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Walk to
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Beach



**NEW 192
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Inspiration — Kailey's Cause

Kailey Barnes, an 11-year-old 6th grade student from Cherry Valley, read an article shared by her mother about a girl her age who starved to death in New York State. Kailey decided to make a difference in her community and came up with the idea of Pack-A-Snack. The program supplies food to kids in need. Every Friday backpacks are filled with food and sent home with kids by the Cherry Valley Food Pantry. Currently there are 40 back packs being sent home weekly.

On the evening of Sept. 9, Kailey, with the help of her grandmother, Jackie Delong, hosted a fundraiser at Belvedere Lake Campground and Resort in Cherry Valley. She received 43 donations

from local businesses and individuals and held a Chinese auction. The Belvedere campers also sponsored a food drive "Camping For Cans" and donated a large amount of food. Chuck, the owner of Belvedere, met with Kailey and was very supportive of her cause, donating use of the grounds. Carl Waldman, Director of the Performance and Production and Workshops that works with kids and young adults in a community music room at the Cherry Valley Old School, put together members from local bands to play the Belvedere pavilion. Kailey herself announced the winners of the auction. The event was huge success — good vibes and good results.



Kailey Barnes, a 6th grade student from Cherry Valley, read an article about a girl her age who starved to death in New York State and came up with the idea of Pack-A-Snack for her local area.

GARAGE SALE

GARAGE SALE: 67 Waddell Ave., Fort Plain, Sept. 22 & Sept 23, 0-4. Four family sale. Women's 1X, 2X, dishes, folding chairs, wooden chairs, children items, etc

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Kinderhook Bank Corp. and Patriot Federal Bank announce shareholder approval of proposed merger

Kinderhook Bank Corp. ("KBC") (OTCQB: NUBK), the parent bank holding company of The National Union Bank of Kinderhook ("Kinderhook Bank") and Patriot Federal Bank ("Patriot") jointly announced that Patriot shareholders have approved the proposed merger of Patriot with and into Kinderhook Bank at the meeting of Patriot shareholders held Aug. 29 with 99.99 percent of the shares present voting in favor and 76.52 percent of issued and outstanding shares represented at the meeting. No vote by the shareholders of KBC is required and KBC, as the sole shareholder of Kinderhook Bank, has already approved the proposed merger. As previously announced, all required regulatory approvals have also been received. Subject to the satisfaction of the remaining closing conditions, the merger is expected to close in the fourth quarter of 2017.

The combined organization will operate as "Kinderhook Bank" with 11 offices across five counties and, based on financial results as of June 30, 2017, will have approximately \$609 million in total assets, \$453 million in total loans and \$539 million in total deposits.

The shareholders of Patriot overwhelmingly approved the merger with Kinderhook Bank. Kathleen J. Wolfe, President and Chief Executive Officer of Patriot, stated, "We are excited about the potential benefits of the merger for customers and the communities we serve as well as for our employees. We are pleased that the value being created for our shareholders has been enthusiastically embraced by our shareholders."

"We are pleased to see that our future shareholders from Patriot share our excitement with respect to the benefits of the merger and we look forward to welcoming them to KBC upon

the consummation of the merger next quarter. We believe that the combination of our organizations will create a better bank for our customers and the communities we serve," commented John A. Balli, President and Chief Executive Officer of KBC and Kinderhook Bank.

Pursuant to the terms of the merger agreement, Patriot would merge with and into Kinderhook Bank and Patriot shareholders would receive 0.300 shares of KBC common stock for each share of Patriot common stock. Upon closing, Patriot shareholders will own approximately 29 percent of the stock in the combined company, on a fully-diluted basis.

Patriot, headquartered in Canajoharie, NY, is a federally-chartered savings association organized in 2005. It serves customers in Montgomery and Fulton counties, NY, from offices in Amsterdam, Canajoharie and Johnstown, all of which will remain open after the merger and operate as Kinderhook Bank branches. Kinderhook Bank is a 164-year-old independent community bank with offices in Albany, Chatham, Delmar, East Greenbush, Greenport, Kinderhook, Latham and Valatie, NY.

Endicott Financial Advisors LLC served as financial advisor to KBC and Kinderhook Bank and rendered a fairness opinion in connection with the transaction. Cranmore, FitzGerald & Meaney served as legal counsel to KBC and Kinderhook Bank. The Bank Advisory Group served as financial advisor to Patriot and rendered a fairness opinion. Hunton & Williams LLP served as legal counsel to Patriot.

About Kinderhook Bank Corp. and The National Union Bank of Kinderhook

Kinderhook Bank Corp. is the parent company of The National Union Bank of Kinderhook, a national

bank established in 1853 to serve the banking needs of customers throughout Columbia County and has expanded into Albany and Rensselaer counties in New York State. Kinderhook Bank is the sole bank headquartered in Columbia County with branch locations in Albany, Chatham, Delmar, East Greenbush, Greenport, Kinderhook, Latham and Valatie, NY. As of June 30, 2017, The National Union Bank of Kinderhook had total assets of approximately \$464 million; total loans of approximately \$334 million; total deposits of approximately \$415 million; and total capital of approximately \$45 million.

About

Patriot Federal Bank

Patriot is a federally chartered savings association, which has served the banking needs of customers in Montgomery and Fulton County, NY since its organization in 2005 with three offices in

Amsterdam, Canajoharie and Johnstown. Patriot offers a variety of savings and checking products as well as commercial, residential and consumer lending. As of June 30, 2017, Patriot had total assets of \$145 million; loans of \$119 million; deposits of \$124 million; and total capital of approximately \$12.8 million.

Forward-looking statements

Any forward-looking statements regarding the proposed Agreement and Plan of Merger among Kinderhook Bank Corp., The National Union Bank of Kinderhook and Patriot Federal Bank involve uncertainties. Those uncertainties include, but are not limited to: legislation or changes in regulatory requirements, shareholder actions, technical or systems issues affecting dates of consummation or conversion, and the potential for costs, difficulties, or economic conditions that are less favorable than expected.

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Good Housekeeping Grilled Plums with Ricotta and Honey

Grilling fruit is a simple way to bring out its natural sweetness, and to create a stunning summer dessert with almost no effort. This recipe from our sister publication Woman's Day takes just 10 minutes.

1 tablespoon granulated sugar
6 plums, halved
1 cup ricotta
1 tablespoon orange zest
2 tablespoons honey

1/4 cup shelled pistachios

1. Heat grill to medium. Sprinkle the sugar over the cut side of the plums and grill, cut-side down, until slightly charred and beginning to caramelize, 1 to 2 minutes. Turn and cook, covered, 2 minutes more.

2. Meanwhile, in a medium bowl, combine the ricotta and orange zest.

3. Transfer the plums to plates,

spoon the ricotta mixture over the top, drizzle with the honey and sprinkle with the pistachios. Makes 6 servings.

For thousands of triple-tested recipes, visit our website at www.goodhousekeeping.com/recipes/.

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

Little Falls hosts 16th annual Mohawk Valley Garlic & Herb Festival

by Elizabeth A. Tomlin

"This year's event was definitely the best ever!" remarked Juli Webster co-chair and co-founder of the Mohawk Valley Garlic & Herb Festival. "We had the most vendors (87) and definitely the most enthusiastic crowd!"

Webster co-founded the event in 2000 with her mom Gail Rochette and "a few enthusiastic garlic farmers from the Little Falls area."

