

2 • October 7, 2017

ORIGINAL VALLEY PENNYSAVER



CARACE

SALE: Saturday 10/7 and Sunday 10/8 starting at 9AM both days. 125 Cliff Street, Canajoharie Women's clothing, household items, Dishes, Lots of stuff!!

LAWN SALE: Held at Napa Rt. 5 Palatine Bridge. Sat Oct. 7th 8:30am-4pm. Ladies clothing, shoes, coach and other designer purses, Christmas deco., Lg-humidifier, furniture, and other household.

GARAGE SALE: 141 Cliff Street, Canajoharie. Friday & Saturday. October 6th & 7th. 9 am till 4 pm. Women clothing (8, 10 and others) Christmas and Fall Decorations, furniture, hunting supplies, antiques, Leather Jacket size ladies large and mens extra large, Womens Boots size 7/8, Dishes, Dresser, Wall Decorations, Pictures, and much more.

GARAGE SALE: Prospect Hill, Fort Plain, 33 Clark Ave. Saturday October 7th 9:00-4:00, Sunday October 8th 9:00-4:00, Monday October 9th 9:00-4:00. Womens, Misses, Juniors Clothing. Winter Sweaters and Winter Coats, Toys, Household items, Furniture, etc...

ONE DAY SALE: Sat., Oct.7, 9:30-3:00 2 River St. (corner of River & Main), Nelliston. Old Depression & Carnival glass (more items have been added), Antique Dutch Canister set, McCoy pottery vase, assorted dishes, full set of china, household items, sewing & craft fabric, old shopping basket, chairs, clocks, good artificial Christmas tree, womens L.L.Bean fleece new NWT (L), 2-pr. Beans Mens jeans (NWT 38/34), old wood school desk, books, picture frames, more items old & new.

MOVING SALE : Oct 7 and Oct 9, 9am-3pm. Furniture, clothes, knick-knacks, housewares, sporting goods. 34 Gilbert Ave, Fort Plain.

(4) FAMILY GARAGE SALE, Sat., October 7th,9-4; 394 Seebers Lane, Canajoharie. Kids clothes to 5t, toys, baby items, children's train table, some furniture, boy's indoor & outdoor soccer cleats (szs 7; 81/2), pocketbooks, clothes (med & plus), books, many misc.items.

BIG GARAGE SALE: 298 Heiser Rd., Fort Plain. Thurs.-Sat., Oct. 5th, 6th, 7th & Fri.-Sun. Oct. 13th, 14th & 15th, 8am-?



October 7, 2017 • 3







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Ad Sales

John Snyder, Sales Manager 518-673-0129, jsnyder@leepub.com Kristen Lee, Sales Associate 518-673-0100, klee@leepub.com Mary Skinner, Sales Associate 518-673-0130, mskinner@leepub.com Jed Suits, Sales Associate 518-673-0131, jsuits@leepub.com

Reader ads 518-673-0111 or 800-218-5586 Bruce Button - Corporate Sales Manager 518-673-3011, bbutton@leepub.com Accounting/Billing - Pauline Tripp 518-673-0150, ptripp@leepub.com **Commercial Printing** - Beth Snyder 518-673-0101, bsnyder@leepub.com

Send all correspondence to: PO Box 121, Palatine Bridge, NY 13428 Advertising email: jsnyder@leepub.com Editorial email: jkarkwren@leepub.com Website: www.vpennysaver.com 518-673-0129 Phone · 518-673-2699 Fax

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Tues - Fri 10-5 • Sat 10-4 • Sun 10-3 • Closed Mon. 14 Bridge St., St. Johnsville, NY 13452



ORIGINAL VALLEY PENNYSAVER

Hyde Hall raises over \$202,000 for major restorations

Hyde Hall, the National Historic Landmark and State Historic Site located in Glimmerglass State Park, is pleased to announce that 59 benefactors contributed \$202,095 to the 2017 Hyde Hall Challenge Grant Campaign that was launched on June 8. This challenge grant, made possible through а matching gift initiative from the Tiannaderrah Foundation and the Gipson Family of Unadilla, NY, will fund the complete restoration of Hyde Hall's most important rooms.

The 2017 Challenge Grant Campaign ended Sept. 5. As Dr. Jonathan Maney, Hyde Hall's executive director, explains, "We exceeded our \$100,000 fundraising goal, and with the generous match provided by the Gipson Family of Unadilla, we have a great success to show for our very special, bicentennial year." Maney says the Gipson's gift is "transformational," and with it he and the Hyde Hall Board of Trustees will move steadily toward completing major restoration goals that include the kitchens as well as the dining room and drawing room window treatments.

About the drapery, Maney says, "Once completed, these restorations will establish Hyde Hall as a leader in the reconstruction and reproduction of a 'lost art' - the sumptuous and beautiful textiles that established the highest standards of taste for worldly and wealthy Americans in the first half of the 19th century." He goes on to say that while illustrations of window treatments can be seen in period paintings and drawings, "Hyde Hall now will be among the first to accurately reproduce continuous drapery -- a spectacular style of period window treatment - based on sound scholarship, strong surviving evidence, and meticulous craftsmanship.'

Maney hopes the drapery project will promote a new understanding and appreciation for one of the highest forms of decorative arts to be found in early American homes. Funds will also be used to completely restore the Hyde Hall Kitchens to their 1835 appearance. Maney anticipates the possibility of holding period cooking classes there and hosting special tours that will explore early 19th century cuisine and foodways. "With this grant, Hyde Hall makes a major step forward toward achieving its goals and fulfilling its potential as one of America's most distinctive and interesting historical sites."

Hyde Hall remains open for tours every day of the week through Oct. 31. Tours begin at 10 a.m. and then on the hour until 4 p.m., when the final tour departs. Visit www.hydehall.org for more information about tours and special events such as the evening Hyde & Shriek candlelight tours that are available Friday and Saturday nights every weekend in October.



ORIGINAL VALLEY PENNYSAVER

CRITTERS SNEAK-ING IN? We have traps and baits on sale! **Behind Every Project** is a True Value. 12 Willett St Fort Plain 518-993-3834

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CHRISTMAS AUC-TION Sun Oct. 15th at 1:33pm. King's, Burrows Rd., West Winfield, NY 315-822-5221

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Tons of baby and kids cloths. Boy and girl. Both: Newborn up to size 7/8. Many new with tags! Toys (Littlest Pet Shop Airplane, Fisher Price Zoo, etc.), Oil filled heater, sawzall, and many more items too numerous to mention



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Monday, Oct. 9th - Normal Monday Sale & Monthly Heifer Sale

Friday, Oct. 13th - Central New York Beef Producers 4th Feeder Calf Tele-Auction. Pick up Sat. Nov. 4th. Monday, Oct. 16th - Normal Monday Sale & Monthly Sheep, Lamb, Goat &

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PUBLIC AUCTIONS!! EVERY WEEK!! JR'S AUCTION 518-993-4668 7403 ST HWY 5 ST JOHNSVILLE NY 13452 (former Springer Tractor Building) FOOD AND GROCERY CONSIGNMENT AUCTION WED OCT 4th 6:00PM ALREADY CONSIGNED ARE 4 SKIDS OF CHIPS. 1 SKID OF SUNNY D ORANGE JUICE, 2 SKIDS OF GRANDOLA BARS AND SNACKS!! MUCH MORE COMING!! COME EARLY STAY LATE. **PUBLIC SMALL ANIMAL CONSIGNMENT AUCTION**

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OCT 18th • 6:00 PM JR'S AUCTION 7403 ST HWY 5 ST JOHNSVILLE NY 13452 CONSIGNMENTS WANTED!! WATCH NEXT WEEK AD FOR LISTINGS!!

GN & SELL BEFORE WINTER!! WILL BE SELLING WITH 2 AUCTIONEERS!! CO GN EARLY FOR FREE ADVERTIS **PUBLIC FARM MACHINERY CONSIGNMENT AUCTION** OCT 30th 10:00am JR'S AUCTION 7403 ST HWY 5 ST JOHNSVILLE NY 13452 CONSIGNMENTS WANTED!! WATCH NEXT WEEK AD FOR LISTINGS!!

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Kovels: Antiques and Collecting

by Terry and Kim Kovel

All-Wooden Washboard The 19th century in the U.S. was a time of invention. The patent office at first required a working model of an invention, but later, just accurate drawings and details were enough. Victorians loved gadgets and specialty tools. There were hundreds of patents granted for apple peelers, lighting devices, corkscrews, fruit jars, washing machines, washboards, toasters, napkin rings and cooking pots, and today there are collector clubs for almost every one of these specialties.

Hess Auction Group sold an unusual allwooden washboard in 2016. It has threaded wooden rollers instead of a corrugated metal or glass-rubbing surface. The maple rollers rolled in opposite directions



and, according to the ads, the "screw threads do all the work." The Hubbard Brothers made the first wooden rollers, and the Mother Hubbard Roller Washboard was a popular item sold door-to-door in the early 1900s. The washboards were no longer made after 1935. because they were not needed if you had an electric washing machine. At the 2016 auction, a Mother Hubbard Patent Roller Washboard sold for \$195.

Q: How much are the 1996 edition of Pokemon cards worth? The cards are American and Japanese and are in albums, but a few are missing. We think some might be worth something. How can we find out?

A: Pokemon started out as a video game for Game Boy in February 1996. The name Pokemon is a contraction of the words

"Pocket Monster." The first Pokemon cards were Pocket Monster cards issued in Japan in October 1996 There were 102 cards in the set. The first Pokemon cards in English were in the Demo Game pack, issued in limited quantity in December 1998. The first set of 102 cards in English was issued in the U.S. in January 1999.

There are over 700 different Pokemon characters today. Incomplete sets of cards sell online for a few dollars. Value is determined by rarity and condition. The best place to find current values is to go to a card show or to a store that sells cards.

Current prices

• Doorstop, Winnie-the-Pooh, resin, red and yellow paint, seated, arms above head, c. 1975, 21 x 12 inches, \$145.

• Hobby horse, rocker, wood and paint, shaped base, saddle and stirrups, cast-iron wheels, 1960s, 22 x 31 inches, \$635.

• Telephone table, mahogany, drop front, telephone cubby, writing slide, scalloped apron, turned legs, arched stretcher, 1950s, 49 x 31 inches, \$700.

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Whatchamacallits

I've taken the liberty of piggybacking on last week's Whatchamacallit, the surveyor's compass. This week we're featuring two other items that were essential to the surveying process.

