! Big shed for the toys. Front and back porches for quiet time. Lots to love in this fun area of Caroga Lake!



**SOLD**



**SOLD**

**MOUNTAIN LAKE! 148 Finch Rd \$259,900**

3BR/2BA on quiet Mountain Lake! Sited on a quiet bay you are surrounded by the Adirondack Forest. Enjoy year round living!



**NEW**

**BLEECKER 40+ ACRES \$50,000**

With a house. Needs TLC, but will be living in Sportsman's Paradise!



**REDUCED**

**122 MAC AVE EAST CAROGA LAKE \$24,900**

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!



**DEPOSIT**

**EAST STONER LAKE \$138,000**

100 ft of waterfront, 2 BR/ 1BA, open floor plan, living room with fireplace. Lovely screened in porch overlooks the lake.



**REDUCED**

**24 LEXINGTON AVE, GLOVERSVILLE \$120,000**

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.



**SOLD**

**STEWARTS LANDING \$79,900**

10 Acres and sturdy 3 BR house with huge garage! Big living room, eat in kitchen. Full Basement.

**BLEECKER 36 ACRES \$28,000**

**BLEECKER 90 ACRES COMING SOON!**



**ACREAGE SOLD**

**EAST CAROGA LAKE ACCESS!**

All APA & Town Approved, 100 Ft. Road Frontage! Great Views of the Lake!

**8.5 Acres \$44,000 • 3.4 Acres \$25,000**

**NEW**

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

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See [www.adksrealty.com](http://www.adksrealty.com) for details!



## TIPS TO PREPARE YOUR BUDGET before buying a home

(BPT) — It's virtually impossible to know what size home you can afford if you aren't fully aware of how much money you are earning and how much you are spending each month.

Start with your income: How much do you bring home after taxes and retirement plan contributions?

Next, look at your expenses: What are your necessary expenses? How much are you paying each month toward your debt? What additional expenses do you have that wouldn't be deemed "necessary?" How much money do you have left (if any)?

This will help you see how much breathing room is in your current budget, what expenses might be on the chopping block and the space you have for additional home and mortgage expenses when buying a home.

### Consider the potential costs of being a homeowner

While rent payments are generally straightforward and predictable, the same can't always be said for homeownership costs. Your situation can vary depending on a variety of factors, but here are a few things you might need to prepare your budget for.

- **Property taxes:** The amount you pay will depend on the area in which you are purchasing a home. This amount can be subject to annual adjustment by the municipality or local taxing authority.

- **Homeowners insurance:** Lenders will require you to provide proof of coverage before closing. The amount you pay will depend on your level of coverage, your property and the location. Insurance costs can increase from time to time.

- **Private mortgage insurance (PMI) or mortgage insurance premiums (MIP):** If your down payment is less than 20 percent on a conventional mortgage, your lender will require you to carry private mortgage insurance. If you have an FHA loan, you'll be required to pay mortgage insurance premiums throughout the life of the loan.

- **Home ownership assistance:** A company like Unison Home Ownership Investors can strengthen your down payment overnight and eliminate the need for private mortgage insurance. Using this method will typically save you between 15 and 20 percent per month on your mortgage payment, but you could owe a portion of the appreciation on the home when you sell.

- **Homeowners association fees:** Fortunately, not all homes have a homeowners association to pay into. Purchasing a home with HOA-covered amenities could cost, on average, an additional \$200-\$400 per month.

- **Maintenance fees:** Ah, the pitfalls of being a homeowner. The costs that would normally fall to a landlord, like fixing broken plumbing or a heater on the fritz, will now fall on your shoulders. Some suggest saving one percent of your home's value annually for maintenance.

- **Utility costs:** Unless your rent has included the cost of utilities, this is probably already an expense you're used to. However, if you're moving into a bigger home with less energy efficient appliances, you should be prepared to see an uptick.

### Start living like a homeowner

If you want to avoid experiencing sticker shock after your home purchase is complete, start living like a homeowner now.

Consider your current rental or home-ownership costs and compare them to the costs for a home in your target price point. Can your current budget handle the difference? Are you still able to pay for your necessities plus shore up your financial future through short- and long-term savings? Or do you find yourself feeling desperate by the end of the month?