"Juli and I got involved years ago as members of the Canal Place merchants," said Rochette. "We saw the potential economic value of the festival and we had some marketing skills and definitely some energy to add to the festival committee."

Rochette reports that of this year's vendors, 30 were strictly garlic while 10 or so were herb and produce vendors along with a number of food vendors.

The herb component of the festival comes from connections with herbalists such as Helen Guardi of Richfield Springs, NY and Darlene Badger of Rutland, VT.

"They advocated that growing and using herbs was intertwined with a garlic crop," Rochette explained. "Helen and family have vended at all of our festivals."

This year a fermented cabbage producer, along with sauce producers and even one who makes 'bitters', were added to the growing list of vendors.

"Many of our vendors, such as Conbeer's from Johnstown, combine their products to keep the family farm going. They sell garlic and food products and produce," commented Rochette.

Webster says that all of the growers are knowledgeable and willing to educate their customers on the growing of garlic.

This year free classes and demonstrations took place throughout the day instructing attendees on growing garlic and cooking with garlic.

Volunteer and vendor Jill Gies of Gies Pasture, Fort Plain, NY, led some of the classes.

"Last year was the first time we did demos throughout the day," said Gies, "I think festivals like this are important to the agricultural community, because they provide a way for thousands of people to shop for garlic and other agricultural items in one location on one day, providing a boost to the farmers and other participants."

Attendee Abigail Hight says the event has become an annual day out for her family.

"I have been attending the Garlic Festival for the past five years," said Hight. "I like garlic and it's interesting and fun to see such different variations and uses of it. The festival is family friendly and my children enjoy it as well."

Hight says that she stops every year at her "favorite booth," Sandies Candies, that specializes in Ukrainian garlic. "We love this festival," says Hight. "It's a tradition for my family and will be for a long time."

Webster and Rochette credits Cornell Cooperative Extension, the Mohawk Valley Center for the Arts and other community leaders for the festival's success.

"The festival continues to grow every year, both in terms of vendors and visitors," commented Jane Malin, Executive Director of Mohawk Valley Center for the Arts (MVCA). "We had almost 90 vendors this year and one of our biggest crowds ever." This year's attendance numbered to about 3,500.

Malin and several other members of MVCA have been involved in advocating the Garlic Festival for several years and volunteer at the event.

"We are pleased to help staff entrance gates, be hosts and hostesses, help with setup and cleanup, etc." said Malin. "MVCA is also the non-profit umbrella for this event."

"We are happy to volunteer with such a popular festival that for 15 years has helped establish Little Falls' reputation as the Mohawk Valley's Festival City," commented Alice Laurenson, who volunteered with her husband Tom. "It was a great festival, all the way round."

Good Housekeeping Grilled Sausage and Apple Slaw Subs

Hearty brats and creamy, crunchy slaw are made fit for fall tailgating with the addition of crisp apples.

4 wedge bratwurst links
2 large unpeeled Granny Smith apples

1/2 small red onion
1/3 cup mayonnaise
1 tablespoon cider vinegar

1 teaspoon spicy brown mustard

1/4 teaspoon celery salt
4 hoagie rolls

1. Heat grill or grill pan for direct grilling on medium-high. Grill bratwurst links 10 to 12 minutes or until cooked through, turning often.

2. Meanwhile, grate unpeeled Granny Smith apples and red onion into large bowl. Toss with mayonnaise, cider vinegar, spicy brown mustard

and celery salt. Divide among hoagie rolls. Serves 4.

For thousands of triple-tested recipes, visit our website at www.good-housekeeping.com/recipes/.

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Monday, Sept. 25th - Normal Monday Sale & Monthly Organic Day – A group of 10-12 Certified Organic cows in all stages of lactation from one farm with New Zealand Genetics.

Sat. Sept. 30th - 11:00AM sale on the farm South New Berlin, NY. Impatiens Registered Holsteins Complete Dispersal 110 Head with 60 milking age balance heifers. RHA 21323 4.3 840 3.0 650. SCC 200,000. Very impressive herd with the Maternal lines long and strong and the sires are the best the breed has to offer. GPS address: 719 County Route 18, South New Berlin, NY. Owners: James & Pam Powers.

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Twilight Market wraps up successful first season

There are wonderful things happening in downtown Gloversville and 2017 is going to put a spotlight on them like never before.

The 2017 Twilight Market season wrapped up this past Friday, Sept. 8, with a resounding success. The bright skies and crisp weather welcomed guests to the downtown event on a perfect evening. Event organizers are excited by the success and have already begun to plan the 2018 market season.

Held over the course of three months, the Twilight Market was the home to over 11 vendors, 12 community groups, numerous private donations of time and talent and inspired two community art pieces – the Before I Die Wall, donated by Be Well with Donna Massage Therapy and two benches donated by Eastern Woodworking and Design. Friday night's 800 market guests bring the total number of participants to roughly 2,250 people in attendance for

the entire market season.

"The planning committee for the Twilight Market is amazed and astounded by the wonderful inaugural season we have just experienced," said Jennifer Jennings, Gloversville Downtown Development Specialist. "We would like to thank everyone involved, including the thousands of people who came downtown over the course of the event to simply enjoy an evening out with friends and neighbors."

The Twilight Market could not have been possible without the support of key event partner, Nathan Littauer Hospital. "Nathan Littauer is pleased to have been associated with the success of the 2017 Twilight Mar-

kets," noted Cheryl G. McGrattan, Vice President of Marketing, Communications and Community Relations at Nathan Littauer Hospital. "As a sponsor, we look for activities that utilize the exceptional resources we have right here in Gloversville. 'The Twilights' celebrated our community in a unique way — by using local assets and distinctive programming. We congratulate everyone involved."

Other event sponsors include major sponsor Fulton County Board of Realtors, and friends of the market Fulmont Community Church, Micropolis Cooperative, Inc., NBT Bank, Patriot Federal Bank, Shannon Rose Design, and WEST

& Company CPAs PC.

"The success of this year's Twilight Market brings an energy and buzz to Gloversville – a buzz that businesses, developers and others looking to invest in downtown hear and feel," said Ron Peters, President and CEO of Fulton County Center for Regional Growth, a key organizer of the event. "Events like this help us showcase the City and Region, providing us with a wonderful example of why investing in Fulton County provides a positive, unique and profitable experience."

Interested in helping plan the 2018 Twilight Market season? Please send an email to twilight-market@fccrg.org.

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Senior News Line

by Matilda Charles

Which flu shot is right for you?

It's that time again...flu season is on the way. Vaccines already are available in most locations, so we have no excuse not to get a flu shot soon.

Sometimes the dilemma can be deciding which shot to get. Most flu vaccines contain protection from three strains of influenza, called trivalent vaccines. Those contain two A strains and one B strain of influenza.

Some of them add coverage for a fourth strain. Those shots are called quadrivalent and contain two A and two B strains. With two Bs, the Centers for Disease Control and Prevention doesn't have to flip a coin to decide between two equal B vaccines; it can just include both.

In addition, there are high-dose flu shots especially for seniors age 65 and older. As we age, our immune systems don't respond the same way and a reg-

ular flu shot might not get us the strong immune response we need to avoid the flu.