We have a Gunter's (or surveyor's) chain and a quiver of marking stakes. The marking stakes are pretty much self-explanatory, so I'm going to focus on the Gunter's chain-designed and developed in 1620 by Edmund Gunter, an English clergyman and mathemati-

Gunter came up with an actual measuring chain of 100 links totaling 66 feet and marked off in groups of 10 by tags (photo on right) that would simplify the measuring process. One link equals (7.92 inches (or .66 feet). A quarter chain (or 25 links) is a "rod" or "pole" in measuring terms and ten chains equals a

er's chain reconciled two measuring systems-traditional English land measurements, based on the number four, and the newly introduced system of decimals based on the number 10.

Since an acre measured 10 square chains in Gunter's system, the entire process of land measurement could be computed in decimalized chains and links and then converted to acres by dividing the results by 10.



This

all-wooden

washboard sold at

auction for \$195. It

is 22 inches high

and still in working

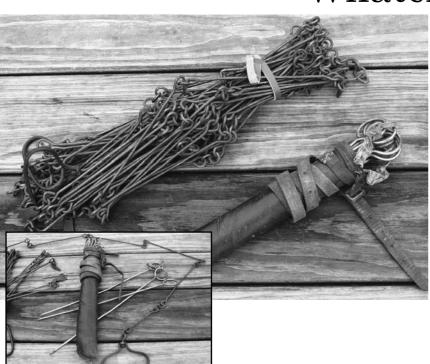
condition, although

it is at least 80

years old.

furlong. According to en.wikipedia.org, GuntORIGINAL VALLEY PENNYSAVER





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Autumn means different things to many people. Students may embrace the dawn of a new school year, while others might embrace the crisp weather after a season of heat. One of the more widely enjoyed aspects of autumn is the chance to take in the brilliant foliage.

Although New England may be renowned for its bright, orange, red and yellow panoramas, dazzling displays of foliage can be witnessed anywhere temperatures descend enough for deciduous trees to shed their leaves.

The first step to a successful fall foliage excursion is to find the right spot. The Catskill and Adirondack Mountains of New York, Amish Country in Pennsylvania, the Great Lakes from Michigan to Ohio and many other areas can be great places to witness nature at its most colorful. To make the most of fall foliage road trips, drivers can keep the following suggestions in mind.

• Get off the highway. To see great fall vistas, take a detour from major thoroughfares and visit small towns and mountain passes. Invest in some maps, as cellular networks may be inaccessible in remote locales.

• Avoid tourist-heavy areas. Drivers may prefer less crowded roadways to accompany the great scenery. Such drivers should visit areas that are not tourist meccas. Any area that plays home to forests and sprawling landscapes will do.

• Go on foot. To get the best photos, head out at sunrise or sunset. Soft, golden light dappled by leaves will bring out the golden tones in photos. Going on foot will help you discover the nuances of the season and slow down for a change.

 Don't overlook overcast days. Traveling in the rain may not be fun, but overcast days might be ideal. On such days, the sun won't be too warm and drown out the colors.

• Bring along binoculars. Wildlife is often mobile and abundant in the fall, as animals scurry to feed and gather supplies before the winter. As a result, autumn is a great time to spot wildlife that's normally hiding in thick-

Plan your fall foliage excursion

ets and woodland areas. • Plan for stops along the way. Don't forget to bring some spending money in the form of cash so that you can enjoy the small farm stands and shops that often dot rural landscapes. Pick up farm-fresh produce or choose a plump pumpkin. Yard sales also are abundant this time of year. Small shops may not take credit cards, so if you plan to buy, cash is king.

Trees begin shedding their leaves as early as the beginning of September in Canada and the northern United States. As the days press on, the fall finery will gradually

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shift southward. For those who can afford to take a weekday off, do so,

as weekends might be overcome with fellow nature enthusiasts.



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8 • October 7, 2017

ORIGINAL VALLEY PENNYSAVER





October 7, 2017 • 9







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10 • October 7, 2017





for your no-obligation appointment and start to hear what you have been missing

To Your Good Health

by Keith Roach, M.D. Modern thoughts on the Paleo Diet

Dear Dr. Roach: After a few months of stress eating, I have gained a lot of weight. People swear that the Paleo diet would help me lose weight and feel better. Do you recommend it? — H.C.

Answer: Most diets have good points and bad points, and work better or worse for different people. The Paleo diet is no exception. The theory behind Paleo is that humans are best adapted to the diet that Paleolithic man ate 10,000 or more years ago, which was high in meat, with relatively large amounts of fruits and vegetables, and no grains or dairy.

I disagree with the theory on several points, especially that I think it is a fundamental misunderstanding of adaptation, in that there's no guarantee that evolution produces a "best" adaptation, merely one that's good enough. Paleolithic man ate what he had to to survive, not necessarily what was optimal for his health.

The part about the Paleo diet that I do like is its recommendation against highly refined grains and other processed foods. I don't agree with the usual recommendation to eat so much meat. It's important to remember that the meat Paleolithic man ate, until just before being eaten, was busily running away from him and did not have remotely the fat content of today's supermarket meat. The nuts and vegetables available to modern man are vastly different from those available to Paleolithic man, according to a great talk from Christina Warriner. Finally, there is abundant evidence that preagricultural man, from many different societies, had atherosclerosis in the unlikely event he lived into his 40s.

Dear Dr. Roach: In my late teens and early 20s, I suffered bad acne that resulted in scarring that is still visible now, even though I am in my 40s. I assume it will be visible for the rest of my life. My acne was cured when I took Accutane. Now I also suffer from ulcerative colitis. Even though I can't make a direct connection as a side

effect of Accutane, the symptoms of UC first showed shortly after I completed my treatments for acne.

Now that my children are entering their teens, is it possible for them to avoid my fate? Are acne problems like mine hereditary, or can they avoid the problems I experienced with proper hygiene? -- B.B.

Answer: Acne, familiar to almost all teenagers, is caused mostly by the bacteria P. acnes, but also by hormonal changes that affect the skin oils and cells, predisposing the skin to bacterial growth. Hygiene has a limited effect on acne, with overwashing and oily cosmetics causing the most problems. Acne does tend to run in families, so your children are more likely to have worse acne than usual.

The association of ulcerative colitis, a type of inflammatory bowel disease, with isotretinoin (Accutane) is intensely debated, with the most recent data and the opinion of professional groups generally that isotretinoin probably does not cause IBD. While I can understand why you might wish to avoid it, it remains the most effective treatment, and is still worth considering if other options fail.

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Recognizing separation anxiety in dogs

Dogs that appear stressed or nervous when their owners leave the house or even the room may be experiencing a common problem known as separation anxiety. Many dogs become apprehensive when their owners are out of view, and such apprehension can be very tough on the dogs.

The Humane Society of the United States says severe separation anxiety may be exhibited by extreme behavior problems and destructive actions. Dogs may engage in destructive chewing, excessive barking that annoys neighbors, digging or scratching at windows, breaking out of cages or enclosures. or urination defecation, even and house-trained among dogs.

Cases of separation anxiety may be simulated or true, according to professional dog expert Cesar Millan. Some attention-seeking dogs learn the behavior, knowing it will garner attention even if it's for the wrong reasons. True separation anxiety is a genuinely stressful event for dogs.

When treating dogs with separation anxiety, the ASPCA advises that owners should aim to resolve the dog's underlying anxiety and help it to grow accustomed to being alone for long periods of time. This can begin through early socialization as a puppy. Try these techniques.

• While it's tempting to take a new puppy with you everywhere or lavish constant attention on the dog, this could be setting you up for problems later on. Help the dog feel secure by not being the constant center of entertainment. Reinforce lessons that the dog will have to busy itself with toys from time to time.
Many dog-related

problems result from illestablished leadership roles in a house. Dogs follow a pack mentality, and it's important for pet owners to constantly reinforce their role as pack leader so that the dog does not try to push boundaries. Knowing the pack order can relieve some of the dog's stress.

• Exercise may help reduce anxiety. Tired dogs are less likely to grow bored and more likely to find contentment by sleeping instead of being destructive. Exercise, discipline and then affection are the common mantras of dog trainers.

• Don't make a fuss when coming or going. This way the dog doesn't associate your leaving with a big deal, nor your coming home as something that is the pinnacle of his day. Be calm and consistent, and only reward desirable behavior.

• Provide comforting items, like worn clothes that smell like you. Also, train the dog to recognize that a particular word or action signals your eventual return.

Talk to a vet if separation anxiety has gotten out of control. Temporary administering of a sedative may help pets and their owners as the dogs continues to be trained.

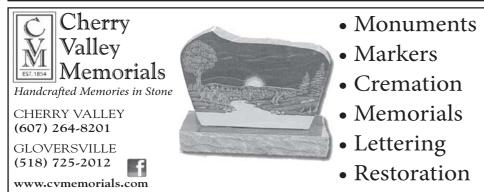




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Fort Plain Library's 2nd annual "Gala" Fundraiser features "A Novel Experience"

by Elizabeth A. Tomlin

Fort Plain Free Library's second annual gala fundraiser, "A Novel Experience: An Epicurean Journey Through Literature," took place on Sunday, Sept. 17, at the Table in Fort Plain, where Johnson & Wales-trained chef Aaron Katovitch created a six-course dinner fit for kings.

According to Fort Plain Free Library Director Whitney Hubbard, Katovitch's dinner "creations" were inspired by six works of literature.

"The dishes ranged from very literal interpretations of things in the works of literature to very whimsical kind of dishes that tried to evoke the feel of those works of literature," commented Katovitch. "I think we were successfully able to translate each of those pieces of literature to the plate."

The first course focused on a Japanese breakfast over which two main characters bonded in Gail Tsukiyama's "The Samurai's Garden." Maurice you in the time and place" of Mississippi in the 1800s.

The fifth course was based on the 15th century work "The Decameron" by Giovanni Boccaccio.

Katovitch says his favorite course was a "trompe l'oeil dessert based on the whimsical Kenneth Grahame children's classic, 'The Wind in the Willows.' Mr. Toad's plate of fried eggs, eggshells and toast were actually pound cake 'toast crusts,' a mango 'egg yolk,' white chocolate 'egg whites,' and pastillage 'egg shells.'