Not only will this allow you to get used to the change before the stakes are higher, but it can also help you save more money to put toward unexpected costs for your future home purchase.

### Determine where to make adjustments

Does living like a homeowner make you a little wary for what's next? Now is the perfect time to create space in your budget by cutting back expenses and paying down debt.

Now that you know where your money is going, determine the unnecessary leaks. Maybe your monthly food bill is exorbitantly high. Or maybe your subscription services have gotten out of hand. If your priority is purchasing a home — and being financially comfortable in that home — work to cut expenses that are contradictory to that goal.

Next, tackle your debt. There are two big benefits to beefing up your debt repayments now: You can lower your monthly obligation and improve your chances of getting approved for a loan. It's a win-win.

# IN THE SPOTLIGHT



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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.





# REAL ESTATE GUIDE

## September 2017 Issue

Deadline Wednesday, August 16, 2017

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## HOST A SUCCESSFUL OPEN HOUSE

When selling their homes, homeowners can employ several strategies in an effort to drum up interest among potential buyers. One such strategy is to host an open house, which invites prospective buyers to tour the property.

Realtors have long used open houses to introduce properties to the market, and a well-planned open house can help sellers generate numerous offers in a single day. Whether working with a realtor or listing homes on their own, homeowners can follow a few simple tips to ensure their open house is a success.

- **Generate publicity online.** Nowadays many prospective homebuyers do the bulk of their research via their computers and devices. By advertising their open houses online, sellers have the potential to reach a wide array of buyers. Many real estate agents employ sites such as Zillow.com and Trulia.com to promote open houses and showcase properties, so sellers can make sure their agents are taking advantage of these wildly popular sites. Some even allow sellers to list their homes on apps that buyers can peruse on their smartphones.

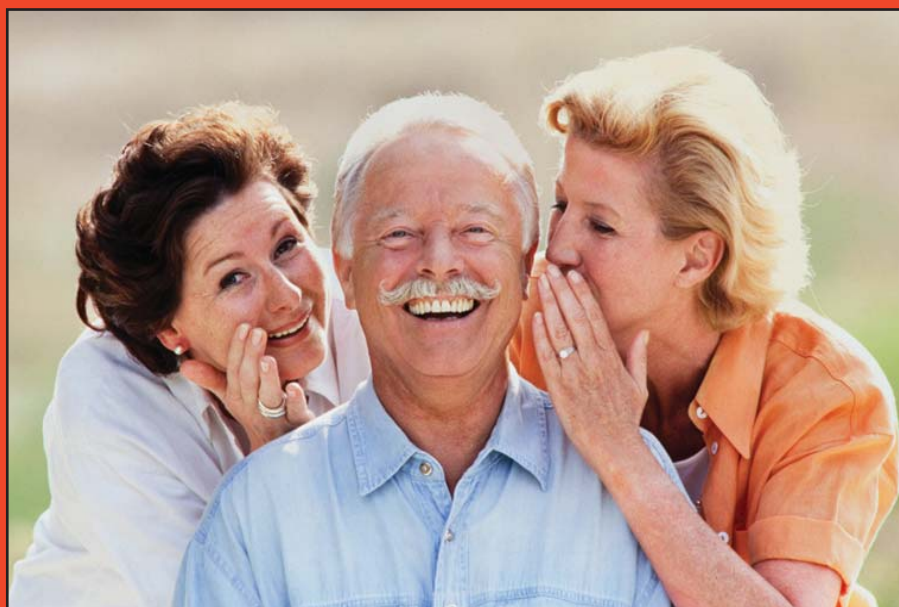
- **Generate publicity in traditional ways as well.** Traditional publicity should not be overlooked when promoting an open house. A \$5 "Open House" lawn sign is an effective and inexpensive way to attract buyers who are driving through desirable neighborhoods looking for their next homes. While the Internet is a valuable resource to promote your open house, the sheer volume of online listings can make it hard to reach potential buyers. A traditional lawn sign and a listing in your local newspaper are budget-friendly promotional opportunities that can generate interest in your open house.