The strains change every year, which is why most people need to "renew" their flu vaccine each year. The CDC tracks which influenza hits, and when, in making its calculations for the following year. For the 2016-2017 season, it calculated that those who received flu shots reduced their overall risk by 34 percent for A strains and 56 percent for B strains.

Your best (safest) bet: Ask your doctor which flu shot you should get. Some of us under 65 shouldn't have the high-dose shot for one medical reason or another. Don't delay; it takes about two weeks to have immune coverage after receiving a shot.

If you have Medicare Part B, the cost of the shot is covered, as well as the vaccine for pneumonia and hepatitis B.

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Good Housekeeping Spicy Grilled Salmon

With a little tinfoil, this fancy meal can be made right
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- 4 fillets salmon (6 ounces each)
- 4 tablespoons hoisin sauce
- 1/2 teaspoon crushed red pepper, divided
- 1 1/2 pounds cauliflower florets
- 1 tablespoon oil
- 1/4 teaspoon salt
- 1/4 cup chopped peanuts
- Chopped cilantro

1. Place salmon in centers of 4 foil sheets. Brush
each with 1 tablespoon hoisin sauce; sprinkle each
with 1/8 teaspoon crushed red pepper.

2. Toss cauliflower with oil and salt. Arrange around
each fillet. Seal packets; cook 15 minutes or until cau-
liflower is tender. Garnish with peanuts and cilantro.
Serves 4.

* Each serving: About 410 calories, 19g total fat (3g
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Good Housekeeping Grapes with sour cream

Even when you're pressed for time, you can make this easy treat.

2 cups seedless grapes
1/4 cup sour cream
1 tablespoon brown sugar.

In small bowl, gently stir grapes, sour cream and brown sugar until well combined. Cover and refrigerate until ready to serve. Makes 4 servings.

• Each serving: About 100 calories, 3g total fat

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Unvaccinated animals can get rabies from bite, scratch

Montgomery County Public Health would like to remind everyone that people and unvaccinated animals can get rabies from the bite or scratch of an infected animal or from infected animal saliva entering a person's eyes, nose, mouth or any break in the skin. Rabies is nearly always fatal if treatment is not received soon after exposure. Keep the following points in mind:

- Prevention of rabies continues to be an important public health concern. Rabies is an infectious disease that affects the nervous system of humans and other mammals. Rabies is most often seen among wild animals such as raccoons, bats, skunks and foxes. Cats, dogs, ferrets and livestock can also get rabies if they are not vaccinated.

The first sign of rabies is usually a change in the animal's behavior. It may become unusually aggressive or unusually tame. Staggering, convulsions, spitting, choking, frothing at the mouth and paralysis are sometimes noted. The animal usually dies within one week after showing signs of rabies.

The law requires that your pets be vaccinated. The first rabies vaccination is to be given at three months of age. Your pet should receive its second rabies vaccination within one year after the first vaccination and every three years thereafter.

- In the event of a bite, scratch or potential exposure to rabies, the following steps should be taken immediately: Wash the area of contact thoroughly with soap and

water; Seek medical attention; Call your local health department to evaluate your risk for rabies, including whether rabies post-exposure treatment is recommended; Try to capture the animal without damaging its head or risking further exposure. Contact your local health department to have the animal either observed or submitted for testing; If someone has been exposed to a suspected rabid animal and the animal cannot be observed or tested, or it tests positive for rabies, treatment should begin immediately. Human treatment consists of a dose of rabies immune globulin administered as soon as possible after exposure. The first of four doses of rabies vaccine is given at the same time, with the remaining injections given one each on days three, seven and 14 following the initial injection. An additional dose may be given on day 28 if the person is immunocompromised.

- To protect your family and your pets from rabies:

Don't feed, touch, or adopt wild animals, stray dogs or cats; Be sure your pets are up-to-date on their rabies vaccinations; Keep family pets indoors at night; Don't attract wild animals to your home or yard. Keep garbage cans tightly covered and avoid storing any food outside. If a wild animal is on your property, let it wander away. Bring children and pets indoors and alert neighbors who are outside; Prevent bats, raccoons and other wild animals from entering homes by sealing small openings and keeping unscreened doors and windows closed; A majority of Rabies Post Exposure Prophylactic vaccines are given for exposure to bats that were not captured for rabies testing. Most of these untested bats are not rabid therefore many of the post exposure incidents could be avoided completely if the bat were captured for testing. "How to Safely Capture a Bat" can be found on the NYS-DOH website at: <http://tinyurl.com/nj4nvyr>.

Rabies Vaccinations Clinics will be held throughout Montgomery County on the following dates in 2017: Oct. 14 and Nov. 4. For time and location or for more information on rabies contact Montgomery County Public Health (M-F) 8:30 a.m. – 4 p.m. at 518-853-3531 or visit <http://tinyurl.com/y878um4x>.

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Hand me down my walking stick

by Skip Barshied, Stone Arabia

These words bring back memories of canes used through the ages. Today they are still useful as well as a popular collectibles. Canes and walking sticks bring to mind those with gold or ivory heads used through the ages by the well to do. Some examples from by-gone times are those which conceal a sword, blade or gun such as those manufactured by the

Remington Co. of Illion, NY. There were four varieties of this now rare Remington product. The patent was granted in 1858. If the reader wants to see one of these unusual canes, visit the Remington Museum at the Remington factory in Illion, NY. I now want to tell the reader about some from my own family. My mother's father, Benjamin J. Garlock (1877-1971) was just Grandpa to me. It was he and

my mother who first showed me old Garlock Family possessions. What survived were part of their childhoods.

Grandpa was a farmer, carpenter, hunter and just an all-around craftsman. I still possess a Garlock family cane. The legend states that the swirled stick it was made from a small tree on to which a vine had become entwined. The part of deer horn that

HAND 16



The walking stick handle on the far left is made of antler that was found on the Garlock Family Farm.

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HAND from 15

was applied to its top was from a deer shot on the old Garlock farm where the small tree grew. The cane was made on the Garlock farm where countless people now enjoy their games of golf. If only the cane could speak to tell us who used it to steady their steps.

The second old time family cane is much lighter. It is made from a small tree which had a knob shaped root. The letters VOG are carved where my great-grandfather Valentine Osker Garlock's hand rested years ago.

VO as he was called was born on the Garlock farm near Marshville, NY in 1846 and passed away at 79 years old. Years ago he would have been a well-known Fort Plain Publican.

As Grandpa Ben aged he was left quite spry. He

strolled in the woods and carried on the Garlock cane tradition. The roots of a small sapling made a good hand hold on the canes Grandpa made. He cut and dried them and often burned in sayings he would come up with. Teddy Roosevelt's name might appear since he was a favorite with him. When his only grandson became involved in preserving Fort Klock in 1954 that name appeared. It is quite possible that his canes still are prized by those he gave them to. One of his canes is illustrated in this article.

The reader might ask how the author of this article thought to write it. The credit is due to my Amish friend Emanuel and his eight-year-old son Jacob who broke off a convenient stick to help him to get out of a Stone Arabia woodlot a few days ago.



These walking sticks are part of the family tradition, having been passed down over the years from one generation to the next.

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Fall lawn care tips

Spring and summer may be the seasons most often associated with landscaping and lawn care, but tending to lawns and gardens is a year-round job. If lawn and garden responsibilities dip considerably in winter, then fall is the last significant chance before the new year that homeowners will have to address the landscaping around their homes.