Katovitch said he was "trying to create the 'wonderful whimsy of 'Wind in the Willows' — just trying that whimsical idea that I'm going to sit down to this plate of eggs, and it's really my dessert." Hubbard commented on the response

to the second Gala Fundraiser.

"Our library is beyond ecstatic about the response we had for our Second Annual Gala," said Hubbard. "This event was only possible because of the mas-



Fort Plain Free Library's Board of Trustee members, (from left) Eileen Chambers, Sue Manclow, Wayne Goodrow, Sally Taylor, John Kirkpatrick, Rod Strait, and Tom Armitstead. assisted with preparations for the second annual gala fundraiser. (Missing from photo is Board President Keith Seeber.)

Sendak's "Chicken Soup with Rice," featuring arancini balls, edible flowers and broth served in "watering cans," inspired the second course.

"The System of Doctor Tarr and Professor Father," a 19th century work by Edgar Allan Poe, inspired the third course.

"Katovitch said he tried to draw from the maladies of the characters of this selection, which was literally about the inmates running the asylum. A vivid splash of cherry gastrique was used to good effect next to the savory pork and pumpkin pies he prepared and served cold," reported Hubbard.

Mixed boiled greens, grilled bacon rasher and corn pone with scallions, mentioned in several of Mark Twain's works, was selected for the fourth course. Katovitch said the meal "put

sive support and sponsorship of our community and surrounding community members, volunteers, local businesses, local organizations and library supporters. This fundraiser is one of many that our library has carried out to raise funds for our multi-phase construction project. A majority of the funds our library has secured for construction have been through New York State Library Construction grants. These grants in particular require that our library match the awarded grant funds with 25 percent of the overall project costs. We have also received mini-grants from the William & Vina B. Yerdon Foundation and the Adam & Nellie Horn Foundation to assist us in our fundraising efforts. To raise our share of 25 percent, our li-

FORT from 12

brary has also held fundraisers ranging from book and plant sales to our 'Paving the Way to the Future' campaign which involves selling individual paving bricks for personalized engravings that will adorn the walkway to our new library entrance."

Hubbard said, "Merging the culinary world with that of the endless and imag-

Kellett were an integral part of all of the stages of developing this event, from early planning efforts all the way through to the event itself. We also had a wonderful group of dedicated teen volunteers who donated their time as servers for the entire six course meal. Other library board members, Tom Armitstead, Eileen Chambers, Wayne Goodrow, John Kirkpatrick, Sue Manclow, Keith Seeber and Rodney Strait



Volunteers (from left) Heather Hubbard, Mary Failing, Melanie Gessinger, Eileen and Jim Katovitch, and Jenn Jones assisted with the event.



Members of the Fort Plain Free Library's Gala Committee and others who played an integral role in the planning include (from left) Fort Plain Free Library Director Whitney Hubbard, Special Projects Library Assistant Linda Kellett, committee members Patricia Armitstead and Sally Taylor, and Chef Aaron Katovitch of The Table at Fort Plain.

Photos by Elizabeth A. Tomlin

inative worlds of literature made this an extremely exciting event to develop with our fundraising team. Chef Aaron Katovitch and his team from his restaurant, The Table, not only developed an amazing six course meal inspired by six featured literary works for this event, but they also volunteered their time to carry out the dinner service. Pat Armitstead, an active library volunteer, library board member Sally Taylor and library "Special Projects Assistant" Linda were also involved in carrying out the gala's mufti-faceted, whirlwind evening."

During the dinner, Hubbard announced that the Fort Plain Free Library was awarded a New York State Library Construction Grant through the Mohawk Valley Library. "A system for Phase III construction at the library."

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Plenty of things heat up when the temperature drops, including the risk for fire hazards. Fireplaces, stoves, heating systems, candles and even electric lights are used more often during the winter than any other time of year, so it makes sense that the risk of home fires increases when the mercury drops.

The U.S. Fire Administration says 905 people die in winter home fires each vear. Cooking is the leading cause of all home fires and contributes to around \$2 billion in property loss each year. Understanding potential risks and exercising caution can help homeowners protect themselves, their families and their homes from fire.

Cooking

Home heating fires peak between the hours of 6 p.m. and 8 p.m. when many people are home preparing dinner. The following steps, courtesy of the American Red Cross, can improve safety in the kitchen and reduce the likelihood of a home fire.

• Never leave cooking food unattended, as it can take just seconds for fires to ignite.

• Keep anything that can catch fire away from the stove or other appliances that generate heat.

• Clean regularly to prevent grease buildup.

• Make sure appliances are turned off before leaving the room or going to bed.

Heating

The National Fire Protection Association warns that heating is the second leading cause of home fires, deaths and injuries in the United States. The

NFPA offers these safety guidelines.

• Install heating appliances according to manufacturers' instructions or have a professional do the installation.

• Fuel-burning equipment needs to vent to the outside.

• Never use an oven to heat a home.

• Keep anything that can burn away from heating equipment, including portable space heaters.

• Clean and inspect heating appliances regularly.

• Turn off portable heaters when leaving the room or going to bed.

Electric

The National Safety Council estimates that between 600 and 1,000 people die each year from electrocution. Electricity also can contribute to home fires. The Energy Education Council offers these safety suggestions. • Never force plugs into

outlets.

• Check that cords are not frayed or cracked. Do not run cords under carpets or place them in hightraffic areas.

• Use extension cords only on a temporary basis. • Make sure light bulbs are the proper wattage for fixtures.

• Install ground fault circuit interrupters in kitchens, baths, laundry rooms and elsewhere, making sure to test them regularly.

• Check periodically for loose wall receptacles and loose wires. Listen for popping or sizzling sounds behind walls.

Home fires are no joke and can be prevented with simple safety checks.





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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 longsleeved 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, welltraveled trails. Walk in the center of trails. Avoid dense woods and bushy areas. • Avoid sitting directly

on the ground or on stonewalls.

• 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.

Lyme Disease advisory

• 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

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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

by Samantha Weaver

your partner."

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• Those who study such

things say that the

mouth of an anteater is

• Alexander III of Mace-

don earned the moniker

Alexander the Great by

embarking on an un-

campaign in Asia and

North Africa after he be-

came king at the age of

20. By the time he was

30, his empire stretched

from Greece to present-

day India. One of the

things that made his

army different is that he

required his soldiers to be

clean-shaven. He felt that

during battle, beards

military

can spread to joints, the

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early.

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> they're venomous. Thought for the Day: "A writer - and I believe, generally all persons must think that whatever happens to him or her is a resource. All things have been given to us for a purpose and an artist must feel this more intensely. All that happens to us, including our humiliations, our misfortunes, our embarrassments, all is given to us as raw material, as clay, so that we may shape our art." -Jorge Luis Borges (c) 2017 King Features Synd., Inc.

snakes inject the toxin

into your bloodstream,

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Red Pepper Relish

Serve this easy-to-prepare relish with grilled sausages.

- 1/2 cup red wine vinegar
- 1/4 cup sugar
- 2 red peppers, finely chopped
- 1/2 cup finely chopped sweet onion
- 1 teaspoon mustard seeds
- 1/4 teaspoon salt

1. In 2-quart saucepan, heat vinegar and sugar to boiling on high.

2. Add peppers, onion, mustard seeds and salt. Adjust heat to maintain simmer.

 $3. \ Cook \ 20 \ minutes or until peppers are just tender.$ Cool slightly. Can be refrigerated, covered, up to 3 days. Makes 2 cups.

* Each 1/4 cup serving: About 45 calories, 0g total fat, 1g protein, 10g carbohydrates, 1g fiber, 75mg sodium.

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How to lower your monthly mortgage payment

(BPT) — Owning your own home comes with many advantages, including escaping rising rents and the personal and financial stability associated with homeownership. Fortunately, millions of Americans, with less than 20 percent down, have been able to buy a home sooner thanks to mortgage insurance (MI). If you don't put down 20 percent of the mortgage cost, you will likely be required to purchase MI, which enables low-down-payment borrowers to qualify for home financing from lenders.

While homeownership has many benefits and continues to be part of the American Dream, it is not without costs. Several surveys have found that the majority of first-time homebuyers — over 80 percent according to one study — put less than 20 percent down. For these borrowers, there is usually the added expense of MI, which may give some of these borrowers pause.

But there is good news: the monthly private mortgage insurance premiums do not last forever on most conventional loans. And when private MI (PMI) cancels, homeowners will have more cash in their pockets each month — money that is available for home improvements or other goals. It is important to understand, however, that not all MI is the same, and not all MI can be canceled.

There are numerous low-down-payment mortgage options available that include MI. The two most common are: (1) home loans backed 100 percent by the government through the Federal Housing Administration (FHA) that include both an upfront and annual mortgage insurance premium (MIP); and (2) conventional loans, which are typically backed at least in part by private sources of capital, such as private MI. The key difference is that one form can be canceled (PMI) while the other (FHA) typically cannot be canceled. An FHA loan can be obtained with a down payment as low as 3.5 percent. However, be aware that you will typically have to pay a mortgage insurance premium (MIP) of 1.75 percent of the total loan amount at closing or have it financed into the mortgage. In addition to your regular monthly mortgage payments on your FHA loan, you will also pay a fixed monthly MIP fee for the life of the loan. This means you could pay

hundreds of dollars extra every month — thousands over the life of the loan — until you pay off the entirety of the loan.

If you obtain a conventional loan with PMI, you can put as little as three percent down. Like an FHA loan, PMI fees are generally factored into your monthly mortgage payment. However, PMI can often be canceled once you have established 20 percent equity in the home and/or the principal balance of the mortgage is scheduled to reach 78 percent of the home's original value. This means that the rest of your mortgage payments will not include any extra fees, so that your payments go down in time, saving you money each month. What you save in the long run can then be put toward expenses like home renovations, which can further increase your home's val-11e.

MI is a good thing because it bridges the divide between a low down payment and mortgage approval. But not all MI is created equal. If you want to buy a home but still save in the long run, PMI might be the right option for you. Check out lowdownpaymentfacts.or g to learn more.



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smaller pumpkins for

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Halloween is to get a

small one for each letter

in your family's last

name. Carve one letter

into each pumpkin. Set

by JoAnn Derson

• If your hot pad gets wet, do not use it. Wet fabrics transfer heat easily and you could end up with a nasty steam burn.

