

December 27, 2014



THE Original Valley
Pennysaver
The Little Paper with **BIG** Results

Serving the Homes of the Mohawk Valley

Volume 5 • Number 24



Wishing you and your family a Happy New Year!

***You will be a crown of splendor in the Lord's hand,
a royal diadem in the hand of your God. ~ Isaiah 62:3***

Photo courtesy of Joe Anderson

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A New Year's resolution is something that goes in one year and out the other.
~Author Unknown

Great selection of primitive items to include blue decorated stoneware jugs, period blanket boxes-some in original red paint in various sizes, pine corner cabinet in original paint, tools and much more. The Gallery, 2 West Main Street, St. Johnsville, NY 13452. 518-568-5121

JUST CONSIGNED A 120 lb anvil, blacksmith table vise, early license plates, buckboard buggy seat, singer leather sewing machine, and lots of other interesting tools and antiques at JR'S Auction 56 Willett Street Fort Plain NY for Tuesday December 30th 5:00pm 518-993-4668

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<p>Hillshire Farms Little Weiners</p>  <p style="font-size: 2em; color: red; text-align: center;">2/\$6.00</p> <p style="text-align: right;">14 Oz.</p>	<p>Hillshire Farms Kielbasa/Cheddarwurst</p>  <p style="font-size: 2em; color: red; text-align: center;">2/\$6.00</p>		
<p>Smithfield Marinated Pork Sirloins</p>  <p style="font-size: 2em; color: red; text-align: center;">\$5.99</p> <p style="text-align: right;">32 Oz.</p>	<p>Boar's Head Deli Sliced Buffalo Chicken</p>  <p style="font-size: 2em; color: red; text-align: center;">\$7.99</p> <p style="text-align: right;">Lb.</p>		
<p style="font-size: 2em; color: red;">\$5.99</p>  <p style="text-align: right;">8 Lb.</p> <p>California Navel Oranges</p> <p>16 Oz.</p>	<p>Grape Tomatoes</p>  <p style="font-size: 2em; color: red; text-align: center;">2/\$5.00</p>		
<p style="font-size: 2em; color: red;">\$2.99</p> <p style="text-align: right;">Lb.</p>  <p>Red Peppers</p>	<p>Sunny Delight</p>  <p>64 oz.</p> <p style="font-size: 2em; color: red; text-align: center;">\$1.00</p>	<p>Hunt's Tomato Sauce or Puree</p>  <p>29 oz.</p> <p style="font-size: 2em; color: red; text-align: center;">4/\$5.00</p>	<p>Ronzoni Lasagna Manicotti Stuffed Shells</p>  <p style="font-size: 2em; color: red; text-align: center;">2/\$4.00</p>



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~Hal Borland

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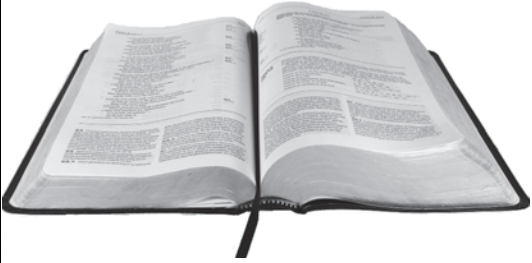
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Collecting

by **Larry Cox**
Delftware

Q: I have inherited three pieces of Delftware that I understand were made in Holland about 200 years ago. What can you tell me about this type of pottery? — Joan, Norman, OK

A: Delftware is distinctive because of its soft, red-clay body and tin-enamel glaze. The first pieces originated in the region around Delft, Holland. The unusual color came from adding tin ash to lead glaze. During the 17th and 18th centuries, English potters were copying this technique resulting in designs that were unique to the British craftsmen. Later pieces were made for the souvenir trade and these are not to be confused with the more scarce earlier examples. Prices vary depending on age and quality of the piece. I recently spotted a blue and white Delftware plate from the 18th century in a shop priced for \$375.

Q: Several years ago, I received a Hummel plate as a gift. It is the 1976 "Apple Tree Girl." What do you think it is worth? -- Betty, Sun City, Ariz.

A: According to "M.I. Hummel Figurines, Plates, Miniatures & More" compiled by Robert L. Miller and published by Portfolio Press, your plate probably is worth about \$50.

Q: I have a partial set of sterling flatware in the Alexandra pattern. Do you have any idea of when it was made? -- Barbara, Austin, Texas

A: Your pattern was made in 1961 by the Lunt Silversmiths.

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your picture, I am convinced that you purchased a reproduction. Bootjacks have always been a popular tool for the removal of boots. By placing the heel of the boot in a U-shaped opening, the boot can more easily slip off the foot. Although older bootjacks are collectible and often can sell for \$100 and more, your reproduction is probably worth only about \$15 or \$20. The tipoff is that your bootjack is made from aluminum; the older ones generally are cast iron, and occasionally wood.

Q: I have a metal set of sterling flatware in the Alexandra pattern. Do you have any idea of when it was made? -- Barbara, Austin, Texas

A: Your pattern was made in 1961 by the Lunt Silversmiths.

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Q: I have a partial set of sterling flatware in the Alexandra pattern. Do you have any idea of when it was made? -- Barbara, Austin, Texas

A: Your pattern was made in 1961 by the Lunt Silversmiths.

A: After examining

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Licenses, fishing tackle, bow work, buy a new or used bow, all your hunting needs, LIVE BAIT, etc. LIKE us on Facebook! www.facebook.com/theSportsmansDen New Bows are Lifetime Warranty, Made in USA. We also have Youth bows, Used bows, Crossbows, and Full Service Archery Shop, at The Sportsman's Den, 36 Canal St, Fort Plain 518-993-1010. LIVE BAIT, TACKLE, ARCHERY, AMMUNITION, PET, SPORTS, etc.

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Palatine Town Hall Question # (?)

What do President Daniel Ortega of Nicaragua and the Palatine Town Council have in common?

Answer: They both are going ahead with a construction project that has little local support, is logistically untenable, is economically unfeasible and commits taxpayers to a 50 year waste of money.

The only difference in the projects is that in Nicaragua, it is a 172 mile canal to be dug over land, connecting the Pacific and Atlantic Oceans. In Palatine, it is the construction of a town office building in Stone Arabia, connecting nothing to nobody!

To quote a Nicaraguan critic, "They never had a referendum, they consulted nobody. They did it because they could!" (Sound familiar?)

Different projects, same mentality!

~ Earl Spencer

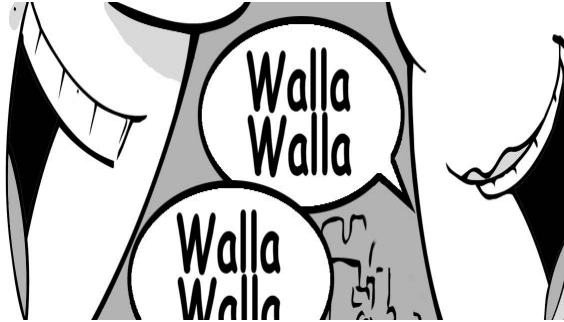
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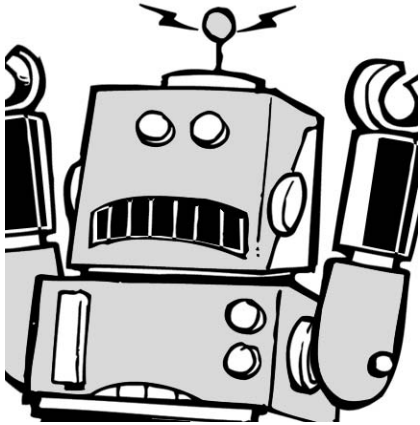
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The word "robot" was created by Karel Capek. It came from the Czech word "robotovat," which means to work very hard.



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Happy New Year!