- **Invite your neighbors.** Neighbors can be great salesmen for your home and the community where you live. Invite friendly neighbors to your open house and encourage them to chat with prospective buyers. Buyers will appreciate neighbors' firsthand knowledge about the community, and their friendliness can help to create a strong first impression that increases buyer interest in your home.

- **Consider some changes to your home decor.** When hosting an open house, you might not need to go so far as to stage your home, but you may want to make some changes to the decor to make your home more neutral and appealing to buyers from all walks of life. Remove any potentially controversial artwork or decorative items, replacing them with more neutral items that won't offend or distract any potential buyers.

- **Leave the hosting to the professionals.** Unless you're selling the home on your own, resist the temptation to attend your open house. Let your realtor do the work. Your absence can make it

easier for potential buyers to see themselves in your home, while your presence may make them uncomfortable or hesitant to explore the property and ask any questions.



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## DON'T PACK THIS PEST

(NAPS) — If you're moving to a new home this year, watch out for certain stowaways: gypsy moths.



These insects are among the most destructive pests of trees and shrubs in America. Gorging themselves on leaves, gypsy moth caterpillars weaken and can kill more than 300 different species of trees. Since 1970, they've defoliated more than 75 million acres.

### The Answer

That's why the U.S. Department of Agriculture requires homeowners by law to inspect and remove gypsy moth egg masses from household goods prior to moving across state lines — and get an official certificate of inspection.

### What you need to do

- Check all outdoor household goods — lawn furniture, grills, outdoor toys, camping equipment — for egg masses.
- Use a putty knife, stiff brush or similar hand tool to dispose of any egg masses you do find into a container of hot, soapy water, or place them in a plastic bag, seal it, and set it in the sun.

To get the certificate, you can perform a self-inspection or hire a state-certified pesticide applicator. The American Moving and Storage Association says you should then give the inspection certificate to your moving van driver.

A free gypsy moth removal checklist and additional information can be found at [www.Moving.org](http://www.Moving.org).

## DID YOU KNOW?

Of the 29 projects it studied for its 2017 "Cost vs. Value Report," Remodeling magazine found that the average payback in resale value was 64.3 cents. The lone project in the 2017 report to return a higher value than its cost was the installation of loose-fill insulation in an attic, which provided a return of 107.7 percent. Homeowners who replaced an existing entry door with a 20-gauge steel unit recouped 90.7 percent of their investment at resale, placing that project second on the list.

What helps homeowners who finance such projects recoup their associated costs is the relatively low sticker price of the projects, which both rank among the five least expensive projects examined in the 2017 report. But a recovering real estate market has helped homeowners recoup more of their investments on some expensive projects as well.

For example, the 2017 report saw the biggest year-over-year percentage increases in value on expensive projects like upscale bathroom remodels, upscale master suites, two-story additions, grand entrance installations, and family room additions. The increase in value on those projects ranged from 5.6 percent to 7.4 percent from a year earlier.



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## HOW TO BUY A HOUSE WHEN YOU'RE ONLY 23

(NAPS) — Amy is a typical millennial: She's 23, she graduated from college two years ago, she pays \$321 in student loan debt every month and she rents an apartment in downtown Grand Rapids, MN. She's a sales manager for an international food distribution company and volunteers as an English tutor every week. She loves bike riding, playing her guitar, Saturday brunch and beer tastings.

One thing, however, is not typical about Amy: She bought a house and will move in next month.

Why and how did she do that? Saving money was the biggest reason. "My friend Mike just bought a house and his mortgage is \$300 less than his rent! When I heard that, I was definitely interested. Plus, I need a tax deduction," Amy said. She currently pays \$1,440 a month in rent.

She already saved enough for a 5 percent down payment. Amy tapped into a financial

calculator found at [mgic.com/buynow](http://mgic.com/buynow) to figure out if she should buy now or wait to save for a bigger down payment. "My dad really wanted me to save enough to put 20 percent down. But I showed him that it could take me eight years to save that much money! In that time, I could build up \$63,000 in equity or spend \$140,000 in rent payments," Amy explained.

Surprisingly, student loan debt was actually an advantage. Amy has been conscientiously paying her college loan every month since she graduated in 2015. "My loan officer said that because I have been paying consistently, it worked in my favor and boosted my credit score. She also said that I can obviously stay focused and live within a budget," Amy noted.