• Kids love their sports. and here are a couple of tips from a seasoned coach: "Have one bag per sport if you are playing multiple sports; make sure each bag is stocked with all the items you'll need to practice effectively. If you wear gear that collects sweat (football or hockey pads and other

safety gear), be sure to spray it with a disinfectant/deodorizer after each use and hang it to dry between uses." — Coach P. in North Carolina



• To eat a healthier meal, start by filling half your plate with veggies. Limit starches to a quarter of your plate and protein sources to the other quarter. Begin and end with a glass of water. That's a great start!

• If you haven't already, find out if your routine utility services and banking have electronic statements. You can save yourself the trouble of filing and storing all that paper, which you likely won't need. Electronic statements can be saved on a portable drive, accessed anytime and printed out only when necessary.

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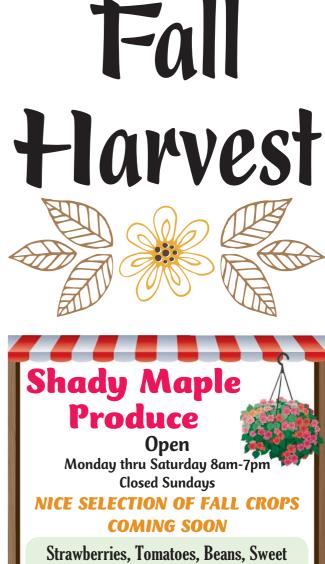












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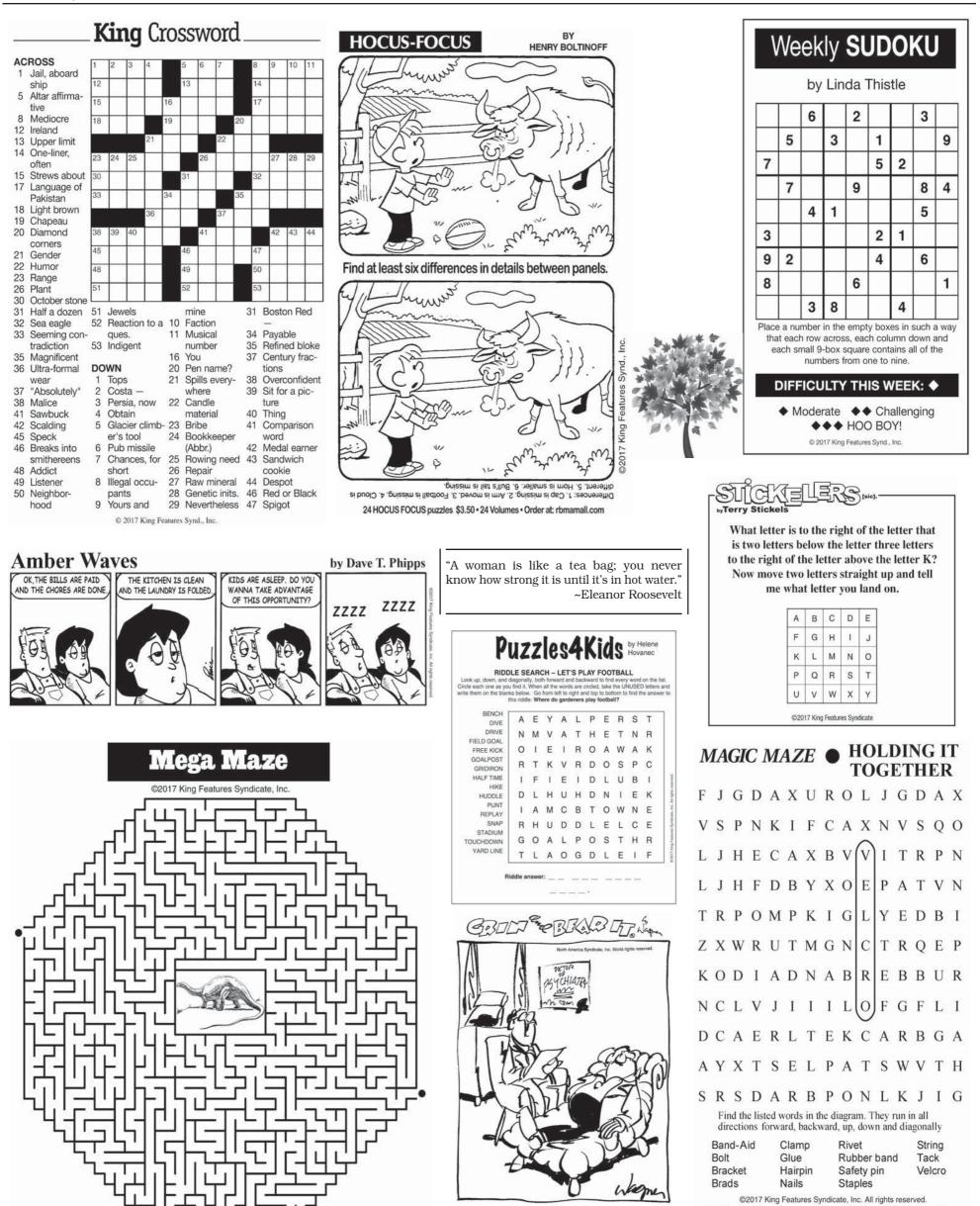
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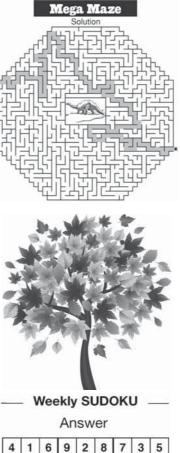
Senior News Line

by Matilda Charles New scam targets your social security check

Here we go again: yet another scam aimed at seniors. This one involves Social Security. It's almost believable, so we need to be extra careful. What the scammers want is to steal your money.

This is how it works: Someone will call and pretend to be from the Social Security Administration. You'll be told that you're about to get an increase in your benefits. All they need to do, say the scammers, is to verify all your personal information. After all, they say, you do want to get your extra benefits, right? You'll be asked for your date of birth, Social Security number, banking information and more.

Armed with all this personal data, it's easy for the thieves to have your money directed to them at a new address or bank account for direct deposit. Until your benefits don't show up, you'll never know that something



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5	6	3	8	1	9	4	2	7

has happened to your money.

Something to remember if you get a call that's supposedly from Social Security: It already has all your information. It's not likely that Social Security will ever call you anyway, but if they do, there's no need to tell them anything.

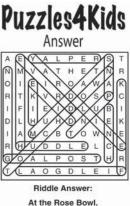
If you ever have questions about whether a call is legitimate, be safe: hang up immediately. Then call Social Security at 1-800-772-1213 and ask if someone there just called for any reason. If the answer is no, make a report with the Inspector General fraud office at 1-800-269-0271.

Remember that next year we'll start getting new Medicare cards that won't have our Social Security number as the identifier. The card will come in the mail; you don't have to do a thing. If you get calls saying you have to pay for your new card or give personal information, hang up.

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HOLDING IT TOGETHER





Stickelers Answer

It is the letter J.





ORIGINAL VALLEY PENNYSAVER

Paw's Corner

by Sam Mazzotta Can dog, grandson ever be friends?

Dear Paw's Corner: I was hoping that my 3year-old grandson and my dog "Charlie" would get along. But Charlie, who's a little Chihuahua, always barks like crazy when my grandson walks in the room. It scares my grandson, who starts crying. How can I bring these two together to be friends? - Jerry T., Wichita, KS

Dear Jerry: You may need to wait until your grandson is a little bit older to properly introduce them. Charlie appears to be getting stressed when the toddler comes into the room. Is Charlie a rescue? Maybe there's an incident in his past that is making him nervous when small children are around. Or, being a small dog, Charlie may simply be unnerved by your grandson's size or gait.

If your grandson is old enough to follow instructions and exercise some self-control, you can carefully introduce the two. Hold Charlie in your

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arms so that he feels safe and so you can keep him at or just a little higher than your grandson's line of sight. Tell your grandson not to try and touch or grab Charlie, and to speak quietly.

At this point, if Charlie remains calm when he's face to face with a toddler, then give your grandson permission to pet Charlie gently. If your dog growls or gives any sign of being stressed, back away or have your grandson pull back, to prevent any nips or wild barking.

Don't get discouraged if the relationship doesn't work out, and don't force it. Instead, focus on teaching your grandson how to safely approach and interact with dogs. When he's older and has more self-control, you again can try to bring them together.

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> Lee Newspapers, Inc. Palatine Bridge, NY

Signs rotors may need to be replaced for smooth braking

The braking system of most vehicles consists of brake pads, calipers and metal discs called rotors that work to slow down a vehicle. When the vehicle needs to stop, the calipers squeeze the brake pads against the spinning rotors. Because a lot of friction is generated, rotors, like brake pads, need to be replaced periodically. However, drivers may not know when these components need to be changed or if

other services can be done to prolong the life of the rotors a little longer. The first step is to inspect the braking system. A healthy brake rotor will be smooth and have an uninterrupted surface that is free of dust, grooves and grit, advises automotive retailer Cars-Direct. If brake pads have caused grooves to form, the pads or the rotors may need to be replaced. Another tactic is to listen for brake noise when

driving. Mechanics state that noise is commonly associated with bad brake rotors. If the rotors produce squealing or squeaking noises or even scraping noises while braking, they may need to be replaced.

Warped rotors also may produce vibrations that can be felt when the brakes are applied. A pulsing or rough feeling can vibrate through the entire chassis, savs YourMechanic, a vehicle

repair and advice website.

Speak with a qualified mechanic to see if a lathe can be used to shave off a little of the rotors and get a few more miles out of them. Otherwise, to ensure safe, adequate braking, rotors will need to be replaced anywhere from 30,000 to 70,000 miles depending on the type of brake pads and motorists' driving style.

All things automotive THIS WEEK'S SPECIAL!! 2008 CHEVY IMPALA LT Dk Blue, <u>ONLY 76,000</u> MILES!! V6, Auto, AC, CD, Alloys, Power Windows & Locks, Power Seat, Clean CARFAX. SALE: \$8,250

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Necessities for your next road trip

The travel industry is big business, annually generating hundreds of billions of dollars for businesses that cater to people who love flying the friendly skies and hitting the open road. Though many people might envision vacationers as international jetsetters, the U.S. Travel Association notes that four out of five domestic trips are taken for leisure purposes, proving that people with a love of travel need not book flights to indulge their wanderlust.

The National Travel and Tourism Office of the U.S. Department of Commerce notes that rural sightseeing is the fifth most popular leisure travel activity among domestic travelers in the United States, Travel aficionados who want to experience such sights for themselves should not forget the following necessities before embarking on their next road trip.