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Source: hud.gov

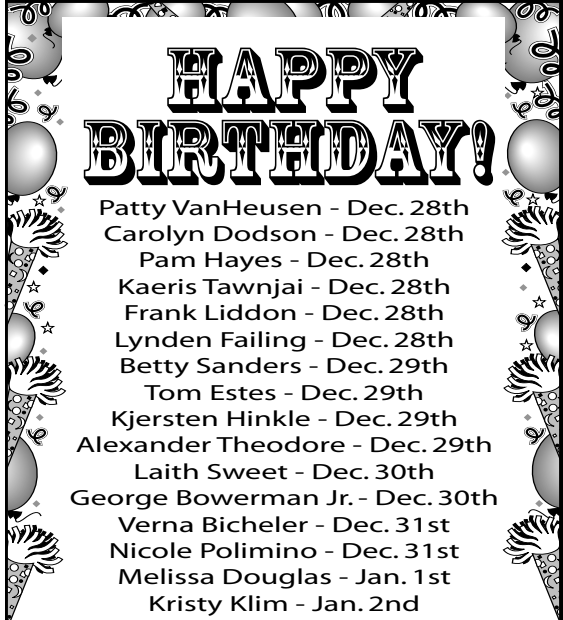
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-Southern saying

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HAPPY BIRTHDAY!

Patty VanHeusen - Dec. 28th
 Carolyn Dodson - Dec. 28th
 Pam Hayes - Dec. 28th
 Kaeris Tawnjai - Dec. 28th
 Frank Liddon - Dec. 28th
 Lynden Failing - Dec. 28th
 Betty Sanders - Dec. 29th
 Tom Estes - Dec. 29th
 Kjersten Hinkle - Dec. 29th
 Alexander Theodore - Dec. 29th
 Laith Sweet - Dec. 30th
 George Bowerman Jr. - Dec. 30th
 Verna Bicheler - Dec. 31st
 Nicole Polimino - Dec. 31st
 Melissa Douglas - Jan. 1st
 Kristy Klim - Jan. 2nd

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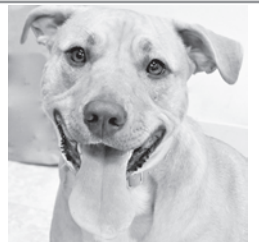
CHANCE - 5-7 year old male Lab mix, 57 lbs. Found in Charleston in June 2012. Knows "sit" command and gives his paw to "shake". Should be your only pet. Best with older kids/teens. Housebroken.



RALEIGH - Very "people friendly" male Pit Bull, about 2 years old. Found abandoned by his owner on September 23rd.



MONTANA - 3 year old male Pit Bull mix, 46 lbs. Found on Old Fort Plain Road, Canajoharie in October 2012. Not good with cats. Fine with older kids.



PORSCHA - Female Lab mix, about 3 years old. Found at Ann and East Main Sts., St. Johnsville on November 4th. Good with other dogs.



TOMIK - 3-4 year old male Husky, silver with black. Found on Conway Road, Canajoharie on November 28th.



LORI - 7-9 year old female Beagle mix. Found on Paris Road, Town of Minden on June 18th. Very sweet and loving. Fine with dogs, cats, kids.



WENDY - 3-4 year old female brindle and white Pit Bull. Found on Route 163, Canajoharie on May 13th. Very friendly, active and playful. Knows "sit" command.



WILSON - 6 year old male black brindle Mastiff mix, 70 lbs. Found on Route 163, Canajoharie on May 13th. Handsome dog, knows commands, loves belly rubs. Adult home only.

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CASSIE - Beautiful 2-3 year old black and white female. Came to the shelter on September 11th.



PHILIP - Adorable male tiger, about 10 weeks old. He was found on Otsego St., Canajoharie on December 16th.



DARLA - 4 month old longhaired black female with white on her rear paws and extra toes on her front paws.



HAILEY - Very pretty orange and white 2 year old female. Came to the shelter in March 2013. Fine with other cats.



PEPPER - 8 to 9 year old female tiger. Came to the shelter on March 29th. Beautiful cat who likes lots of loving! Good with kids. Lap cat.



QUEENIE - 3-5 year old female. Came to the shelter in April 2013 because her family could no longer care for her. Fine with other cats, not good with dogs.



RASCAL - 2 year old tiger and white male. Found in a barn in Charleston in August 2012. Very playful and fun to watch. Fine with other cats.



ROWDY - 2 year old male tiger (with white). Found in a barn in Charleston in August 2012. Very playful and fun to watch. Fine with other cats.



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“Paper money” is not printed on paper. A special blend of cotton and linen is most often used.

— **King Crossword** —

Answers

Solution time: 21 mins.

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

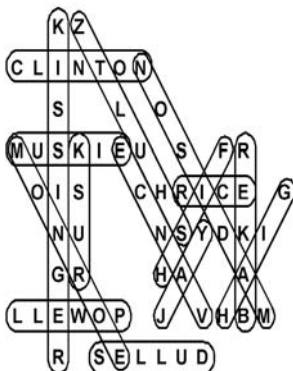
Answers to this week's puzzles

— **Weekly SUDOKU** —

Answer

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

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The earliest coins were made in the parts of modern Turkey that formed the ancient kingdom of Lydia. The coins were made from a mixture of gold and silver called electrum.

A baby shower for Jesus

The Church of the Good Shepherd, 26 Moyer St., Canajoharie, held their third annual "Baby Shower for Jesus" on the Fourth Sunday of Advent, Dec. 21. This event was birthed from a Christmas Eve sermon of several years ago titled "This Baby was meant to be taken home." Pastor Ginny took that sermon to the concept of embracing the need to prepare the nursery for the Baby Jesus, both the 'nursery' of our hearts as well as to reach out and help to prepare an actual nursery with items families need when bringing an infant home.

Members of the congregation were encouraged to invite

neighbors and friends to search their attics for baby items as they looked for Christmas

decorations. New and gently used items are gathered under and around a Christmas

tree decorated in blue. All items are donated to Alpha Pregnancy in Amsterdam.



New and gently used baby items are gathered under and around the Christmas tree.

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

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

- | | | | |
|---------|-----------|--------|--------|
| Baker | Haig | Monroe | Rusk |
| Clinton | Jay | Muskie | Shultz |
| Dulles | Kissinger | Powell | Vance |
| Fish | Madison | Rice | |

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King Crossword

	1	2	3		4	5	6	7	8	9	10
ACROSS											
1 "I — Camera"											
4 Film direc- tor Van Sant											
7 Lather											
11 Cabin makeup											
13 Fire residue											
14 Not work- ing											
15 Time of prosperity											
16 Writer											
17 Buscaglia											
18 Bridle strap											
20 Inert gas											
22 Family											
24 Preeminent person											
28 Diamond merchant											
32 Skeptical sort											
33 Line of symmetry											
34 Child											
36 Eat											
37 Craze											
39 Made a map of											
41 Like urban air, maybe											
43 Historic period											
44 Verb's companion											
46 Contest submission											
50 Coffee, slangily											
53 — Zedong											
55 "Take — Train"											
56 October birthstone											
57 Speedo- meter stat											
58 Witnessed											
59 Obtains											
60 Thanksgiving veggie											
61 Wapiti											
DOWN											
1 Actress Jessica											
2 Heath											
3 Wide-eyed											
4 Cowboy's sweetie											
5 Secondhand											
6 Trembled											
7 Hoses are hooked up to them											
8 Praise in verse											
9 Clay, today											
10 Fellows											
12 Old West											
15 Old West communica- tions											
19 Zero											
21 Atl. counter- part											
23 Badminton barrier											
25 One											
26 Baseball team											
27 Scored 100 on											
28 Jellies' mates											
29 Physical											
30 Drunkard											
31 Sinbad's bird											
35 Definite article											
38 Past											
40 Exist											
42 Delicious											
45 California grape valley											
47 You, old- style											
48 Rod's partner											
49 Tug											
50 Trot											
51 Gorilla											
52 Cistern											
54 Resistance measure											

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7	5	2	7	2	5	6	4	3	4	7	3	7
D	E	U	O	N	X	S	E	E	V	U	N	B
6	7	5	3	2	8	7	4	5	2	3	7	4
T	T	E	J	U	C	V	E	R	S	O	A	N
8	2	6	2	4	2	3	7	4	3	7	5	2
H	U	E	A	T	L	Y	N	F	H	I	C	C
3	2	7	2	4	6	8	7	6	2	3	2	3
U	O	S	U	A	A	H	D	R	M	T	O	
6	2	4	7	4	7	3	4	6	4	2	8	4
Y	S	L	E	M	S	R	E	P	E	H	R	T
8	5	4	6	5	6	5	2	6	5	4	5	2
M	I	I	R	S	O	E	I	G	M	N	I	P
6	8	4	5	8	5	8	6	8	6	8	6	8
R	E	G	N	D	D	L	E	I	S	F	S	E

HERE IS A PLEASANT LITTLE GAME that will give you a message every day. It's a numerical puzzle designed to spell out your fortune. Count the letters in your first name. If the number of letters is 6 or more, subtract 4. If the number is less than 6, add 3. The result is your key number. Start at the upper left-hand corner and check one of your key numbers, left to right. Then read the message the letters under the checked figures give you.