Fall lawn care differs from spring and summer lawn care, even if the warm temperatures of summer linger into autumn. Homeowners who want their lawns to thrive year-round can take advantage of the welcoming weather of fall to address any existing or potential issues.

- Keep mowing, but adjust how you mow. It's important that homeowners continue to mow their lawns so long as grass is growing. But as fall transitions into winter, lower the blades so the grass is cut shorter while remaining mindful that no blade of grass should ever be trimmed by more than one-third. Lowering the blades will allow more sunlight to reach the grass in the months ahead.
- Remove leaves as they fall. Much like apple-picking and foliage, raking leaves is synonymous with fall. Some homeowners may wait to pick up a rake until all of the trees on their properties are bare. However, allowing fallen leaves to sit on the ground for extended periods of time can have an adverse effect on grass. Leaves left to sit on the lawn may ultimately suffocate the grass by forming an impenetrable wall that deprives the lawn of sunlight and oxygen. The result is dead grass and possibly even fungal disease. Leaves may not need to be raked every day, but homeowners should periodically rake and remove leaves from their grass, even if there are plenty left to fall still hanging on the trees.
- Repair bald spots. Summer exacts a toll on lawns in various ways, and even homeowners with green thumbs may end up with a lawn filled with bald spots come September. Autumn is a great time to repair these bald spots. Lawn repair mixes like Scotts® PatchMaster contain mulch, seed and fertilizer to repair bald spots, which can begin to recover in as little as seven days. Before applying such products, remove dead grass and loosen the top few inches of soil. Follow any additional manufacturer instructions as well.
- Aerate the turf. Aerating reduces soil compacting, facilitating the delivery of fertilizer and water to a lawn's roots. While many homeowners, and particularly those who take pride in tending to their own lawns, can successfully aerate their own turf, it's best to first have soil tested so you know which amendments to add after the ground has been aerated. Gardening centers and home improvement stores sell soil testing kits that measure the pH of soil, but homeowners who want to test for nutrients or heavy metals in their soil may need to send their samples to a lab for further testing.

Fall lawn care provides a great reason to spend some time in the yard before the arrival of winter.

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45th Annual Craft Fair at Fort Klock

by Michael Wren

ST. JOHNSVILLE, NY — Beautiful weather graced both vendors and attendees at Fort Klock's 45th Annual Craft Fair Sept. 9-10. Vendors began setting up their booths on Friday in preparation for a weekend full of selling, bargaining and visiting with fellow crafters. Many

throughout both days from sunup to sundown helping vendors with everything they needed.

Chairman of the Craft Fair committee, Joan Kark-Wren, said she was happy with the outcome of the event. "The event ran very smoothly thanks to the crafters and Fort Klock volunteers. Every-

spend outside and to enjoy the Fort Klock grounds.

For more information on Fort Klock stop in Tuesday through Sunday from 9-5 or call the Fort at 518-568-7779. For information on reserving a booth for next year's craft fair call Joan Kark-Wren at 518-649-2531.



Many different types of craft vendors displayed their products. One vendor sold a variety of wax merchandise.



Fort Klock President Les Stewart and Secretary Linda Faduski draw the names for the Chinese Auction and 50/50 raffle.

crafters have been coming to the fair for years and request the same booth each year, forming a friendship with their booth neighbors.

The event drew over 100 vendors and thousands of customers. Those walking the aisles could find a little bit of everything. Everything from hand-made silver products to wooden and leather crafts were available. Every vendor makes their own products and you can see the creativity and care put into every piece.

During the Craft Fair visitors were able to tour the Fort as well as watch a blacksmithing demonstration throughout both days. The volunteer members of the Fort Klock Historic Restoration Organization made the event possible from setup to clean up and everything in between. Fort Klock member Bill Murphy could be seen

body did their part and it all came together in the end," stated Kark-Wren when asked about the fair.

Peter and Valerie Bathke of Marcy, NY have been crafting for 30 years and have attended the Fort Klock Craft Fair for the past six years. They make unfinished and finished wooden furniture and crafts. "It's the best we've had in 30 years," says Peter Bathke about the Fort Klock Craft Fair after selling out both Saturday and Sunday.

Wendy Miller-Morlock began her Craft Fair affair 12 years ago at Fort Klock and has been coming back ever since. Coming from Fultonville, NY Miller-Morlock enjoys the craft fairs. "I just love doing this show. I've met so many great friends throughout the years."

All in all both the vendors and the attendees had a great time and a beautiful weekend to

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Choosing a vehicle based on wheel drive

Several factors are considered before drivers purchase new vehicles. Wheel drive may not be the first such factor to come to mind, but it can be an important consideration when car shopping.

Despite the considerable rise in popularity of sport utility vehicles, automotive expert Edmunds says most passenger cars

sold in the United States today use a two-wheel-drive system. With options such as 4WD, AWD, FWD and RWD, consumers should understand the differences of each type of drive in order to make the most informed decision.

Rear-wheel drive

With rear-wheel drive, the power goes to the back wheels to drive the

vehicle. This used to be the system of choice because RWD systems were relatively easy to manufacture, offers Kelly Blue Book. RWD is the choice for many trucks because added load can offer additional traction in the back. Furthermore, rear-wheel drive is coveted for sporty vehicles and luxury cars. That's because, as vehicles accelerate the

weight is transferred to the rear wheel, enhancing traction and further acceleration. This drive also distributes weight more evenly, so cornering and handling is better.

Front-wheel drive

The National Motorists Association states that front-wheel drive, which has become ubiquitous in cars produced today, is cheaper to design and

build than RWD. Fewer parts mean the drivetrain is easier to install. It is also less heavy than others, helping vehicles to be lighter and consume less fuel. In rain and snow, FWD has excellent traction, so it's an asset under poor weather conditions. Front-wheel drive vehicles are not prized for their handling because the front wheels have to put power to the ground and steer the car. Furthermore, unlike RWD, which is more rugged and durable, FWD is more fragile.

4-wheel-drive & All-wheel-drive

4WD is designed for rugged, off-road applications and AWD is for pavement driving. Pure 4WD is good for low-traction situations off of pavement, where additional grip is needed. In some 4WD vehicles, this

drive needs to be engaged through a transfer switch. In such automobiles, the vehicle operates in FWD or RWD until that switch is engaged.

All-wheel-drive provides the best of FWD, RWD and pure 4WD systems. The main advantage is excellent traction on both dry pavement and in poor weather. Some AWD vehicles may be able to go off-roading as well. Potential disadvantages to AWD include cost, vehicle weight and, because there are more components in AWD, more parts can fail and require servicing. AWD typically comes in part- and full-time versions.

Choosing a wheel drive requires an understanding of how one plans to use the vehicle and which attributes are most important.

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Now Here's A Tip

by JoAnn Derson

• Stuffed peppers bake nicely when put into the wells of a greased muffin tin.

• Wondering which loan you should focus on first in your debt-free strategy? Shoot for the one with the highest interest rate, generally. Or, if you're the type who needs motivation beyond the knowledge that you are freeing yourself fi-

nancially, stack them smallest to largest. When you pay off the balance on the smallest loan, fold that extra payment up to the next smallest loan and so on until you are debt-free.

• Toothpaste is a mild abrasive, and it's suitable to buff out small scratches in a CD. Just dab a bit on, rub lightly with a soft cloth and rinse.