Credit history started when she was 16. Thanks to her mom's advice, Amy applied for a credit card when she was still in high school, used it and then paid it off every month. Amy's credit score is now a highly respectable 771.



**A low-down-payment mortgage leads to homeownership for a 23-year old recent grad**

Private mortgage insurance (PMI) was also her friend. Amy explained, "Okay, one of the reasons my dad wanted me to save for a 20 percent down payment was so I would avoid paying private mortgage insurance. Maybe I could have put

more down but I didn't want to deplete my savings. What if something breaks in my new house? Or what if I want to buy a new sofa? So PMI helped me buy my house with only 5 percent down."

Could you buy a house now or would it be better to wait? Find out! Go to [mgic.com/buynow](http://mgic.com/buynow). Plus, you can follow the stories of other first-time homebuyers and learn from their experiences at [www.HomeDiggidy.com](http://www.HomeDiggidy.com).



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MLS 201616391 **New Price \$209,900**

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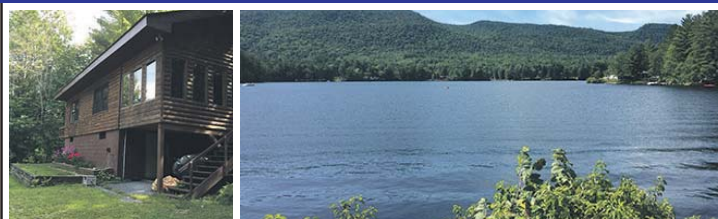


MLS 201700580 **\$251,900**

This quaint 192 year old, historic, lakefront Colonial style home located in the idyllic Village of Northville. Enjoy a Picnic Perfect tree shaded patio with lake access and beautiful Adirondack views. This lakefront home has 2260 sq. ft. of living space, three bedrooms, 1.5 baths and a fireplace that everyone can enjoy.



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### PECK LAKE



MLS 201611298 **\$284,500**

Tucked away and shadowed by stately cherry and beech trees, sits this southern exposed, contemporary lake house with wrap around deck, multiple sliding glass doors, walk out basement, 3 bedrooms, 2 baths, fireplace and lake access rights.

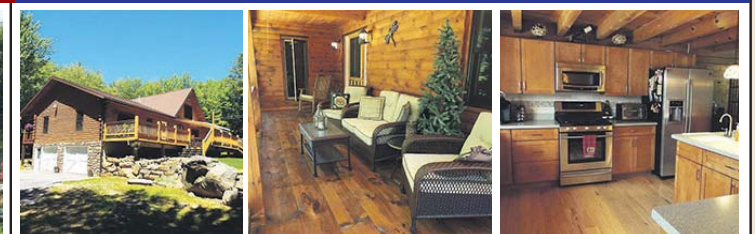
### PECK LAKE



MLS 201614432 **\$325,000**

PACK UP THE WHOLE FAMILY! This waterfront 3 bedroom home offers space for everyone. 1st floor has open kitchen, living room, dining room and family room with deck and lower level has master suite, game room, living area, small kitchen and glass enclosed porch. Both levels enjoy great waterfront views

### LAKE PLEASANT



MLS 201712967 **\$445,000**

Impressive custom-built Lok-n-Logs home nestled on 5.7 private acres. Beautiful cathedral ceiled living room with floor to ceiling fireplace. Gorgeous woodwork, hickory floors, and radiant floor heating throughout. 3 large bedrooms and 2 full baths with a jacuzzi in the ensuite master bath. Expansive 16x72 deck for relaxing and entertaining. Close to all local boat launches. If you're looking for peace and quiet and the availability of everything the Adirondacks has to offer, this is the home for you.

### TOWN OF MAYFIELD



MLS 201710074 **\$495,000**

Distinctive property having a new kitchen with granite counters and stainless steel appliances. Formal dining room plus dining area, large living room with fireplace and lots of windows for natural light and an additional office/den area. Back yard has an inviting deck overlooking the tranquil in ground pool that is fully fenced and professionally landscaped. Basement recently finished into 1200 sqft of additional living area. Retreat to the master suite located on the second floor.

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MLS 201518709 **New Price \$525,000**

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