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Don't worry if you make a mistake! You can print another at vpennysaver.com!

Weekly SUDOKU

by Linda Thistle

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

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

DIFFICULTY THIS WEEK: ★★

★ Moderate ★★ Challenging
★★★ HOO BOY!

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See Page 16 for the Answers to All of These Puzzles

CHARLES D. STAHL

SPLIT HARDWOOD

"SPECIAL TRUCKLOAD SALES"

5+ Face Cords Delivered **\$400**

Approx. 7 1/2 Face Cords **\$550**

Approx. 11+ Face Cords **\$825**

FURNACE CHUNK WOOD

Approx 11+ Face Cords **\$725**

Delivered (may include extra delivery charges)

HEAP ACCEPTED

697 Snells Bush Rd., Little Falls, NY 13365

315-823-1982



An optimist stays up until midnight to see the new year in. A pessimist stays up to make sure the old year leaves.

~Bill Vaughan

2005 DODGE Magnum R/T AWD, blue, 97k, Hemi V-8, auto, leather, rear DVD, loaded!! SALE: \$11,495. John C. Miller, Inc. 518-762-7124 www.johncmiller.com

JUICE EXTRACTOR: Gently used, still in box, list price \$529.00, Amazon price, \$429.00; \$200.00. 518-281-5134 or 518-281-3357

EVANS, DRUMHEADS, drumsticks by Pro-Mark, Zildjian, On Stage. Imaging Drum & Guitar Shop. 601 Dize Rd., Little Falls. 315-823-1603

2007 CHRYSLER 300 Touring, white, 84k, V-6, auto, leather, alloys, SALE: \$12,495. John C. Miller, Inc. 518-762-7124 www.johncmiller.com

WANTED: Lighting Rods and Globes, Antique hand tools, Anvils, Blacksmith Related Tools and more!! Call JR at 518-993-4668.

GREAT VALUE! Green Thumb 8qt. Premium Potting Soil \$2.99 Fort Plain True Value and Just Ask Rental 12 Willett St Fort Plain 993-3834

PRESSURE TREATED LUMBER & PLYWOOD available at C.H. Burkdorf & Son, 35 Hough St., St. Johnsville 518-568-7016

ALL CHRISTMAS DECORATIONS are now 50% off! Fort Plain True Value and Just Ask Rental 12 Willett St Fort Plain 993-3834

LET US HELP you get rid of your unwanted stuff. Place a reader ad today. Only \$4.00 for the 1st 14 words. Call 518-673-3011

Need a new car? Get 0% financing at Sampson Motor Car where everyone is approved! 261 East Main Street Amsterdam. 518-848-7359

MAKE our phone ring so we can return the favor!! Place your reader ad today. Only \$4 for the first 14 words. 518-673-3237

FOR RENT IN ST. JOHNSVILLE: 1 BR Studio apartment, appliances included \$350+. 518-301-5739

2+ BEDROOM HOUSE for rent, Village of Fort Johnson, appliances included, \$750+. 518-301-5739

FOR RENT IN ST. JOHNSVILLE: 2BR apt. wall-to-wall & appliances included, \$525+. 518-301-5739

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

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

FIREWOOD FOR SALE: Truckload log links, approximately 10 cords. Call 315-429-8010 leave message.



COUNTRY VIEW
Discount Groceries

Deli Special
Wednesday,
Dec. 31st

Yogurt - Many Varieties Available

Pure & Natural Honey
1 lb. • 2 lb. • 3 lb. • 5 lb.
Raw Honey: 1 lb. & 2 lb.

Baking Items • Bulk Items
Popcorn • Sugar • Flour
Oats • Macaroni • Navy Beans
More Items Arriving

Homemade Canned Goods
Jams • Jellies • Pickles
Veggies • Stuffed Peppers
Ketchup & More

Laundry Soap
Dish Washer Soap • Body Wash
Cereals • Coffee • Water Drinks
Can Soups & More

Mon-Wed-Thurs-Fri 8-5
Tues 8-6:30
Sat. 8-3; Closed Sun
Credit Cards & EBT Cards Accepted
56 Willett St., Fort Plain, NY

Having problems with your well or pump? Call The Water People - Provost Brothers! 518-868-2126

May all your troubles last as long as your New Year's resolutions.

~Joey Adams

CUSTOM WOODCRAFTERS AND STOVES LLC

Route 30 - Mayfield - Phone 661-5914

Major Credit Cards
Financing Available



Hampton

STOVES & FIREPLACES

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- Fireplaces & Inserts
- Chimney Repairs and Liners
- Tools and Accessories
- Chimney Cleaning & Installations
- Glass Doors



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- Chain Link & All Vinyl
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Serving You For Over 28 Years





Antiques & Auctions



KING'S

Thurs., Jan. 1st Food Auction ~ 6:33pm

Sat., Jan. 3rd Consignment Auction ~ 6:33pm

Sat., Jan. 10th Consignment Auction ~ 6:33pm

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

Burrows Rd., West Winfield, NY • **(315) 822-5221**

WE ACCEPT CASH - CREDIT CARDS - DEBIT CARDS

WEEKLY SALES EVERY MONDAY HOSKING SALES

Weekly Sales Every Monday 11:30 with Misc. & Small animals, 1:00 Dairy, followed by feeders, sheep, lamb, goats, pigs. Calves start at 5PM followed by cull beef. Call for more info and note all times are approximate. Our volume is increasing weekly - join your neighbors & send your livestock our way!

Monday, Dec. 22nd - Sold 190 Head. Cull ave. \$.80, Top cow \$1.07, Bulls/Steers \$1.05 - \$1.27, bull calves top \$4.00, heifer calf top \$2.60, Dairy Feeders \$.95 - \$1.15, Feeder Bulls \$1.20 - \$1.15, Feeder steers \$1.00 - \$1.05.

Monday, Dec. 29th - Normal Monday Sale. Special: Group of 10 bred heifers due in the Spring from one farm.

MERRY CHRISTMAS & HAPPY NEW YEAR FROM THE HOSKING FAMILY & SALE BARN CREW!!

Monday, Jan. 5th - Normal Monday Sale & Fat Cow & Feeder Sale.

Monday, Jan. 12th - Normal Monday Sale & Monthly Heifer Sale.

Monday, Jan. 19th - Normal Monday Sale & Monthly Sheep, Lamb, Goat & Pig Sale.

Monday, Jan. 26th - Normal Monday Sale.

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

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

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

www.hoskingales.com Call today with your consignments.

Tom & Brenda Hosking **HOSKING SALES** 607-699-3637
& Family or 607-847-8800
6096 NYS Rt. 8, New Berlin, NY 13411 cell: 607-972-1770 or 1771

SELL IT!

JR's Auction

The Auction Way!

56 Willett St., Fort Plain, NY 13339 • **(518) 993-4668**

Special Year End Antique Consignment Auction

Tuesday, December 30th • 5:00pm

Antiques, Furniture, Tools, Household and more!!