• "Want a nice smelling hamper? I give a coffee filter a spritz of perfume and put it in the bottom. There's no bad smells in my closet, even with a hamper full of workout wear." — E.L. in South Carolina

• "Pickle juice: What is it good for? Lots! You can drink it if you have a muscle cramp, or in the summer when it's really hot and you're working

All Things Automotive

out to keep from getting dehydrated. But I sometimes like lightly pickled veggies (carrots, cukes and peppers), so when I'm done with the last pickle, I pour the juice and some rough chopped veggies in a saucepot, bring it to a boil and put them right back in the pickle jar. Put it in the fridge, and you'll have pickled veggies in a few days!" — M.A. in Ala-

bama (Be sure to eat within a week!)

• D.M. in New York writes: "If you are making chocolate cake, replace the water in the recipe with an equal amount of chocolate syrup for a good, deep chocolate flavor." Yummy! Or, just add a squirt to a box mix. That works, too.

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King Crossword

ACROSS

1 Fragrant wood

6 Construction piece

11 "Seinfeld" role

12 Had to have

14 Eden, for one

15 Look

16 Card player's call

17 Barbecue brand

19 Guitar's cousin

20 Dunkable treat

22 Very long time

23 Off-torn knee parts, briefly

24 Bold

26 Block and tackle parts

28 Listener

30 Moray, e.g.

31 Epicure

35 Takes to the links

39 Unseat

40 Moving truck

42 Turnpike payment

43 Multipurpose truck

44 Picture puzzle

46 "Gosh!"

47 Risk

49 Roamed freely

11

14

16

20

24

31

39

43

47

51

53

51 Reps

52 Emotionless people

53 Chopin piece

54 Try

8 "Hallow" ending

9 Offer as example

10 In a submis-sive way

11 Incite

13 Frock

18 Jazzy style

21 Open to view

23 Apportion

25 Thanksgiving veggie

27 Journey seg-ment

29 One of P-R-N-D-L

31 Cheese

choice

32 Power failure

33 Early online forum

34 Bill

36 Actor Robert of "Big"

37 Like some winter coats

38 Coasters

41 Hospital employee

44 On pension (Abbr.)

45 H.S. hurdles

48 Wildebeest

50 Phone bk. data

DOWN

1 Danes or

2 Breadwinner

3 Accomplished

4 From the beginning

5 Actress

6 Naive girl,

7 Tolerate

13 Forlani

18 Jazzy style

21 Open to view

23 Apportion

25 Thanksgiving veggie

27 Journey seg-ment

29 One of P-R-N-D-L

31 Cheese

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Weekly SUDOKU

by Linda Thistle

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

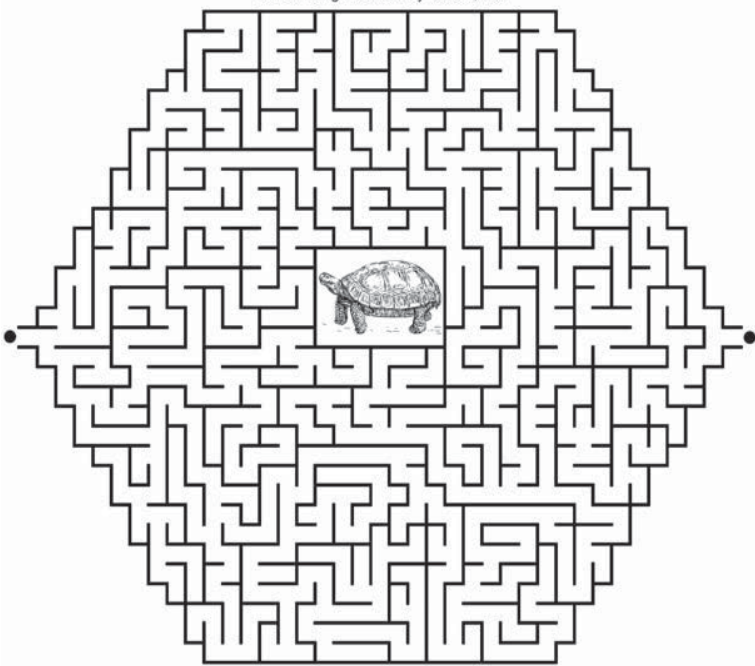
Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

DIFFICULTY THIS WEEK: ♦

♦ Moderate ♦♦ Challenging ♦♦♦ HOO BOY!

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Mega Maze



Amber Waves

by Dave T. Phipps

THOSE CLOUDS LOOK LIKE MASHED POTATOES.

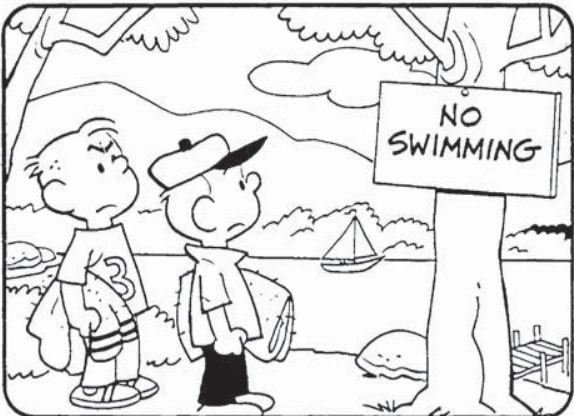
AND THAT ONE RESEMBLES A BIG FUDGE SUNDAE.

YEAH, THAT ONE LOOKS LIKE A CHEESEBURGER WITH JELLO AND HORSE RADISH ON TOP.

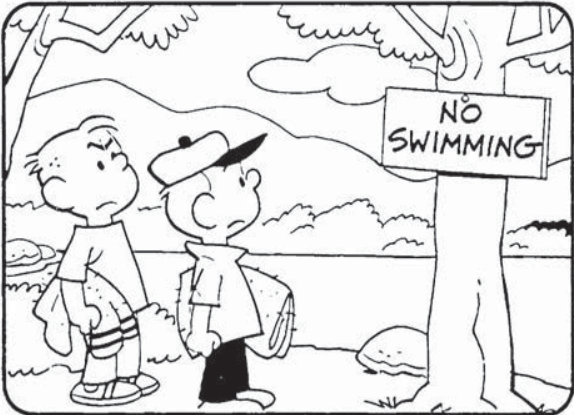
WOW, OUR IMAGINATIONS SEEM TO GET MUCH BIGGER BEFORE LUNCHTIME.

HOCUS-FOCUS

BY HENRY BOLTINGOFF



Find at least six differences in details between panels.



Differences: 1. Towel is missing. 2. Number 3 is missing. 3. Arm is moved. 4. Sailboat is missing. 5. Sign is smaller. 6. Dock is missing. 7. Boat is missing.

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RPEOTSHMLOKHEDI

GOEGOREKKOFGBND

BBZFAXUCWDUITIR

QONELEHCCEEBRJLI

GFLDCAYYXWVWTSR

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

Armstrong

Cessna

Fokker

Lindbergh

Beech

Curtiss

Fossett

Wright Bros.