• Food: Rural countrysides might be idyllic, but such areas may not provide travelers with any dining options, so be sure to pack meals for everyone in the car if you plan to head far out into the country. Stopping along the way to enjoy a picnic can make the trip more enjoyable. If you plan to visit a less remote rural area with dining options, then some snacks might suffice. Pack non-greasy foods that won't crumble, like carrots or grapes, so you don't make a mess in the car.

• Comforts of home: Drivers may not need any comforts of home on road trips, but passengers, especially children, might. Blankets, pillows and toys for the kids can make long drives more comfortable for youngsters, while adult passengers who may want to nap on the way to and from the countryside will no doubt appreciate a pillow to make the car more comfortable. Printed directions: Thanks to smartphones

and GPS systems, the days of printing directions are largely a thing of the past. But signals from cell towers may not be strong in remote locations, prompting drivers to get lost until they can reestablish a signal. Printed directions to predetermined destinations can help drivers avoid getting lost. Drivers without certain destinations in mind should pack local maps so they can pull over and find out where they are if their cell network connections suddenly disappear.

• First aid kit: A basic

The

first aid kit that includes bandages, antibacterial cream, pain relievers and medicine that treats motion sickness can help passengers who become ill or hurt themselves while on the trip. Jot down the addresses of hospitals or doctors' offices near your destination and along vour route and place this list inside your first aid kit just in case someone needs medical attention.

• Automotive supplies: Before embarking on a road trip, drivers should always take their vehicles to a mechanic for tuneups. But even vehicles that are tuned up and inspected can break down, so make sure you have road flares, flashlights, fresh batteries, jumper cables and a spare tire in the trunk just in case your car does break down.

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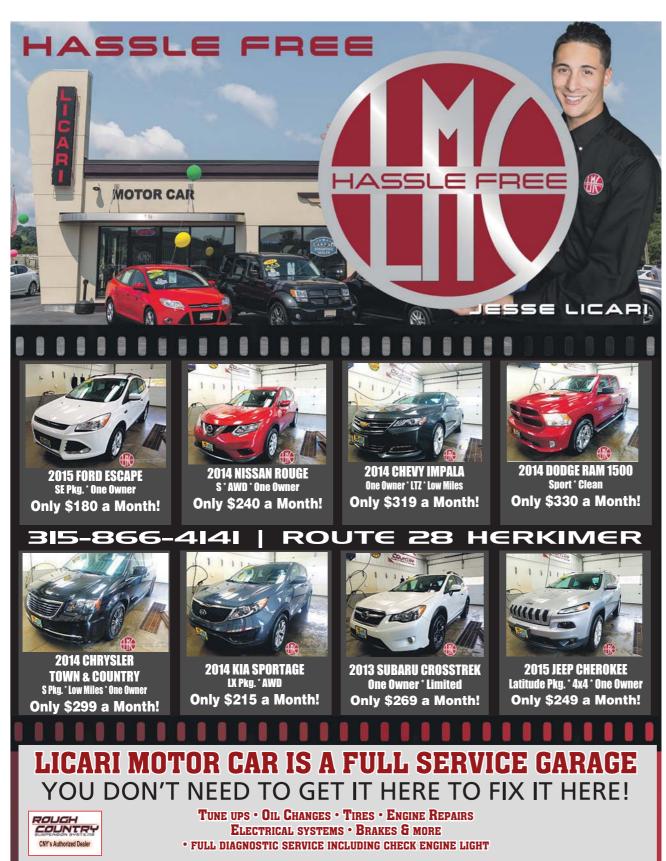
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ORIGINAL VALLEY PENNYSAVER

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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.

OCT Arkell Center Programs for ALL AREA Seniors during October 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. Donations accepted.

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 in the Gallery and 2:30-3:30 pm Gentle Yoga in the basement with instructor Patty Pietrowicz. \$5 donation.

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

SPECIAL EVENTS Oct 7: 9 am-3 pm. Defensive

Driving Class, call 673-4408 to register.

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

Oct. 18: 6:30-8 pm. Canajoharie Tech CSI group coming for any computer, phone or Laptop, Facebook, email problems. Bring a friend.

Oct. 19: 1:30 pm. Water Color with Shanna Becker. \$10, bring a friend.

Oct. 20: 1:30 pm. Mr. Hubbard shares on "Women Soldiers of the Civil War, they fought too." **Oct. 27:** 12:30 pm. Gary

Van Slyke will entertain us

with Harvest & Halloween. **Oct. 31:** 11:15 am. The Canajoharie Kindergarten class will have their Annual Halloween Parade and will come to Arkell Center to sing songs, and thrill us with their costumes. Please come by and bring a friend.

MEETINGS Oct. 10: 6 pm. Canajoharie/

Pal. Br. Chamber of Commerce Meeting.

Oct. 12, 19 & 26: 10: 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. Oct. 17: 10-11 am. Alzheimers Caregiver Support Group. Please join us. Oct. 20: 1 pm. Canajoharie

Senior Citizens Meeting.

Free Kids Film Workshop Image Quilt Cinema, 39 Mohawk St., Fort Plain. 1-5 pm. Independent Films for children. \$5 all day.

Chasing Trane-A Documentary Film Screening

Image Quilt Cinema, 39 Mohawk St., Fort Plain. 7-9 pm. Free admission. OCT 7, 13, 14, 20, 21, 27,

28, 29 Hyde & Shriek Candlelight **Ghost Tours** Hyde Hall Kent Center.

Tickets \$20 pp. Reservations required. Call 607-547-5098 ext. 6. If no answer leave hawk

your name and number and we will return your call. OCT 8

The Stone Arabia Preservation Society will host the Valley Choralaires and Revisions

Barbershop Guartet The Stone Church, Route 10. Concert begins at 2 pm. Free will donations will be

accepted with refreshments to follow.

24th Annual Italian Buffet

Dinner St. John's Church Hall, N.

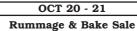
Main St., Newport. 5-6:30 pm. \$10 Adults, \$5 Children 6-12, 5 and under free. Take outs available.

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 .

Free Clothing Give-Away Valley Alliance Church. 9-11 am. Doors open at 8:45 am. Refreshments provided.

Angel & The Badman Image Quilt Cinema, 39 Mohawk St., Fort Plain. 1 pm. \$5 adults. \$3 Seniors & Kids. 7 pm. STINK! The movie, Free.



Trinity Church Stone Arabia, Rt. 10 N Palatine Bridge. Oct. 20, 2-6 pm, Rummage only. Oct. 21 9 am-1 pm, Rummage & Bake sale.

OCT 21

Chicken & Biscuit Supper St. John's Lutheran Church, 774 State Hwy. 163, Fort Plain. 5-7 pm. Take outs starting at 4:30 pm. Adults \$10, ages 12-6 \$5, and 5 & under free. Family style all you can eat.

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.



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.fortklockresto-ration.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.



Student Council Elections Held: Student Council candidates at the Jr/ Sr High School recently completed a successful campaign, with the following officers being elected for the 2017-2018 school year: President: Michael D'Arcangelis Vice President: Cameron Suits Vice President: Tyler Swartz Treasurer: Bryce Thibodeau

Secretary: Quinn Jones Public Relations: Louis Calbet

Students Honored: High School Seniors Emily Marsh and Jason Huang were recognized for outstandingacademic, school, and community leadership at the 30th annual University at Albany Multicultural High School Achievers Award Program on September 23rd. Both Emily and Jason have academic averages over 88, participate in athletics, and are active in multiple school clubs. They joined other minority students from the Capital District for a campus tour, student discussion panels, and a student services fair. They were nominated for the honor by High School Counselor Colleen Cushing.

Literacy Grant Secured: Jr/Sr High School students will soon benefit from a \$2500 Dollar General Youth Literacy Grant. The grant will support the new "LEGOS for Literacy" program, which uses LEGO WeDo 2.0 coding kits to increase student competency in reading fiction and functional passages. Research shows that students participating in the program can increase their reading skills by a full grade level. Targeted 8th and 9th grade students will use the program during reading and library classes.

Upcoming Events:

10/6 School Closed
10/9 School Closed
10/11 BOE Meeting 7 p.m.
10/13 Interim Reports
10/31 Halloweed Parade 1:30
11/1 Jr/Sr High Picture Day
11/8 BOE Meeting 7 p.m.

Remind Alert System:

REMIND is our free, safe and simple messaging tool that helps the school share important updates, event reminders, and weather advisories. Sign up to receive REMIND messages on your phone by texting @fpcsd1 to 81010

School Breakfast & Lunch: All students may eat both breakfast and lunch for free, each day. Menus are available on the district website. Breakfast begins serving at 7:15 a.m.



Financial Aid Night October 11th: One hurdle facing families on the road to a college education is navigating the sometimes complicated financial aid process. To help families gain the knowledge they need, the High School Guidance Office will host a Financial Aid Presentation and Workshop on Wednesday, October 11th at 6:30 p.m. in the Jr/Sr HS auditorium. Families will receive an overview of the Free Application for Federal Student Aid (FAFSA), the NYS Tuition Assistance Program (TAP), and the NYS Excelsior (free tuition) Scholarship. Information will also be presented about grants and scholarships, including a presentation from the Fort Plain Scholarship Association. Students and families will then move to the computer lab, where they will be assisted with the completion of the FAFSA and TAP applications. This helpful event is free and open to all. Contact Colleen Cushing in the HS Guidance Office with any questions, or for more information about what documents should be brought to Financial Aid Night.

Sweethearts and Hereos: Students throughout Fort Plain's Harry Hoag Elementary School donned capes and masks and stood up for what was right during a recent assembly program. They stood up to play-acting bullies and conquered fears with self-confidence, with the help of Tom Murphy, Rick Yarosh, and Amos (Yarosh's black labrador assistant) from the "Sweethearts and Heroes" motivational speaking program. "We aim to educate students not just in the traditional academics, but also in social and emotional settings. We want to help our students continue to grow into great people," said Harry Hoag principal Lauren Chrisman. "Having Sweethearts and Heroes' come in to speak with our students gives them a different perspective on the world and also the tools to be advocates for themselves and one another." The speaking duo, and four-legged assistant, are part of a group that bring a message to students around the country about the impact bullying has on schools, neighborhoods, and individuals. At the program, they spoke about bystander empowerment, empathy and leadership. "Through knowledge and communication, we are committed to bringing our message to communities — not only to help the victims, but especially to empower bystanders to make a difference," the group's website sweetheartsandheroes.com says. "We all have the potential to be someone's hero. The message is so universal that it can help create climates of empathy, kindness and leadership in all settings." The elementary students came away with feeling empowered to step up everyday and help make another person's life better.