Already consigned is a 1-Stickley Cherry Chest of Drawers, 1-Early Cupboard, 1-Maple Bedroom Set, 1-Primitive Pine Cabinet, 1-Vintage Pepsi Cooler, 1-Vintage Coca-Cola Cooler nice red paint, 2-Carside Café Neon Lights - both light up, 1-2003 Chevrolet Van 8 passenger - auto - loaded - no rust, Cases of Cleaners, and lots more!!!

Receiving times for consignments is Monday, Wednesday and Fridays from 8:00am to 5:00pm, Closed Thurs., and Sat. Don't Miss This Auction!! NOW IS THE TIME!! BRING IT!!

On Site Public Auction Saturday, January 17th • 10:00am

at Camp Joharie, West Lykers Rd., Sprakers, NY

Antiques, Primitive Farm Machinery, Furniture and much more!!

Walk behind Plows, Buck Wagon, Wooden Wheels, Steel Wheels, Extractor, Cupboard, Grinding Stone, Cobbles Bench, Wooden Chest, and much more.

At this Auction we will be accepting some consignments!! CALL JR for all details!! Pick up of your items is available!! 518-993-4668. See pictures and list on Auctionzip.com ID # 29324

Are you looking to do an Auction?? Give Us A Call!!

Real Estate, Farm Auctions, Business Liquidation Auctions, Sporting Auction, Machinery, Estate Auctions, Antiques!! At your site or ours!!

JR'S Auctions 518-993-4668

DINING & *entertainment*



55 Diner
FORT PLAIN, N.Y.
Dine In Or
Take Out
993-5306

Mon., Dec. 29th

- ◆ ALL YOU CAN EAT PANCAKES 3-7 PM
- ◆ Grilled Chicken BLT w/Fries
- ◆ Beef Stew w/Hard Roll

Tues., Dec. 30th

- ◆ Liver-N-Onions w/Potato & Veg
- ◆ Roast Beef Club w/Fries

Wed., Dec. 31st

Breakfast Only
Till Noon

Thurs., Jan. 1st

◆ **CLOSED** ◆



Fri., Jan. 2nd

- ◆ Fresh Haddock Dinner Baked or Fried, w/Potato & Veg
- ◆ Mac-N-Cheese w/Veg
- ◆ New England Clam Chowder

Sat., Jan. 3rd

- ◆ Prime Rib w/Potato & Veg 3-7 PM
- ◆ Scallops w/Potato & Veg

Sun., Jan. 4th

◆ Stuffed French Toast
Breakfast Only - Closed at 12:30pm

Homemade Soups & Desserts

Hours: Mon.-Sat. 7 AM-7 PM

Sun. 7 AM-12:30 PM



12 Hancock St.,
Fort Plain



FREE WI-FI



DONNA'S DINER
Monday-Thursday 6am-7pm, Friday 6am-7:30pm,
Saturday & Sunday 6am-1pm

Early Bird Special on Fridays
2-4p : Fish Fry only \$7.95

All You Can Eat Spaghetti on Mondays
4-7pm, \$8.95

(315) 866-1483
5616 State Route 5, Herkimer, NY

DINING & entertainment

**~ Old Farts ~
New Year's Eve
Party**

Starting at
3PM and
again at
10PM w/DJ

**Food
& Fun
For All!**




**Hair of the Dog
Jan. 31st • 5PM**

Watch the Pennysaver for Details

Jim's Irish Harbour
20 Little Mohawk St., Canajoharie, NY
518-673-2474

Hungry Bear Cafe 

(518) 568-2700

Tues., Dec. 30th

- Chicken & Biscuits, Mashed & Dressing
- Mushroom Swiss Burger & FF or Salad

Wed., Dec. 31st

- Bacon Cheeseburg & FF or Salad
- Western w/Cup of Soup

Thurs., Jan. 1st

- CLOSED -

**Happy
NEW YEAR!**

Fri., Jan. 2nd

- Fresh Haddock, FF or Mashed & Salad
- Fresh Haddock on a Roll

After 4:00 PM
Baked Ham & Mashed or FF & Salad

Sat., Jan. 3rd

- 2 French Toast, Meat & Home Fries
- Cheese Omelette w/Home Fries

Sun., Jan. 4th

- 2 Blueberry Pancakes & Meat
- Western Omelette w/Home Fries

HOMEMADE SOUPS AND PIES DAILY
Now Accepting Credit Cards



**7304 State Hwy. 5,
St. Johnsville, NY**

HOURS:
Closed Monday,
Open Tues-Thurs 6am-2pm;
Fri 6am-7pm,
Sat & Sun 7-11:30am

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GROCERY SHOPPES


CHEESE PIZZA & 12 WINGS

\$17.99 PLUS TAX & TOPPINGS


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SALADS, ETC.

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BREAKFAST**

SUNDAY, JANUARY 4th, 2015
Moose Club
159 Erie Blvd., Canajoharie, NY
Time: 7 AM - Noon
Adults \$7.00; Children 5-12 \$4.00
Under 5 FREE

MENU
Pancakes, Sausage, Eggs, Applesauce,
Real Maple Syrup, Sausage Gravy,
French Toast, Coffee, Tea, Milk, OJ

www.forestpreserveuserssnowmobileclub.com

New Year's **DINING** & *entertainment*



Rt. 80 Bowl

VanHornesville 315-858-2149



Moonlite

Scotch Doubles

8PM • \$30/couple
includes cover charge

D.J.

“Let Me Entertain You”

FREE BUFFET

WRATH OF GRAPES

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YOUR WINE SUPERSTORE! OVER 12,000 BOTTLES IN STOCK

New Year's Eve

**Iced & Ready
for Your Party**



Domestic & Imported
Champagnes, Proseccos
& Spumantes

New Year's Day

10am - 2:30pm

Mimosas & Bloody Mary Mix
for your favorite Vodka.

After dinner Cordials and
Dessert Wine.

*The Rosemeyer family thanks you for
over 42 years of support and wishes your
family a happy & healthy new year.*



518-993-2624



New Year's DINING & entertainment



December 31
5-9pm

**New Year's
Eve Dinner**
with
Complimentary
Italian
Prosecco

DOMÉ49
Restaurant & Wine Bar

Prix Fixe Menu will be:

- Prime Rib of Beef •
- Rack of Lamb •
- Eggplant al Forno •
- Crab-Stuffed Tilapia •
- Chicken Cordon Bleu •


Dinners will include
Bread, Salad, Side Dishes &
Complimentary Prosecco!
Additional Appetizers &
Desserts Available

 dome49restaurant

49 HANCOCK STREET, FORT PLAIN
DOMÉ49.COM • 518-993-3600

RESERVATIONS RECOMMENDED





Erie Station
Bar & Grill

**NEW YEAR'S EVE
"WHITE OUT" PARTY!**

This is going to be an elegant affair! Come dressed in your best "white" dress, suit, or jeans, your choice.

EVERYTHING WILL BE WHITE!

Don't want to drive that's OK, we have a limo that will come pick you up, but you must purchase tickets first! Get those tickets at Erie Station.

Tickets are \$55


★ What do you get for 55 bucks? Limo ride to and from home, dinner, champagne toast, all the New Year's trinkets, and access to the live performance by PURE Entertainment!

Purchase tickets early for the complete package for \$80 per couple.

\$10 admission after the dinner party.

**Event starts at 6pm.
Party ends when you say it does!!!**

Hurry and get your tickets they are going fast!

Like us on Facebook & Check out our weekly lunch/dinner specials 

**7 Canal Street, Fort Plain
518-993-5679**



Calendar of Events

ORIGINAL VALLEY PENNYSAVER

NOTE: Calendar entries must arrive at the Original Valley Pennysaver's office by the TUESDAY prior to our publication date for them to be included in the calendar of events. Send events to Lee Publications c/o The Original Valley Pennysaver, 6113 State Highway 5, P.O. Box 121, Palatine Bridge, NY 13428 or Kathleen Lee at kkelly@leepub.com

DEC 1-31

Arkell Center Events for

December

Arkell Center, Canajoharie, NY. Arkell Center Programs for ALL AREA Seniors during

December 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.