Bellanca

Doolittle

Langley

Yeager

Boeing

Earhart

Lear

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Puzzles4Kids

by Helene Hovanec

CRISSCROSS – HARD TO SPELL WORDS

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

3 Letters

FIX

ITS

4 Letters

ACHE

DISC

HYMN

5 Letters

CHILI

CHOIR

IGLOO

LLAMA

QUIET

THEIR

THIGH

YACHT

6 Letters

CRUISE

DETOUR

HURDLE

ISLAND

NIECES

WEIGHT

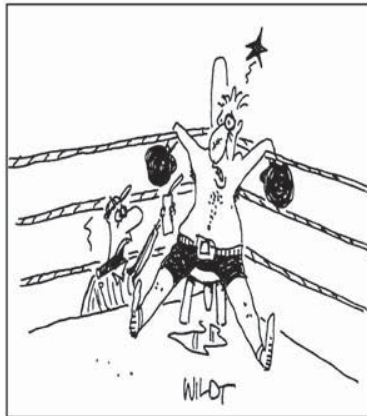
7 Letters

CEILING

HYDRANT

TWELFTH

LAFF-A-DAY



"And another thing! Stop yelling 'Ouch' every time you get hit!"

Just Like Cats & Dogs

by Dave T. Phipps



Americanisms

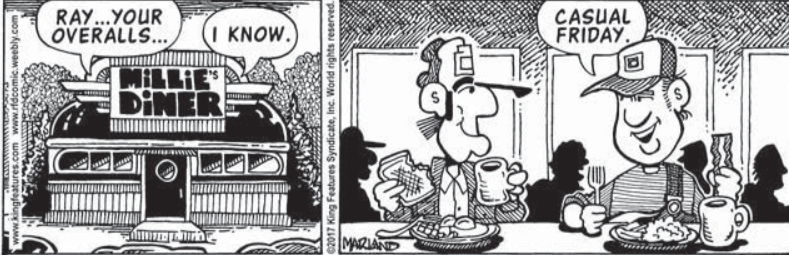
"You can't always be the most talented person in the room, but you can be the most competitive."

—Pat Summitt

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R.E.D.

by Mike Marland



Comfort Foods Made Fast And Healthy

Bacon Zucchini Bake

by Healthy Exchanges

If you're still trying to keep ahead of your garden zucchini or the neighbors are offering you some, take it. Here is a great recipe to put it in.

3/4 cup chopped onion
3 cups thinly sliced unpeeled zucchini

1 (8-ounce) can Hunt's

Tomato Sauce

1 (15-ounce) can diced tomatoes, undrained

1 tablespoon Splenda Granular

1/2 cup Oscar Mayer or Hormel Real Bacon Bits

1 teaspoon Italian seasoning

1/2 cup plus 1 tablespoon shredded Kraft re-

duced-fat cheese

1/2 cup plus 1 tablespoon dried fine breadcrumbs

1. Heat oven to 350 F. Spray an 8-by-8-inch baking dish with olive oil-flavored cooking spray.

2. In a large skillet sprayed with olive oil-fla-

Cheddar

vored cooking spray, sauté onion for 5 minutes. Stir in zucchini. Continue to sauté for 5 minutes. Stir in tomato sauce, undrained tomatoes and Splenda. Add bacon bits and Italian Seasoning. Mix well to combine.

3. Spread mixture into

prepared baking dish. In a small bowl, combine Cheddar cheese and breadcrumbs. Evenly sprinkle crumb mixture over top. Bake for 30 minutes. Place baking dish on a wire rack and let set for 5 minutes. Divide into 6 servings.

* Each serving equals:

157 calories, 5g fat, 10g protein, 18g carbs, 672mg sodium, 129mg calcium, 3g fiber; Diabetic Exchanges: 2 Vegetables, 1 Meat, 1/2 Starch; Carb Choices: 1.

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Strange But True

by **Samantha Weaver**

- It was American author and political activist Barbara Ehrenreich who made the following sage observation: "No matter that patriotism is too often the refuge of scoundrels. Dissent, rebellion and all-around hell-raising remain the true duty of patriots."
- Coke has the honor of being the first soft drink in space. Members of the Space Shuttle Challenger drank the beverage from a specially designed "Coca-Cola Space Can."
- Andrew Jackson, the seventh president of the United States, was one tough son of a gun. In his youth, his fighting prowess won him fame as a national hero for defeating the British at the Battle of New Orleans during the War of 1812 — and he never slowed down, it seemed. At the age of 67, he was at a speaking engagement when a member of the audience pulled out a gun and tried to shoot him. When the gun misfired, President Jackson used

his walking stick to beat his attacker almost senseless.

- If you're like the typical human, it takes your brain about 0.0004 seconds to retrieve any given memory.
- Even in these modern days, certain maritime traditions hold on. For instance, when a new ship is launched for the first time, the water that first touches the ship is caught in a bottle. Once sealed, that bottle stays with the ship; it's typically displayed in the captain's office, near the bridge.
- On a per-capita basis, residents of Mexico consume more carbonated drinks than people in any other country on Earth.

Thought for the Day: "I have always supported measures and principles, and not men. I have acted fearless and independent, and I never will regret my course. I would rather be politically buried than to be hypocritically immortalized." — Davy Crockett

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— **King Crossword** —
Answers
Solution time: 24 mins.

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

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

Mega Maze
Solution

Puzzles4Kids
Answer

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

Stickelers Answer

There are 40 divisors.
P can have 4, 3, 2, 1, 0 = 5
Q can have 7, 6, 5, 4, 3, 2, 1, 0 = 8
8 x 5 = 40

— **Weekly SUDOKU** —
Answer

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



Cub Cadet 550 and 750 Challengers are in stock! **Behind Every Project is a True Value. 12 Willett St Fort Plain 518-993-3834**

We carry a selection of farrier's tools, and horseshoes. **Behind Every Project is a True Value. 12 Willett St, Fort Plain 518-993-3834**

FALLING IN LOVE WITH FALL so is **RAG-TIME** 2 floors 3,000 sq.ft. of stuff for sale. 39 Main Street, Fort Plain, Thursday through Saturday, 11ish to 5pm

We stock 20, 30, 40 and 100lb propane tanks. Get yours and the first fill is on us! **Behind Every Project is a True Value. 12 Willett St Fort Plain 518-993-3834**

PERSON NEEDED THAT CAN DO all phases of an auto dealership from complete DMV sales and inventory on line sales, run complete office, all book keeping, filing, everything except checking account. Hours are flexible even as a second job. Pay depends on qualification level. Call 518-470-7396

3 BEDROOM APT. FOR RENT: 33 Willett Street, Fort Plain. \$800 per month plus utilities. Off street parking. Call 673-5895 and leave message.

GOT COLD FEET? — We have the warmest socks for you. Alpaca **Extreme Boot Socks** and Alpaca **Survival Socks.** Alpaca is warmer than wool and keeps your feet toasty warm. These are a must for anyone working outdoors in cold weather. We guarantee you will love them. Paca Gardens, 27 West Main St, Little Falls. 315-823-1100 M-F 10-5, Sat 10-4. Lay-aways available.

NEW IN STOCK: Decorative interior sliding door hardware to add a rustic appeal to interior openings at C.H. BURKDORF & SON, 35 Hough St., St. Johnsville 518-568-7016

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

RAFFLE TICKETS - 500 - \$60, 1,000-\$75, 1,500 - \$90, 2,000-\$100. Other quantities available. Call Beth at Lee Publications 518-673-0101 6113 State Hwy. 6, Palatine Bridge, NY 13428.