Athletic Department News:

The 40th Annual Fort Plain Cross Country Invitational was held on Saturday, September 16th with 35 schools attending and over 900 runners participating in eight races. The Fort Plain-Canajoharie Varsity Boys team won the Small Schools Division title! Individual high finishers included Andrew Yacobucci (2nd), Michael Hoffman (17th), Michael D'Arcangelis (31st) and Jason Huang (32nd).

The Fort Plain-Canajoharie Varsity Girls team finished 3rd in the Small Schools Division, behind strong finishes from Samantha Field (22nd), Jordan Porter (24th), Eliza Cechnicki (25th), and Michaela Stockwell (33rd).

The Fort Plain Invy is truly a community effort, with the success of the meet hinging on all of the volunteers who assist with race management, finish line control, traffic & parking, concessions, and t-shirt sales. The group also thanks all of those who came out in support of our runners in their races.

In other sports news, Varsity Golf Team members Jacob Hazlett, Brady Fureno, and Taylor Gifford will compete in the Section 2 Golf Championships on October 3rd.

Students of the Month: Jr/Sr High School Principal Deborah Larrabee has announced the September Students of the Month:

or the month.	
Michael Hoffman	Grade 12
Faith-Araya Rende	Grade 11
Caelan Germond	Grade 10
Sarah Paradiso	Grade 9
Seth Rivkowich	Grade 8
Andra Fuhs	Grade 7

Harry Hoag School Welcomes New Faculty:

Elementary School Principal Lauren Crisman took the opportunity on the first day of school to introduce the newest Harry Hoag School teachers:

Marketing, and a master's in Special Education from SUNY Cortland. <u>Ashley Smith</u> is teaching kindergarten. She holds both bach-

Ashiey Smith is teaching kindergarten. She holds both bacherlor's and master's degrees in Early Childhood Education, from SUNY Cobleskill and the College of St. Rose. Ashley is a Fort Plain CSD graduate.

Mary Poppins: The Fort Plain-Canajoharie Drama Club has announced that "Mary Poppins" will be the spring musical. Auditions will be held on December 4th and 6th, with a workshop in November. "Mary Poppins" is open to students in grades 7-12, from both school districts.

Fort Plain PTA News: The Fort Plain PTA has announced the officers and meeting schedule for the 2017-2018 school vear. Deanna Cook, President Eunice Douglas, Vice President Patricia Sweet, Secretary Mike Ciani, Treasurer The following is the meeting schedule; all meetings are held in the Harry Hoag Elementary School libary: Oct 12 3:15 pm 6:00 pm Nov 9 3:15 pm Dec 14 6:00 pm Jan 11 Feb 8 3:15 pm 6:00 pm March 8 April 12 3:15 pm May 10 6:00 pm June 14 3:15 pm elections Visit the Fort Plain PTA Facebook page, or www.nyspta.org

for more information about becoming a PTA member

Attendance: Key to Success

One of the most important predictors of student success is coming to school on a daily basis. Reseach supports a direct link between attendance and student performance. Each building principal will review students absent from class for 10 class periods with communication to the parents. Further review will take place after 20 class absences, and again at 30 class absences. The Attendance Review Committee will review students whose attendance indicates truancy or illegal absences, as needed.

Parent-Teacher Conferences:

The Harry Hoag School will hold fall parent-teacher conferences on November 16th and 17th. To facilitate these conferences, elementary school students will be dismissed early at 12:30 p.m., both days. Families should look for information to come from their child's teacher about scheduling a conference day and time. As always, participation in the conferences helps student success!



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25 Division St., Gloversville



investment property with additional mone maker - large garage/ contactor warehouse. Owner financing may be considered \$54,900

Great 2 family

306 Drogress Rd, Town of Mayfield

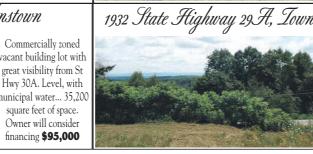


Building lot in the Broadalbin-Perth School District with 150 ft. of frontage. Just 1 mile from St. Hwy. 29, with easy access to Saratoga, NYS Thruway. Wonderful country setting... close to all

amenities. \$24,900









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\$79,900

Old State Rd. , Johnstown



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2 • October 7, 2017

REAL ESTATE GUIDE • ORIGINAL VALLEY PENNYSAVER



THREE IMPORTANT THINGS to know

(NAPS) — Buying a home is both a gratifying experience and challenging endeavor. This is especially the case this season.

A healthy U.S. economy and steady job growth are translating to robust demand at a time when housing supply is insufficient in much of the country.

Although the National Association of Realtors® is still anticipating this to be the best year for home sales in a decade, the journey from home search to closing can be a daunting one.

To help, here are three insider tips:

• Be ready: It's a swift-moving housing market right now. Rising home sales amidst inadequate homebuilding have only exasperated tight supply conditions. Consider this: The inventory for existing homes on the market has declined annually each month for the past two years and homes for sale are typically going under contract in less than a month.

Also, note that inventory is the tightest at lower price ranges. If you're on the hunt for a home in the affordable price range — around \$250,000 to \$500,000 in most areas — expect immediate interest from several other buyers. You'll need to move fast if you see a property you like.

• Rely on a real estate agent: With demand significantly outpacing supply in many areas, it's common for buyers to be on the receiving end of a losing offer or two before finding their dream home.

That's why, in today's competitive market, the use of a Realtor®, a member of the National Association of Realtors®, can be crucial to a successful buying experience. As your trusted partner and negotiator-in-chief, a Realtor® will identify homes in your target area once they hit the market, help you present an attractive offer to the seller's agent, and negotiate on your behalf to ensure you get your home at a price that works for your budget.

• Buy only what you can comfortably afford: Buying a home has become a little less affordable compared to a year ago because of the continued rise in prices and higher mortgage rates.

If listings are limited in your market, affordability will remain a challenge this year as prospective buyers compete against each other and bid prices upward. This is where the negotiation skills of a Realtor® can prove indispensable. Discuss your target price range and stick to it. The satisfaction of winning a bidding war will end quickly if you find yourself living above your means.

The rewarding experience of buying a home may not be easy, but if you work with a Realtor® and follow these tips, you can be confident knowing that the right home can eventually be yours.

For local market information and to find a Realtor $\circledast,$ go to www.realtor.com/GetRealtor .



A professional real estate agent can open the door to the home of your dreams.



FIVE WAYS to get acquainted with a new neighborhood

Across the country, people are packing boxes, hiring trucks and moving short and long distances. The U.S. Census Bureau says that around 12 percent of the population moves each year. According to a survey by DuProprio, a Quebec-based real estate advice site, 28 percent of Canadians feel the need to move every five years. Surprisingly, DuProprio also found that 14 percent of owners wish they could move every year.

The main reasons people move are expansion of the family, a career change, retirement, empty nest situations or when moving

is more practical than large-scale home renovations. While some people stick close to previous home locations, a 2015 American Community Survey found approximately 16.9 million people moved to a different county in 2015.

Whether a move is across county lines or overseas, it can take some time to acclimate to a new neighborhood. These tips can help anyone get acquainted with their new surroundings and make friends in the process.



1. Host a housewarming party. Get to know immediate neighbors by hosting a party. After some unpacking is done, host a simple get-together for people who live nearby. Ask if neighbors can help out by bringing chairs. Offer light refreshments and some type of activities for children. The event doesn't have to be extensive, just long enough to engage in some conversation and introduce yourself.

2. Walk and drive around. Scout out the area by driving around and making note of shopping centers, parks and places of interest. Schedule times when you will get out of the car and walk around on foot, which makes it easier to take everything in. Use a website like Walkscore.com to find places within walking distance of your new home. Bring the dog along. Dogs can be great ice breakers with new neighbors.

3. Check out community blotters. Community events may be posted in print and distributed through a local newspaper and also on municipal websites. Find out where the locals go on weekends or during the week. Communities may take pride in certain activities. It's easier to get a feel for the neighborhood by spending time with the locals.

4. Become active in the community. Find a volunteer organization or join a local house of worship. Check with the local chamber of commerce for ways to get involved or clubs to join. Likeminded people can make living in a new locale more enjoyable.

5. Dine out once a week. If budget allows, try a new neighborhood eating establishment each week to get a lay of the land. You'll identify hot spots and hidden gems and will also be able to mingle with the community. An app such as Open Table can help



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real estate over a decade ago. In 2005, together with Terri Easterly, she became the co-owner of Coldwell Banker, Arlene M. Sitterly, Inc. Colleagues, clients, and associates describe Shelley as having a keen eye for detail, organized, extensively knowledgeable of the area, a great listener and customer service oriented

Shelley continually strives to educate herself on new real estate trends and market topics, and in doing so, has completed various courses and several designations such as E-Pro. Accredited Buvers Representation and Short Sales Specialist. She has earned the distinction of Fulton County Board of Realtors Realtor of the Year as well as being the recipient of the Sterling Award with Coldwell Banker as a Licensed Associate Real Estate Broker, twice

Shelley is a member of the National Association of Realtors, Capital Region Board of Realtors, Capital Region Multiple Listings Services and the Fulton County Board of Realtors. Shelley plays an active role in the community, serving on the Johnstown Library Board of Trustees, the Fulton County YMCA Board of Directors, the PTA and is a member of the Fulton Montgomery Regional Chamber of Commerce



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2005, together with Shelley Yerdon, she became the co-owner of Coldwell Banker Arlene M. Sitterly, Inc. Terri's career is fueled by the pursuit of excellent customer service. Clients, business affili-

ates and associates often describe her as respected, accomplished and positive. She is community minded, serving on the Nathan Littauer Hospital Foundation Board of Directors and the Fulton Montgomery Regional Chamber of Commerce

Terri has earned distinctive awards from the International Sterling Society, Premiere Who's Who, the International Diamond Society, as well as being named the Fulton County Board of Realtors Real tor of the Year. She is a member of the National Association of Realtors, Capital Region Board of Realtors, Capital Region Multiple Listings Services, the Fulton County Board of Realtors and Commercial and Industrial Real Estate Brokers (CIREB)



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MUST-HAVE ELEMENTS for building a sustainable new home

(BPT) — When someone builds a home for you, you have the opportunity to make it as sustainable, eco-friendly and energy-efficient as possible. Not only are sustainable homes more cost-effective over the long term, they have a smaller environmental impact and can be more appealing to homebuyers when you're ready to sell and move.