• **Mondays-Fridays:** 10-12 noon. Arkell's Indoor Walking Program will continue. Seniors invited.

• **Mon, Wed & Fri:** 10-10:30 am. Arkell Center Senior Exercise Program is in the basement. Coffee after.

There will be NO Activities at Arkell Center on Dec. 24 and Dec. 31 due to the holidays. **ARKELL CENTER IS CLOSED CHRISTMAS DAY**

FEB 7

Rabbit Run

Canajoharie Fish and Game. Raffles, Kitchen open. Registration \$20.

RUBBER STAMPS self inking. All sizes. Call Beth at Lee Publications. 518-673-0101

LET US KEEP PEACE in our hearts for the coming year. Happy New Year and Blessings from the Plaide Palette.

FOR SALE: 1948 Ford 8N tractor with plow and attachments, \$3,000/OBO. Call 607-264-3680

20x30 TENT with four sides for rent. Canajoharie Volunteer Fire Department 518-673-3812



Show 'n' Sell



Show & Sell



CABIN RENTALS

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 \$225 2-Bedroom
 \$300 3-Bedroom
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Picture with up to 30 word description including phone number & price!

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Date _____ 2 Weeks _____ Starting Issue Date (Saturday Date)

NAME: _____

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CITY: _____ STATE: _____ ZIP: _____

PHONE: _____

Name (Print): _____

Street: _____ County: _____ City: _____ State: _____ Zip: _____

Phone #: _____ Fax #: _____ Cell #: _____ Email Address: _____

Payment Method: Check/Money Order American Express Discover Visa MC

Card #: _____ Exp. Date: _____

Name on Credit Card (print): _____

Signature: _____ Today's Date: _____ Amount Paid: _____

Ph: 518-673-3011 OR 800-218-5586 • Fax: 518-673-2381 • Email: dcountryman@leepub.com

Mail: The Original Pennysaver, PO Box 121, Palatine Bridge, NY 13428

Fire deaths and injuries: prevention tips

The risk is real

The risk of injury and death from home fire is real. Consider that:

In 2011, fire departments across the country responded to 370,000 home structure fires. These fires caused 13,910 injuries, 2,520 civilian deaths and \$6.9 billion in direct damage. On average, seven people die in U.S. home fires per day.

Keep your home fire safe

Your home should be a safe and comfortable place and you can help keep it fire safe by following these prevention tips:

- Cook with care. When you cook, never leave cooking food unattended on the stove. Keep anything that can catch on fire, like potholders and towels, away from the cooking area. Do not use your oven or stove top to heat your home.

- If you smoke, attempt to quit. Don't smoke inside your home. If you do smoke in your home, never smoke in bed or leave burning cigarettes unattended.

- Stay warm — safely. If and when you use a space heater, keep it at least three feet away from anything that can catch on fire, like draperies, clothing, bedding or upholstered furniture and turn off heater when sleeping or leaving the room. Space heater whether portable or stationary accounted for one third of home heating fires.

- Be alarmed. Install smoke alarms on every floor of your home, including the basement, and make sure you have smoke alarms near all sleeping rooms.

For better protection, install smoke alarms in sleeping rooms, especially if they are occupied by a smoker. For best protection test all smoke alarms once a month.

Maintain heating equipment and chimneys by having them cleaned and inspected annually by a qualified professional. Creosote is a sticky, oily combustible substance created when wood does not burn completely. It rises into the chimney as a liquid and deposits on the chimney wall, which has the potential to cause a chimney fire.

- Make and practice an escape plan. Create a home fire escape plan. Know at least two ways out of every room, if possible, and have a meeting place outside. Practice your escape plan twice a year with everyone living in your home.

In New York State, fire related injuries are among the 10 leading causes of death. Those at highest risk for home fire deaths and injuries include some of our most vulnerable citizens: children under the age of 5, adults 65 and over, and people with physical disabilities.

Keep your home fire safe and protect yourself!

Source: Montgomery County NY Public Health Department

Whatchamacallits

This chamber lamp was popular in the mid-19th century. The pewter lamp burned whale oil to light up a small area, such as a bedroom.

Whale oil was used as a cheap illuminant but it gave off a strong odor when burned. Whale oil was replaced in the late 19th century by cheaper, more efficient and longer lasting kerosene.