ST. JOHNSTVILLE (1+) bedroom, wall to wall carpet, refrigerator and stove included, off street parking first floor, ALL NEW, \$600+. 518-301-5739

FIREWOOD Seasoned split mixed hardwood for sale: \$50.00 per face cord. Buy 3 or more, \$45.00 per face cord. Delivery available call or text 518-337-7072

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FOR RENT: 2 bedroom apt. in St. Johnsville. \$650- a month plus security deposit. Available October 1st. Pay your own utilities. Call 518-332-5157

DRYER: Whirlpool, working condition. Reason for selling bought larger dryer. \$50.00 firm. 518-568-2865 after 6pm

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8 FOOT TABLES & folding chairs for rent. Canajoharie Volunteer Fire Department 518-673-3812

FORT PLAIN: 1st floor beautiful 2 bedroom apartment for rent. Includes stove, refrigerator, off-street parking. Walking distance to restaurants, grocery & convenience stores and beautiful park. Sorry no pets. 315-794-2399

We want to hear from you! Send your comments & suggestions to the **Original Valley Pennysaver** PO Box 121, Palatine Bridge, NY 13428 OR email jsnyder@leepub.com

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

VERSETTA STONE provides all the beauty of traditional stone masonry with none of the hassles. It is timeless, reliable and beautiful and is backed by a 50 year limited warranty. Check out our Facebook to learn more or stop by and see our samples. C.H. BURKDORF & SON, 35 Hough St., St. Johnsville 518-568-7016

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2017 Foothills Friends of NRA Fundraising Banquet
Wednesday, October 4, 2017 at the Hales Mills Country Club
5:00 - 7:00 - Cash Bar, Games, Silent Auction • 7:00 - Dinner followed by Live Auction

JOHN WAYNE TABLE FOR 8 PACKAGE For Only \$1,280 All 8 Attendees Receive: A Banquet Dinner Ticket \$200 In Bucket Drawing Tickets 10 Gun Table Tickets 1 Book Of Gun Of The Year Tickets (7 Tickets) And.... One Person At Your Table Is Guaranteed To Win A Gun!!!!	LIBERTY SPONSOR PACKAGE \$250 Framed NRA Seal Display Subscription to Traditions Magazine (quarterly) Sponsor Hat BIG SHOOTER PACKAGE \$125 1 Banquet Dinner Ticket \$200 In Bucket Drawing Tickets 10 Gun Table Tickets FNRA Banquet Dinner Ticket \$35
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Proceeds benefit local shooting sports, youth education programs, firearms safety programs, range improvements, wildlife, and conservation programs in New York State and nationally. Apply for a NRA grant to benefit Fulton and Montgomery Counties at www.friendsofnra.org

THE 2017 GUN OF THE YEAR (GOY)
DANIEL DEFENSE M4 CARBINE V7® 5.56 NATO RIFLE (RATTLECAN™)
For the first time ever, an AR-15-style rifle has earned the Gun of the Year title. The made-in-the-USA DDM4 V7 in the new RATTLECAN Cerakote finish is exclusive as a first run with Friends of NRA this year. Custom engraving of the Friends of NRA logo and "2017 Gun of the Year" text, along with NRA serialization, adds even more uniqueness to this never-before-offered firearm. **Win your choice of the GOY or \$500 CASH!!**
Order your GOY tickets today. Don't have to be present to win, but it is more fun!

Detach Here -----

For Reservations Send This Form & Check Or Card Info by October 1, 2017 FNRA c/o Christopher Blanchard, PO Box 1345, Gloversville, NY 12078 Questions? Email: foothillsfnra@gmail.com Or call: 518-221-4103 Make Checks Payable To: Foothills Friends of NRA	\$35 ea. _____ NRA Banquet Dinner \$ _____
	\$125 ea. _____ Big Shooter Package \$ _____
	\$250 ea. _____ Liberty Sponsor \$ _____
	\$1,280 ea. _____ JW Table Package \$ _____
	\$20 ea. _____ Book of GOY 7 Tickets \$ _____
	Please Select _____ Pistol _____ Rifle or _____ Cash
	Tax Deductible Donation \$ _____
	Grand Total \$ _____

Name: _____

Address: _____

Phone: _____ Email: _____

Credit Card #: _____ 3 Digit Security Code: _____

Expiration Date: _____ Signature: _____

No Upgrades To V.I.P. Package Banquet Day, This Item By Pre-Event Reservation Only

HOUSE TRAILER FOR RENT: 14x70, sits on 3 private acres, 1½ miles from the village of Fort Plain. 3 bedrooms, 2 bathrooms. Includes all appliances: microwave, dishwasher, wash machine & dryer. Rent \$700 per month +security. References please. 518-993-2319

WHIRLPOOL DRYER: Working condition. Reason for selling bought larger dryer. \$50.00 firm. 518-568-2865 after 6pm

HISTORIC CANAJOHARIE Mugs. only 8.00 now at Peruzzi's Meat Market. 38 Church Street, Canajoharie

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

FORT PLAIN: Beautiful first floor two bedroom apartment for rent. Includes stove, refrigerator, off-street parking. Walking distance to restaurants, grocery & convenience stores and beautiful park. Sorry no pets. 315-794-2399

HAVING A PARTY? Did you know the Canajoharie Volunteer Fire Department rents the kitchen and banquet room. For your convenience we now have an elevator. 518-673-3812

ALPACA CLOTHING IN STOCK. Sweaters, many styles of socks, hats, gloves, scarves, and much more. Paca Gardens, 27 West Main St, Little Falls, NY 315-823-1100 M-F 10-5, Sat 10-4. Layaways available.

BEST MAN FOR THE JOB: Bulldozing work, lots cleared, trees cut, brush cut around buildings, ponds or fence lines, weedwacking. 518-548-6685



OPEN HOUSE

15 Highland Place, Canajoharie
Saturday, September 23rd • 10am-1pm



Very well cared for home in the village of Canajoharie. 3BRs, 1 1/2 Baths. Great woodwork, hardwood floors, new roof, newer furnace and hot water heater. New sheet rocked ceilings upstairs and some down. Blown in insulation, new storm drains. Move in condition. Enclosed porches. Garage. Asking \$89,500

RE Richard Euler
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 Licensed Real Estate Broker



48 Church Street,
 Canajoharie, NY 13317

518-673-3677 richardeulerrealty.com

Real Estate

Calendar of Events

ORIGINAL VALLEY PENNYSAVER

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

SEP

Arnell Center Programs for ALL AREA Seniors during September 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. 11:10 am-12:10 pm intermediate Tai Chi. Both 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 and 2:30-3:30 pm. Chair Yoga in the Gallery with instructor Patty Pietrowicz. \$5 donation.

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

SIGN UP FOR OUR LAST DEFENSIVE DRIVING CLASS OCT. 7.

Call 673-4408 for information.

SEP 23

Free Clothing Give-Away

Valley Alliance Church, 85 East Main Street, Palatine Bridge. 9-11 am. Doors open at 8:45 am. Refreshments provided.

SEP 27-29

Rummage Sale

Dolgeville Masonic Temple, Main St., Dolgeville. To donate call 315-429-3764 or 315-249-9884. They will come to pick up. This is for Christmas for Children.

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.

OCT 29

Bus Trip to See Buffalo Bills vs. Oakland Raiders

Sponsored by St. Johnsville American Legion. For more information call 518-332-1556 or 518-727-6024.