In fact, more than half of Realtors report consumers are interested in sustainability, according to the National Association of Realtors' RE-ALTORS and Sustainability report. What's more, 70 percent say a home's efficient use of energy is important to potential buyers.

If you're having a home built for you, it's the perfect time to think about sustainability and energy efficiency. The experts at Coleman® heating and cooling offer some points to consider as you're planning your sustainable home:

• Choose a builder who specializes in sustainable homes. While virtually all home builders today will offer eco-friendly or energy-efficient features, sustainable home builders take a whole-house approach. Their plans should include more than just high-efficiency windows, appliances and lots of insulation. Sustainability planning should also incorporate elements like the position of the home on its lot, number and position of windows in the home, and shade and ventilation, among other considerations.

• Heating and cooling typically represent the largest portion of a home's energy consumption. When choosing an HVAC system for your sustainable home, choose an option which uses leading-edge technology to tune the system's temperature settings and performance for optimum function given exterior conditions. Visit www.colemanac.com/comfort to learn more.

• The orientation of your home can enhance heating and cooling efficiency. For example, if you live in a colder region, placing your home with the maximum number of windows facing south can allow natural light to help heat your home in the winter. If you live in a warm climate, minimizing the number of windows on the west side of the home and planting shade trees on that side can help with cooling. Planting a tree that loses its leaves in the winter can allow light to reach that side of the house when the weather is colder.

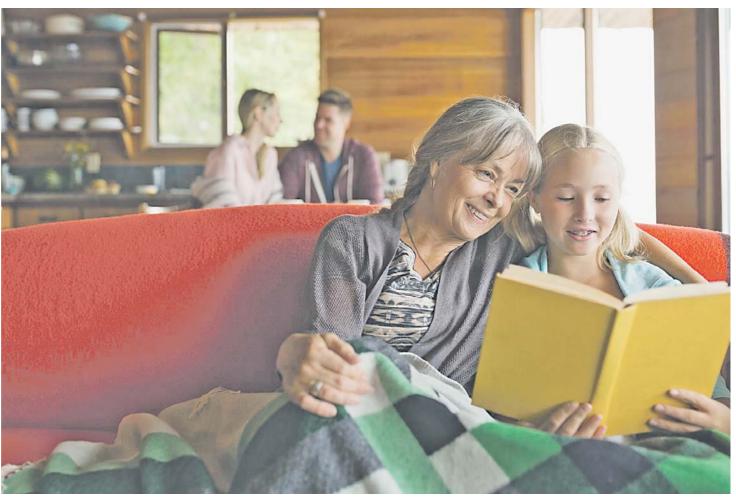
• The more compact a home is, the more energy efficient it will be. You don't have to build a tiny home to achieve a more efficient design. A two-story home can be more compact and energy efficient than a sprawling single-story design.

• Insulation and air sealing can greatly improve a home's energy efficiency. Talk to your builder about the best kind of insulation for your needs and learn about R value and how it affects the efficiency of insulation. Discuss how the builder seals potential air leaks in the home, paying close attention to windows, doors and spots where pipes or wires enter the home.

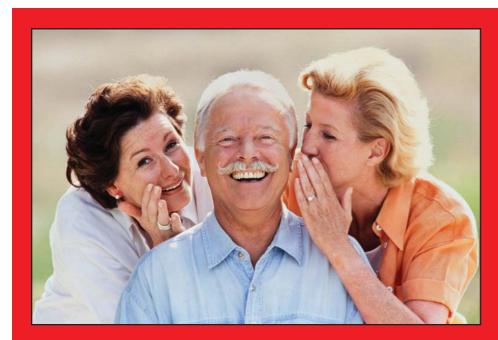
• Finally, a truly sustainable home is one that

makes maximum use of recycled and recyclable materials. Talk to your builder about the construction materials they will use. Are they sustainably sourced? Will they be able to be recycled someday down the road when they are no longer usable in your home?

Demand for sustainable homes is likely to continue growing, according to the NAR report. Choosing to build your new home with sustainable materials, systems and practices can ensure you reap the rewards of a more environmentally friendly home now and in the future.



Choosing to build your new home with sustainable materials, systems and practices can ensure you reap the rewards of a more environmentally friendly home now and in the future.



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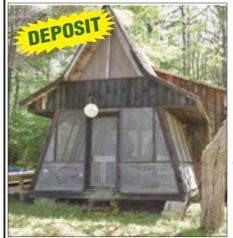
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BLEECKER 40+ ACRES \$50,000 With a house. Needs TLC, but will be living in Sportsman's Paradise!



11 Dwyer Lane. Oversized lot on a quiet private dead end road. Short walk to East Caroga Lake Assoc. Beach. Yes some work is needed, but this could be a perfect get away!



FIRST AVE \$112,000 Lots of updates. New roof, new thermal windows, bamboo floors and oak floors. Big yard with Trex deck for relaxing. Attached garage, fin-

ished basement. Owner anxious!



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!



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MAKE THE MOST of your home appraisal

When homeowners think about renovating their properties, many first need to secure some funding to finance such projects. Some may tap into the equity of their homes by refinancing an existing mortgage while others may apply for home equity loans. Taking the latter approach may require certain steps, including an assessment of how much the home and property is worth.

Home appraisals compare your home to neighboring properties to determine your home's current market value. Homeowners can facilitate the process by having certain information readily available for the appraiser. When preparing for appraisers, homeowners should consider and collect the following information

• If your home was built on the largest lot in the community.

• If you have made significant upgrades since it was last appraised, such as installing a new roof or siding. Don't overlook smaller renovations, like extra insulation added or sealing drafty windows, which can increase a home's value.

• Proof that you have used sustainable resources or if you participated in any energy-savings programs.

Naturally, any expansion

projects, such as adding another bedroom or extending the footprint of the home, should be mentioned.

A real estate appraiser is a certified, licensed professional who will do his or her best to determine the value of your home. The appraisal provides banks with information that can tell loan officers if the house is worth the loan amount. Expect to pay a fee for the appraisal, which is generally included in your closing costs.

The appraiser gathers information for the appraisal report from a number of sources, but the process often begins with a physical inspection of the property, both inside and out. He or she also will compare your home against a few others in the neighborhood, which are known as comparables or comps. Appraisals will be based on recent prices of comparable properties as well as other factors.

Apart from the improvements done to the home, there are other ways to get a higher appraisal amount. The appraiser may consider the overall maintenance of the home and property. It is wise to consider curb appeal and ensure the home is clean and maintained when the appraiser arrives. Minor repairs or common maintenance can impress the appraiser. Removing clutter and cleaning



Choosing to build your new home with sustainable materials, systems and practices can ensure you reap the rewards of a more environmentally friendly home now and in the future.

up the home's interior can make the home appear larger, possibly increasing its value as a result.

It may be worth it to invest some more money into the property before having an appraisal done. A study sponsored by the National Associ-



An appraiser will spend roughly 30 minutes in a home. Try to give that person space to do his or her iob. Following the appraiser around during an inspection can raise a red flag that something is wrong with the house that you don't want to be seen. Turn liahts on throughout the house, make sure the heating or cooling system is functioning at full capacity and keep pets locked away. Move items that can impede access to basements or attics

An accurate assessment of the value of your home will give banks the information they need to determine loan amounts for future renovation projects. Providing background information on the home and having a wellmaintained property can improve the chances of a favorable appraisal.





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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



BEAUTIFUL RANCH (Town of Johnstown): LR/DR. new kitchen. half bath, family room opens to deck and in-ground pool. Master BR (3/4 bath) opens to enclosed porch w/ hot tub. Two more BR's, another full bath. Family room and workshop in basement. Two fireplaces, attached Asking \$235.000 2-car garage



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 Asking \$135,000 "as is".



COMPLETELY RENOVATED: (Johnstown): This adorable one family has been completely renovated including, kitchen/ granite counter tops, new windows, new flooring, CB wiring, new walls, new bathrooms with tile. Deck and one-car Reduced to \$69,900 garage



TWO-FAMILY (Gloversville): Long-term tenant downstairs new tenant upstairs. 2 BRs in each flat. Very well-maintained property with many updates. Separate utilities, two driveways for off-street parking. Asking \$49,900



LEGACY CAMP (Bleecker): Log cabin on 69 wooded acres, reach 4 different lakes w/in 10 min., golf course in 5 min. 5 BR's. 2 baths, lots of "bells and whistles". Security system w/remote monitoring, Be self-reliant w/11kW gener .. Asking \$325,000



CONTEMPORARY HOME ON 3.2 ACRES (Town of Northampton): Knotty pine interior, open LR/DR with wood-stove, kitchen, master BR and full bath w/laundry down, 2 BRs and 3/4 bath up. Large rear deck overlooks backyard and wooded area ... Reduced to \$204.900



(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 ...Asking \$79,900 two-car garage



RANCH ON LARGE LOT (Gloversville): Nice starte 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 . Asking \$62.000 car garage





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



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 Asking \$250,000 condition



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 Asking \$149,500



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



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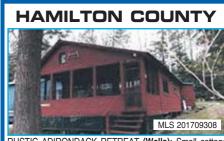
ON-LAKE AMENITIES/OFF-LAKE PRICE (Broadalbin): Knotty pine interior w/view of lake. LR, DR, K, bath, 2 BRs plus screened porch down, large BR up. Deep lot, garage. Incl. jointly owned 47' lakefront lot. Owner anxious! ...Asking \$239.900



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 garage, new deck, covered patio, fenced yard. 2-car



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



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



HANDYMAN'S SPECIAL (Gloversville): Renovations started, but considerable work needed before livable. Large lot, off-street parking, deck, 4 BRs, 1.5 baths..... Reduced to 16,500