Whale oil use declined in the late 19th century due to the development of superior alternatives.

~~~

Have your own Whatchamacallit? Send picture and description to [bjaquays@leepub.com](mailto:bjaquays@leepub.com) or call Branden at 518-673-0145.

Please visit our Facebook page to see if you can figure out what the upcoming Whatchamacallit is.





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- Will train the right candidates who present themselves with EPA Certification.
- All Candidates must have EPA Certification & basic knowledge.
- Driver's License required.
- Serving Fulton & Montgomery Counties

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**Available Immediately**


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**Must Have Good Computer - Typing and Spelling Skills**

Be Good with People and Be a Team Player  
 Computer Knowledge of Quark is a Plus

Flexible Hours with Some Evening Work  
 20 to 40 hrs - Monday through Friday  
 Must be flexible.

**Apply M-F - LEE PUBLICATIONS**  
**6113 State Highway 5**  
**Palatine Bridge, NY**  
 or e-mail resume to:  
[classified@leepub.com](mailto:classified@leepub.com)



# REAL ESTATE

**Store, Office or Restaurant**  
**For Rent at 29 Church St. Canajoharie**  
**Large 16'x70' But Can Reduce Size if Needed**  
**Will Do Some Building to Suit \$395**  
**518-673-5938 -No Answer in 3 hrs 518-365-2976**

**PRICE REDUCED TO \$50,000!**



**Village of Canajoharie**

2 bedrooms, new roof, new gas boiler, new hot water heater.  
 Walking distance to schools. Great neighborhood.  
 One car garage. Upstairs can be expanded for more bedrooms. **Asking \$50,000**

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# Automotive

*and Car Care*



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Quality collision repair since 1949

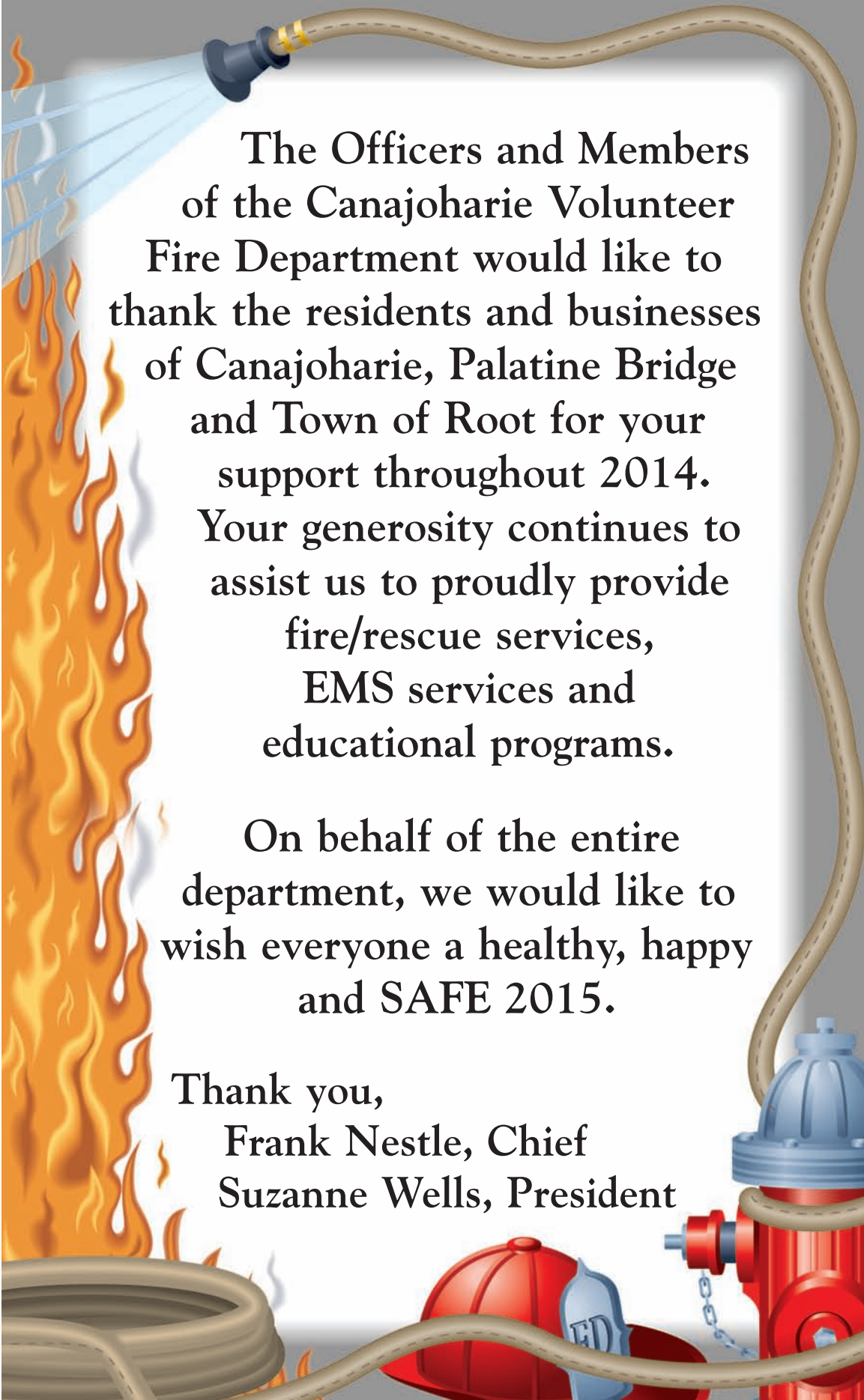


Owner Mike Fredericks offers full collision repair including frame straightening and glass replacements. Midway Body Shop is the first body shop to use **Envirobase® HP Waterborne Refinish System**. Since 2003 Midway has also used **SPEEDLINER®** spray-in bed liner.



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



The Officers and Members  
of the Canajoharie Volunteer  
Fire Department would like to  
thank the residents and businesses  
of Canajoharie, Palatine Bridge  
and Town of Root for your  
support throughout 2014.  
Your generosity continues to  
assist us to proudly provide  
fire/rescue services,  
EMS services and  
educational programs.

On behalf of the entire  
department, we would like to  
wish everyone a healthy, happy  
and SAFE 2015.

Thank you,  
Frank Nestle, Chief  
Suzanne Wells, President



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**Pennysaver**

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December 27, 2014



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# Shopping for a new vehicle? Five questions to ask yourself before signing on the dotted line

(BPT) — It's that time again — time to buy a new car. Maybe you're excited because you've been dreaming of getting new wheels for a long time now. Or maybe you're nervous; buying a car is a big financial commitment and you want to make sure you do your homework. If you fall into this second group, don't worry; these five simple questions can help you find a vehicle that fits your lifestyle.

• Is it a lemon? When you purchase your vehicle, the last thing you want to do is shop for another car in a couple of years. Picking a reliable vehicle is key. So how do you do it? Make a list of the vehicles you're interested in and head to the Web to research previous vehicle recalls. If you are buying a used car, websites like CarFax.com and others can also show you

the history of that particular car, giving you insight into just how reliable it will be.

• Where's the value? Whether safety is your top concern or you want the most vehicle for your money, it's all about value. USAA, which provides car buying guidance (or help) and recommendations to its members, recently released its fourth-annual Best Value list identifying the top vehicles for 2014. The list includes vehicles that finished at the top of USAA's preferred propriety rating system, which evaluates safety, reliability, cost and other factors. There is also a list of the top 10 vehicles for teens, which you can review if you'll soon be sharing a garage with a new driver.

• How will you pay for it? Behind safety, financing is probably the most

important thing to consider when buying a new car. Before you sign on the dotted line, make sure you've thoroughly researched your financ-

ing options. And remember, you have other options besides what the dealership offers you.

• Are there any physical concerns you need to re-

member? Not every vehicle is perfect for every person. Think about yourself and who will most often ride with you. If you or your passengers

are very tall, a smaller sedan may not make sense. Likewise, people who have mobility challenges may not be comfortable getting into a large pickup truck.

• Will it grow with your family? Sure it fits your needs now, but what about next year? The year after that? Whether it is children, pets or joining the office carpool, consider the fact that the space you need presently might not be the space you need even a year from now.

Shopping for a new car can be an exciting experience, but it can be nerve-racking as well. As you begin your search, remember these questions and you'll be closer to finding the vehicle of your dreams. To learn more about USAA's Best Value list, visit [usaa.com/best-value](http://usaa.com/best-value).



Five simple questions can help you find a vehicle that fits your lifestyle.

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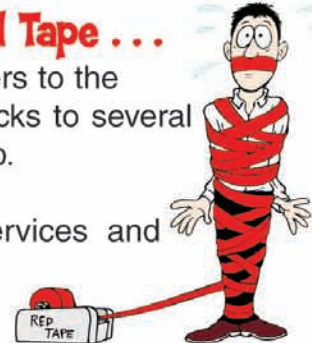
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# 'Auld Lang Syne' is a New Year's tradition

New Year's Eve festivities peak when the official countdown of the clock begins. After the ball drops and midnight has arrived, revelers cheer to the new year and exchange kisses and well wishes.

Once such wishes have been exchanged, many people begin to sing "Auld Lang Syne." But few know what "Auld Lang Syne" means or why it is sung on New Year's Eve. Confusion regarding this song is almost as notable as the tradition of singing it. Many people mumble through the lyrics because they never bothered to learn them.

"Auld Lang Syne" is a Scottish composition that is well over 200 years old. Written by Robert Burns in the 1700s, the author never intended for the song to become a staple of the holiday season. It was originally a poem that was later put to the tune of a traditional folk song. The title translates roughly in English as "old long since," or "long, long ago." The song pays homage to times gone by and past experiences.

The song has been performed at group jamborees, funerals and other special occasions all over the world, but it is best known for its affiliation with New Year's festivities. The man behind that affiliation may be Canadian musician Guy Lombardo, whose band used "Auld Lang Syne" as a bridge between two radio programs during a live New Year's Eve performance in 1929. Coincidentally, the song was played directly after the clock struck midnight, laying the groundwork for a New Year's Eve tradition. Now "Auld Lang Syne" has forever been tied to well-intentioned resolutions and sappy slaps on the back. Despite selling millions of records, Lombardo became more famous for his New Year's Eve song than anything else.

Confusion over "Auld Lang Syne" remains to this day. It has been the butt of jokes in popular culture, even earning a nod in the movie "When Harry Met Sally." Harry laments to Sally that he never quite understood what the song meant and ponders whether it is about forgetting about friends or remembering them. Sally sums it up by saying the song is simply about old friends.

That is the interpretation many New Year's Eve celebrants embrace as they toast to the new year and sing their hearts out. For those who never bothered to learn or have forgotten the words to this staple of New Year's celebrations, here is the popularized English translation sung most often.