OCT 30

Fall Festival

HomeLife at Folts and Folts/Claxton, 104 N. Washington St., Herkimer. 1-4 pm. Free. \$5 to enter the Chili contest. For more information call Barb McGregor at 315-866-6964 ext. 317.

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.

NOV 18

St. Joseph Craft Fair

W. State St., Dolgeville. 10 am-4 pm. Vendors needed. For more information call Linda at 315-429-9149.

DEC 3

St. Nicholas Day

Fort Klock. Noon-3:30 pm. For more information call 518-568-7779, email FortKlock@gmail.com or visit 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.

FOR RENT

One Bedroom Apartment
 suitable for one adult.
 Appliances, heat, water included.
 Offstreet parking.
 No Pets - Non-smoker.
 \$650/mo.
Call 518-224-2299 for appt.

SPECIAL EVENTS

Sep. 26: 9 am. Meagan DiMento from the Alz. Assoc. shares "THE BASICS" - memory loss, dementia & Alzheimer's disease program. Call 518-888-5563 to register.

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

MEETINGS

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

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



59 W. Main St., Canajoharie
518-673-2820

Call the Pros



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www.krutz-properties.com

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



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' x 47' (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 \$26,500



830: 28 High Street, **FORT PLAIN:** This is a lovely home just waiting for a new owner! It has many new updates - roof, electric, completely renovated kitchen with stainless steel appliances, 2 renovated bathrooms and the list goes on! The charms of the home include recessed lighting with dimmer switches, built-in bookshelf, several newer windows with new curtains and custom shades, new entrance door, picture and bow windows and hardwood floors. Just move your things in and relax in the backyard around the fire pit! **Asking \$87,900**



839: **NEW LISTING!!!** 169 Cliff Street, **CANAJOHARIE:** Village building lot; previous home was burned down. Village has given owner and next owner a variance to building a home on this property, but the foundation of the new home has to be similar in size to the previous home, which was a two family two story home. There is a garage still on property. **Asking \$12,500**



952: 0 Route 10, **CARLISLE:** A unique 6.5 acre building lot located in Carlisle, NY. Conveniently located only 45 minutes from Albany or the Adirondack Park, 30 minutes to Historic Cooperstown. **Asking \$35,000**

CANAJOHARIE APARTMENTS

Modern 2BR Apartment
Rent \$785 Month
Heat, Hot Water, Dishwasher, Range, Refrigerator & AC All Included
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FORT PLAIN APARTMENT FOR RENT BEAUTIFUL - FIRST FLOOR 2 Bedroom - Freshly Painted

Includes stove, refrigerator, off-street parking. Walking distance to restaurants, grocery & convenience stores and beautiful park. Sorry no pets.

Call 315-794-2399

Real Estate

Paw's Corner

By Sam Mazzotta

Helping to save Houston's pets

Dear Paw's Corner: I'm heartbroken over the ongoing disaster in south Texas and Louisiana, and especially for the thousands of pets being displaced and separated from their owners. It stirs up terrible memories of Hurricane Katrina and all the lost pets from that storm. Is there anything that we, who are in safe places, can do to help these pets and owners who have lost everything? — Carol in Buffalo, NY

Dear Carol: Twelve years ago, I wrote about the problems caused by Katrina's flooding, including pets being displaced and sent to shelters across the country. There was a huge increase of diseases like heartworm in pets who were lost outdoors for many days.

Since then, a lot has changed. Disaster planning now requires that pets be considered in cities' evacuation plans. Shelters in hurricane-prone areas have developed disaster plans that include ways to effectively manage an influx of hundreds of animals.

Ahead of Harvey, many shelters in the evacuation zones transferred their adoptable occupants to other states to make room for rescued pets. Local shelters are networking more closely with each other, with national rescue groups and with the public (thanks in part to social media like Twitter) to coordinate

transfer of animals to overflow shelters.

For example, one shelter, Austin Pets Alive!, is taking in pets by the truckload and for several days has coordinated transfers, as well as calls for volunteers and supplies, via Twitter.

You may be able to donate supplies directly to Texas shelters that need them (by ordering them on Amazon, for example) or by donating money to national rescue organizations like HSUS or the ASPCA.

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Predatory loans

Most mortgage professionals are trustworthy and provide a valuable service, helping you to buy or refinance your home. But dishonest or "predatory" lenders do exist and engage in practices that increase the chances of borrowers losing their homes to foreclosure. To avoid becoming a victim of predatory lending, you need to understand the process to buy a home and be a smart consumer.

What is predatory lending?

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

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

Avoid predatory loans by being a smart consumer

Follow these guidelines to avoid becoming a victim of predatory lending:

- Before you buy a home, attend a homeownership education course offered by a U.S. Department of Housing and Urban Development (HUD)-approved, non-profit counseling agency.

- Interview several real estate professionals (agents), and ask for and check references before you select one to help you buy or sell a home.

- Get information about the prices of other homes in the neighborhood. Don't be fooled into paying too much.

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

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

The HUD Office of Housing Counseling has a list of federal, state, and local resources to protect you from predatory lending.

Source: usa.gov

Open House

Sunday, Sept. 24th • 12-2pm

44 East Boulevard, Gloversville



Are you looking for a home that you can just unpack your clothes, place your furniture and enjoy? This is it! Beautifully renovated large home in the Boulevard area. 3 bedrooms, 3 baths and massive amount of living space on 3 floors. Owner offering incentives!

Listed At \$149,900

"...for the personal attention you deserve!"



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House completely re-conditioned and updated.

Concrete floor in barn. Town of Springfield lake rights.

Close to Glimmerglass State Park.

Owner financing available.

(6703) A hideaway heaven on 3.70 acres. Move up now to this bright & airy ranch lake-area home. You'll love the charm of this unusual, 3BR/3BA Ranch on a tranquil street. Some of the delights of this impressive residence are Fireside comforts, large metal barn and den. Light and airy floorplan, winter-haven sun room, bay window. Hardwood flooring, main-level master bedroom, updated country kitchen with work island. CV-S Schools.

2 car attached garage,
blacktop driveway,
24x36 insulated metal barn.

\$300,000

Owner: Fred Lee
31 Williams St., St. Johnsville, NY
(518) 568-5115



157 Main Street

Cooperstown, NY 13326

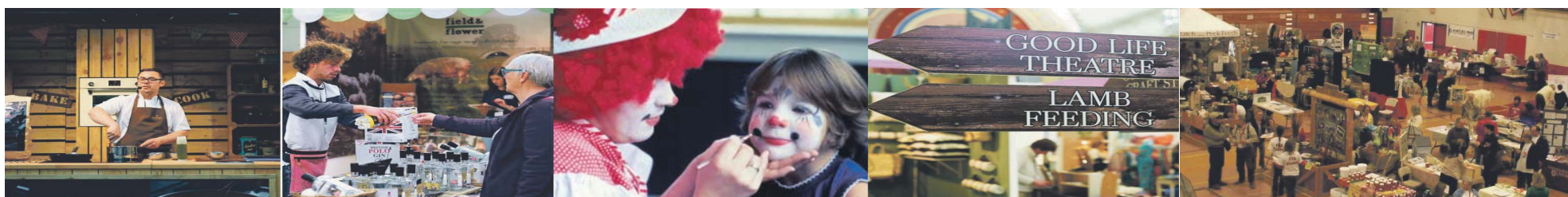
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