. Askina \$53.500

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/

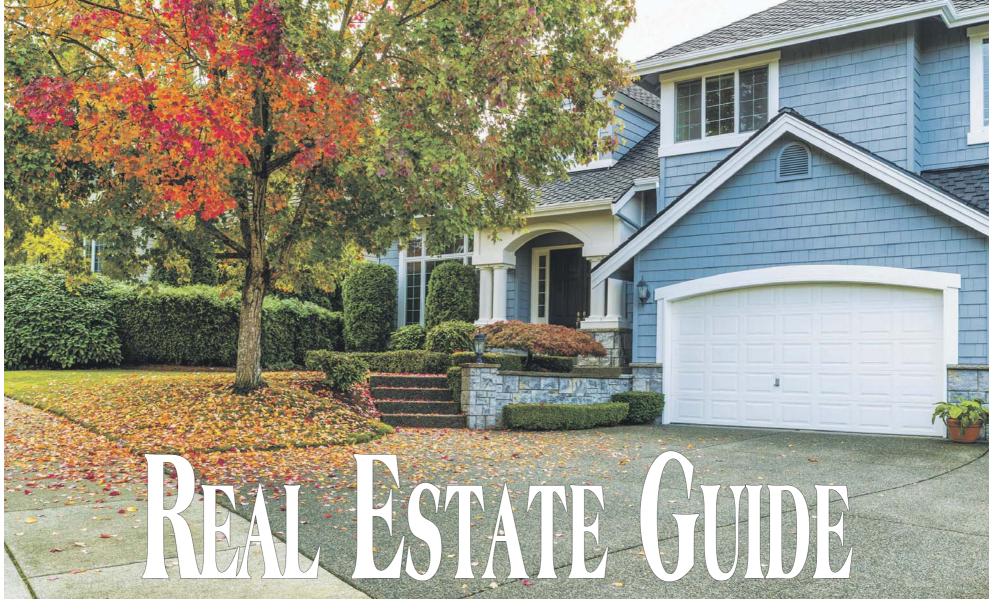
barn. . .

Asking \$29,000

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HOW TO PREPARE YOUR HOME for prospective buyers

Selling a home can be exciting. Homeowners who made considerable financial commitments when buying their homes may be anxious when the time comes to get returns on their investments, but selling a hope need not be so nerve-racking.

Buyers' tastes often dictate their interest in a home. For example, no matter how immaculate homeowners may keep their colonials, such homes won't appeal much to buyers looking for a traditional Cape Cod cottage-style home. But while you might not be able to change your home's architecture to appeal to the masses, there are steps you can take to make your home more appealing to buyers whose dream home more closely resembles your own.

• Address curb appeal. Curb appeal goes a long way toward creating a lasting first impression, so homeowners can start by driving up to their homes and looking at them through the eyes of prospective buyers. Address the landscape if it needs some TLC and power wash siding if it's appearing a little dirty. Examine your driveway for cracks and consider installing a new surface if the existing one is more of an eyesore than eyecatching. Finally, clear the vard of tovs and tools before nailing the "For Sale" sign into the ground, as a cluttered

yard will give buyers the impression that you did not prioritize keeping a clean and presentable home.

• Clear out the clutter. Some sellers stage their homes when putting them up for sale. But staging might not be an option for sellers who are still living in their homes and intend to do so until they find buyers. If you can't stage your home, then do your best to remove clutter, including extra pieces of furniture you might have accumulated over the years that can make rooms seem smaller. Box up any books that no longer fit on bookshelves and try to keep common areas like family rooms, hallways and kids'



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(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 607-547-5740 • 888-878-8921 info@hubbellsrealestate.com playrooms as open and clean as possible so the rooms appear roomy and relaxing.

• Let the light shine in. Dark homes are less appealing to prospective buyers, many of whom have no interest in living in caves that are void of natural sunlight. When showing your home, make sure all of the curtains are drawn and the blinds or shades are up. If trees or shrubs outside windows are blocking natural light from getting inside, consider trimming them so your home appears sunnier and more inviting. Bright homes tend to feel more spacious, so fix any light fixtures that need fixing and even add small lamps in rooms that could use some extra light.

• Tackle that to-do list. It's easy for a home's residents to

grow accustomed to certain minor problems, such as a doorknob that always sticks or a creaky kitchen cabinet door. But buyers might be turned off by too many of these minor problems and wonder if any larger and more expensive issues also went ignored. Before showing your home, address all those minor repairs on your to-do list.



Selling a home can be exciting and homeowners can take steps to make sure their home sale is successful and lucrative as well.



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AMSTERDAM



4 CHRISTMAN MLS 201717341 \$110,500 This ranch style home with 1500soft and three bedrooms is situated on a double lot. New hardwood floors in living room, new carpet in kitchen along with new cabinets and couter-tops. Also features a newer roof, furnace and hot water heater. Close to hospital, shopping and NYS Thruway.

CANAJOHARIE



3 PHILLIPS MLS 201607919 \$128,742 Solid 3 BR, 2 BA brick bungalow. Beautiful hardwood floors on first floor. Large loft master BR with full bath. Partial walk-in attic for storage could be finished as a bonus room. Fireplace with pellet stove in LR and natural gas stove in office.Bright enclosed front porch. Garage underneath with access to home. New roof installed in 2010. 5 minute walk to schools. 2 minute drive to NYS Thruway. Centrally located to Albany, Cooperstown, the Adirondacks and Utica.

CAROGA LAKE:



422 STHWY 10 MLS 201713075 \$130,000 Looking for a water view from every room? This 3 br, 1 full bath camp overlooks Stoner Lake but also has approximately 120' of direct waterfront across the road. Camp sits tucked into woods vith all knotty pine floors, walls and beautiful deck to enjoy life!

FONDA



121 COMMONS MLS 201712337 \$275,000 Over 100 years in age is this 2 story home sitting on a hill with 6 acres. A magnificent view of a creek from the front porch brings nothing but solitude. 4 bedrooms, 1 and 1/2 baths, fireplace and a gorgeous stairway to second floor is just a few amenities. New furnace and new door to basement. Call or email today for an appt.

FORT PLAIN:



7 WEST MLS 201711877 \$119,900 If you love Victorian architecture, this house is for you! There's plenty of space in this 4-bedroom/2-bath ho close to Fort Plain Elementary and High School. This traditional floor plan delivers a tasteful dining room, formal living room with wood floors, fireplace, huge gathering sunny updated kitchen with walk-in pantry, breakfast area. New roof in 2011, thermal windows, and beautiful woodwork. Large 1st floor bonus room could be used for , art studio, or even a day care ce

FULTONVILLE



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

40 E BLVD MLS 201717156 \$112.900

IT'S BRICK AND BEAUTIFUL....Inspect this com

fortable Tudor styled 7 room home with modern

updates, fireplace, patio, fenced yard, two car

garage, hard wood floors, arched doorways and

a finish lower level bedroom... a great value close

to school

GLOVERSVILLE:



JOHNSTOWN:



Upstairs apt features updated bath and washer/dryer closet. Separate utilities, easy vard maintenance, thermal windows through-out



would be. In the heart of Speculator /here vou can have all. Summer boating fishing and swimming on Lake Pleasant to ice fishing and snowmobiling in the minter. Enjoy the enclosed 3 season front porch after a long day out on the lake.

This home features 2 bedrooms, 1 1/2 baths and a full basement. Nothing to do but move in and enjoy the Adirondacks, situated on .81 acres



2 LAW MLS 201717041 **\$119,000** Great income potential! Nice two family on large corner lot with each unit having 3 bedrooms and 1 bath. Full basement with laundry area plus full attic 2 car detached garage, plus 3 car off street parking. Currently owner occupied with 2nd unit rented. All utilities are separate. All of this on a double lot.

CAROGA LAKE:

/5-311 MUSSEY MLS 201717433 \$285.000 (SPOTS) An Adirondack retreat next to plenty of State land with lots of privacy. This home offers edrooms and 3 full baths in the main house Plus befrooms and 3 full baths in the main house Plus large apartment over the garage. Warm and invitin Adiondack Charm wi/arge livingroom w/a wood burning stove plus a spacious family room. Also has an office, an Art studio and another craft room The grounds are Spectacular with flowers and frui trees and the Wild Life activity that will keep you amused all year long. Just a few minutes to the lakes and the trails.

FONDA

252 RIVERSIDE MLS 201702681 \$350,000

5.9 acres of land with garages and outbuildings right next to the Thruway toll booths. One of the last spots available to Tractor trailer parking for Double trailers.

FORT PLAIN:



Great property on a double lot located along Sprite Creek Great spot for Hunting lodge. Catch fish in your own back yard. Room for every kind of outdoor recreation possible. Business opportunity is endless- beautiful 20' bar, walk-in cooler, restaurant style kitchen with Ansil system. Lastly would make a great family home. Outdoor wood furnace heats entire building and helps lower heat bills

4389 STHWY 10 MLS 201710601 \$75,000

dramatically. New sheet rock throughout.

FULTONVILLE



145 PRYNE MLS 201524577 \$339,000 Beautiful, peaceful location, 63 acres of cleared fields. 36 x 50 Barn with a 16 x 20' apartment with kitchen, living rm, bedroom and bath. It has 50vr a/s roof insulation and plywood. engineered trusses, concrete floor. 3 doors 9 1/2 high x 10' wide. underground wiring, septic and pounded well. 22 acres electric fence cedar post. Second barn 32 x 48 metal roof, chicken coops. Fields are clear and have

GLOVERSVILLE:

17 FOX MLS 201714322 \$104.000 This is a must see inside!! This home features all hardwood floors and natural woodwork throughout. The updated kitchen offers newer appliances and plenty of cupboard space, as well as, a walk in pantry. The living room has a row of windows that lets in lots of natural light. The upstairs has three bedrooms with a possible 4th bedroom option. Don't miss out on a chance to see this beautifully maintained home!

JOHNSTOWN:

21 PARKWOOD MLS 201716936 **\$169,900** Step through the sliding glass doors to the deck and watch the color of the seasons change in your own backvard. Open concept, 28 years young clean home with 4 bedrooms. 2 bedrooms down with a full bath and 2 bedrooms up with a half bath. Full basement for storage and washer/dryer nookup. This home offers a double lot, which could easily be sold off later or used for extra enjoyment and space

STRATFORD:

whole family and grandchildren too



\$129,900 Cottage in the woods. Inspect this 44 acre piece of heaven surrounded by woods including 1125 feet bordering the East Canada Creek and comfortable modernized 5 room cottage. It is accessible year round and great for the

39 DUGWAY MLS 201711405

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06 WOODWARD MLS 201715526

\$84,900

had no fertilizer on them for over 10yrs. They have been used for hay.