## "Auld Lang Syne"

Should old acquaintances be forgotten, and never brought to mind?  
Should old acquaintances be forgotten, and days of old lang syne.

*Chorus:*

For auld lang syne, my dear

For auld lang syne,

We will take a cup of kindness yet

For auld lang syne.

We two have run about the hillsides and pulled the daisies fine,

But we have wandered many a weary foot for times gone by.

We two have paddled (waded) in the stream from noon until dinner time,

But seas between us broad have roared since auld lang syne.

And there is a hand, my trusty friend,

And give us a hand of yours,

And we will take a goodwill drink

For auld lang syne.

And surely you will pay for your pint, and surely I will pay for mine!

And we will take a cup of kindness yet for auld lang syne.

Happy  
New Year

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# Unique New Year's traditions from across the world

Some people may find it strange to withstand freezing temperatures and gusty winds for hours on end just to stand in the center of Times Square in New York City to catch a glimpse of a bejeweled ball drop at the stroke of midnight on New Year's Eve. Yet this tradition may seem tame when compared to other unique rituals that take place around the world come New Year's Eve.

North Americans may be singing "Auld Lang Syne" and toasting to good fortune with a glass of bubbly, but elsewhere traditions can be somewhat more eccentric. In some spots of South America, for example, revelers put on brightly colored underwear to ring in the New Year. Red underpants signal a person looking for love, while yellow means they're seeking money. The following are some other unique New Year's traditions.

- **Tossing the dishes:** In Denmark, individuals toss dishes at other people's front doors. Those who end up with the greatest number of broken dishes at their home's threshold are considered lucky, as they have an abundance of loyal friends.

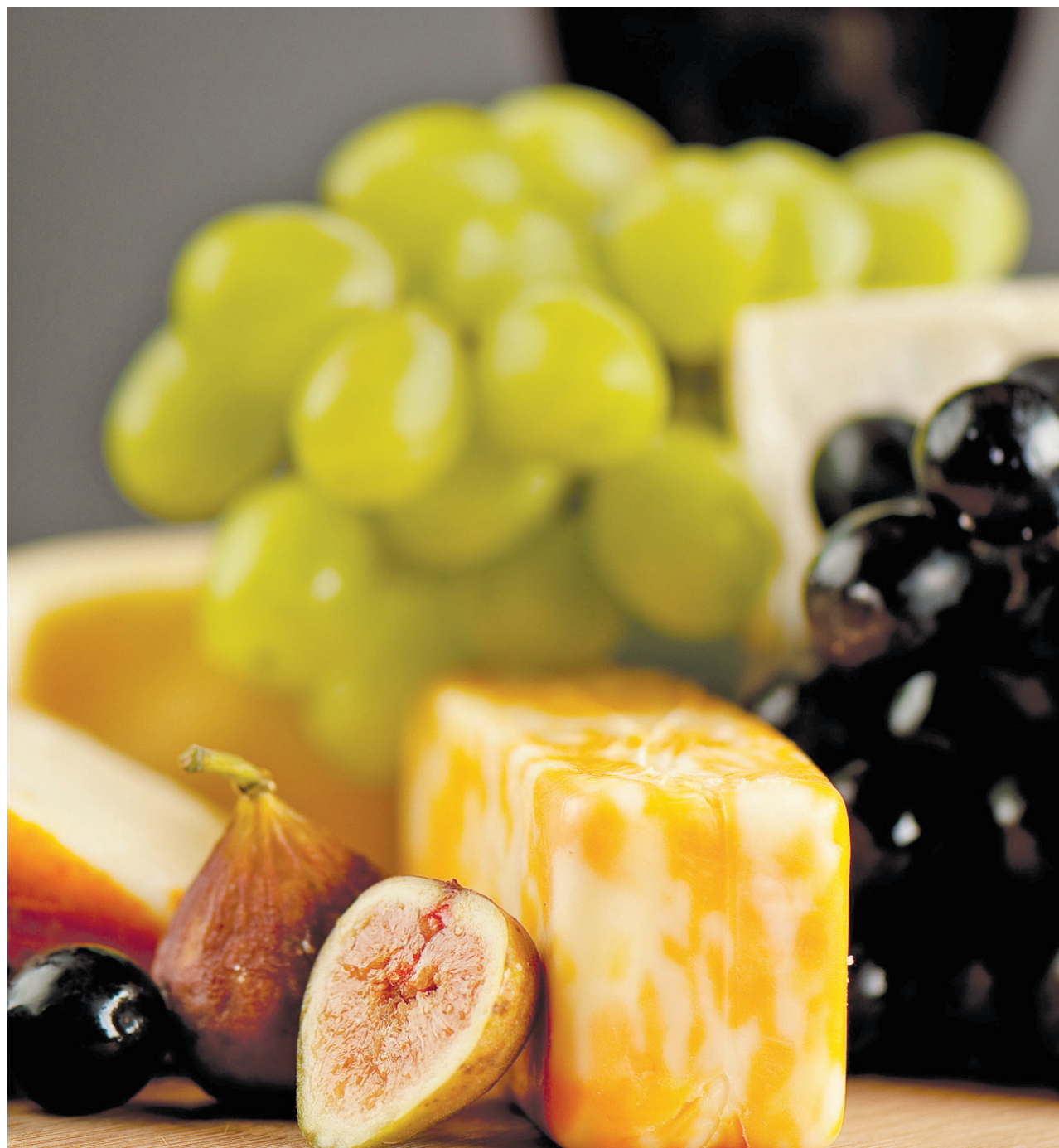
- **Right foot:** Start off the new year on the right foot by literally stepping forward with your right foot at exactly 12 a.m. in Argentina.

- **Burning in effigy:** People in Ecuador burn photographs and paper-filled scarecrows at midnight. This is to look away from the past and bring good fortune for the future.

- **Good grapes:** Spain residents attempt to stuff 12 grapes in their mouths at midnight. If they are successful, they are expected to achieve good luck for the next year.

- **Dressing in white:** Residents of Brazil dress all in white on New Year's Eve to ward away bad spirits. Many also gather at the beach to toss floral offerings into the water to appease the goddess Yemaja, in the hopes she will grant them requests for the upcoming year.

- **Good travels:** In Columbia, people walk around their blocks with empty suitcases to encourage traveling in the



Round foods, such as grapes, are consumed on New Year's Eve to represent good luck and fortune.

new year.

- **Ringing bells:** Japanese ring all of their bells 108 times in accordance with the Buddhist belief that this will bring cleanliness. People in Japan also believe it is good luck to begin the new year smiling.

- **Putting up your dukes:** Every year at the end of December, people in a small Peruvian village engage in fist fights to settle all of their differences. Afterward, they begin the new year with a clean slate.

- **First foot:** Immediately after the clock strikes 12, the people of Scotland start first-footing. This means being the first person across a friend or neighbor's threshold bearing gifts of food, whiskey and financial prosperity. People in Greece celebrate in much the same way via the tradition of Pothariko.

- **Molten tin:** In Finland, residents find the nearest piece of tin to melt. The molten tin is poured into a horseshoe-shaped ladle and then dropped into cold water. The random shapes that form are interpreted in various ways to indicate what's to come in the year ahead.

- **Feats of skill:** Single women in Belarus spend New Year's Eve hoping to increase their odds of getting married. Ladies compete in games to see who will be the next to get hitched. These games may include seeing who will be the first to be approached by a rooster. The winner is the next person to become betrothed.

- **Appliance toss:** In downtown Johannesburg, South African locals throw old appliances out of their windows to ring in the new year.

- **All things round:** Round-shaped foods are served and consumed in the Philippines. Filipinos believe round shapes that represent coins symbolize prosperity.

From suitcase to fist-fights to eating round fruits, the traditions of welcoming the new year are varied around the world.

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# Negligence is the rust of the soul ... and the car

(BPT) — Whether it's the anxiety of looking at a bank statement after a big purchase or waiting for news from a doctor, facing harsh realities can be nerve-racking. The same mentality applies when dealing with your car discrepancies, be it routine maintenance or even skirmishes with other drivers on — and sometimes off — the road.

These drivers are not abiding by one of the fundamental, unwritten road rules, according to a recent survey conducted by Hankook Tire. In the latest Hankook Tire Quarterly Gauge Index, results showed that 86 percent of American drivers have had their car damaged by others when parked and never received a note from the person responsible. However, despite these findings, the gauge also revealed that only 14 percent of Americans say they have dinged a car and didn't leave a note,

which begs the question: Who's telling the truth?

Aside from avoiding issues with others on the

car obligations. The recent gauge index also revealed that 57 percent of Americans leave regular

tion, oil changes, and car inspections until the last minute or past the recommended timeframe.

drivers with less than stellar road conditions are here, take into account these helpful car

acids to degrade or damage key engine parts.

Rotate your tires — According to the Hankook



*Be more mindful of your car's basic needs.*

road, drivers also tend to neglect their own routine car maintenance obligations such as registra-

But what the large majority of the driving population lacks in fulfilling some standard car care needs, they make up for in other ways. Seventy-seven percent of drivers make sure to fill their gas tank before or immediately after their gas light goes on. And although many Americans lack manners by failing to leave notes in parking lots, they take pride in their parking skills. Sixty-seven percent of drivers consider themselves "excellent" or "good" parallel parkers, maneuvering into a tight spot in two tries or less.

Now that the winter months are here provide

safety tips that will help you be more mindful of your car's basic needs:

Check your tank — Running low on fuel on a regular basis can be hazardous to a car because it causes the fuel pump to pick up debris from the bottom of the fuel tank that can clog the pump or fuel injectors. Be mindful of your gauge, and try to get to the nearest fueling station as soon as you can.

Check your engine — Thirty-one percent of Americans wait to change the oil until past the recommended service date. Not changing your oil often enough allows harmful dirt, particulates and

Tire Quarterly Gauge Index, 33 percent of Americans say tire rotation is the No. 1 routine car maintenance obligation that they put off until the last minute. However, rotating the tires allows them to wear more evenly, increasing the tires' lifespan.

Choose the right tire — Do you know what brand of tires you have on your car right now? If you said no, you're not alone. Thirty-six percent of Americans say they don't know their tire brand. Knowing this information is important to be sure if the tires are appropriate for the upcoming fall and winter driving conditions.

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# The origin of Baby New Year

People from around the world celebrate to mark the arrival of the new year. One New Year tradition that has survived through the centuries is that of Baby New Year and its image of a toddler wearing only a diaper, sash and top hat.

Baby New Year can be traced to 600 B.C. in Greece and Egypt. Historians note that Greeks believed Dionysus, their God of fertility and wine, was reborn every New Year as a spirit of fertility and luck. Greeks would celebrate with parades featuring a baby in a cradle to represent the birth of Dionysus.

Ancient Egyptians used a baby as a symbol to represent rebirth as well. The child symbolized the birth of the new year and the

passing of the old one.

Over the years, the tradition of Baby New Year has taken on another meaning as well. Some people believe the baby begins as an infant in January and then quickly ages until he is elderly at the end of December. Some stories even suggest Baby New Year ages until he becomes Father Time.

Early Christians did not like the tradition of Baby New Year, feeling it was a pagan celebration. However, the Church eventually revised its standing when it saw how much people stood behind the imagery of a baby representing rebirth. The Christian Church allowed members to celebrate the new year with a baby, and it was believed the practice symbolized the birth and hope

offered by baby Jesus.

Baby New Year symbolism has even been used for marketing purposes. Retailers realized the cherubic image would attract consumers, which is why it is now used to promote New Year's sales.

But Baby New Year is more than just a successful marketing tool. Each year, many cities and villages name their own Baby New Year, which is the first child born on January 1. Some attempts to name a Baby New Year for an entire country have been made, but there have been no official pronouncements, as so many children have been born around midnight on New Year's Eve that it has been too close to call which baby arrived first.



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## Family Fundamentals: Take small steps to save on monthly bills

*I have done a good job in 2014 about getting my spending under control. Now I'm looking at my monthly utility bills. What are some of the best ways to trim those costs?*

Bills for electricity, gas, phones and water can add up significantly. So can trimming those costs, especially if you widen the scope to include Internet service and cable or satellite television.

Here are just a few ideas to help you begin cutting costs:

- If you don't already have one, install a programmable thermostat. A programmable thermostat allows you to automatically adjust heat and cool settings to use less energy when you'll be away from the house, whether it's during working hours or when you're away on vacation, and still make sure the house is at a comfortable temperature when you get home. The U.S. Department of Energy says you can save 5 to 15 percent

a year on your energy bill using a programmable thermostat. But the trick is to know how to use it: A 2003 study by Carrier, which makes such thermostats, found that more than half of the people who owned them never used the programmable features.

- Consider getting a home energy audit. A professional can determine if your home has air leaks and needs additional caulking or insulation, and can also provide other guidance. In the past few years, utility companies have offered such audits at a reasonable cost, but those programs may be drawing to a close. Check now with your home heating utility to find out if the service is available. But beware of scams. Someone coming to your door offering a free audit could be a con.
- Replace regular in-

candescent light bulbs with compact fluorescent bulbs, LEDs or halogen incandescents and you'll save between 25 and 80 percent in your lighting costs, according to the energy department.

- To reduce your water bill, be aware that small steps add up. Take shorter showers; run your washing machine and dishwasher only when full; don't let the water run when hand-washing dishes or brushing your teeth. Outdoors, consider getting a rain barrel to water the garden with

during the summer.

- Study your cable/satellite TV charges and determine if you can sign up for a lower-cost basic plan. Contact your provider to find out if there are any special deals you can sign up for to reduce your bill. If there are certain shows you don't want to miss, you may be able to watch them through DVD rental or a streaming service for less money. Ask friends and family what they use for television viewing, and if they're satisfied with the service and the cost.

- Similarly, check your phone and Internet service. Are there less expensive options you can choose? As with television service, you may be able to cut your bill by talking with a customer service agent with your provider.

*Family Fundamentals is a service of the College of Food, Agricultural, and Environmental Sciences and its outreach and research arms, Ohio State University Extension and the Ohio Agricultural Research and Development Center.*



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## Defeat drowsy driving dangers: Tips for staying awake at the wheel

(BPT) — One in five fatal accidents in America involves a drowsy driver, according to a recent report from the AAA Foundation for Traffic Safety. Unfortunately, driving while fatigued is common in today's business world. Yet the consequences of driving when you're tired can be tragic.

"Drowsiness is similar to alcohol in how it compromises driving ability by reducing alertness and attentiveness, delaying reaction times, and hindering decision-making skills," says Dr. Nathaniel Watson, president-elect of the American Academy of Sleep Medicine (AASM) and national spokesperson for the National Healthy Sleep Awareness Project, which is raising awareness of the dangers of driving while fatigued. "Drowsy driving is deadly, but it can be prevented."

The Healthy Sleep Project has issued a Drowsy Driving Health Advisory, which urges every driver to take responsibility for staying "Awake at the Wheel." Drivers should make it a daily priority to get sufficient sleep, refuse to drive when sleep-deprived, recognize the signs of drowsiness, and pull off the road to a safe location when sleepy.

"Rolling down the windows or turning up the music will do little to increase your alertness while driving," Watson says. "You can drink coffee for a short-term energy boost, but if you catch yourself drifting into oth-

er lanes or nodding off, it's absolutely time to pull over and take a nap."

Getting seven to nine hours of nightly sleep is the best way to prevent drowsy driving, according to the Healthy Sleep Project. Drivers should also avoid driving late at night or alone, and they should share the driving with another passenger on long trips.

How do you know if you're too sleepy to drive? If you experience any of these warning signs, you should pull over or have another passenger take the wheel:

- You keep yawning or are unable to keep your eyes open.
- You catch yourself "nodding off" and have trouble keeping your head up.
- You can't remember driving the last few miles.
- You end up too close to cars in front of you.
- You miss road signs or drive past your turn.
- You drift into the other lane of traffic.
- You drift onto the

"rumble strip" or onto the shoulder of the road.

The Healthy Sleep Project also encourages transportation companies to promote public safety by adhering to hours-of-service regulations, scheduling work shifts based on sleep need and circadian timing, implementing an evidence-based fatigue management system, and screening commercial drivers for sleep diseases such as obstructive sleep apnea.

"There is no substitute for healthy sleep - it's essential to promote personal safety and optimal alertness behind the wheel," Watson says. "Evaluate your sleep habits, address potential problems with a board-certified sleep specialist, and make sleep a priority to protect yourself, your passengers and other drivers from avoidable, life-threatening accidents caused by drowsiness."

For more information, visit [projectthehealthysleep.org](http://projectthehealthysleep.org).



*The consequences of driving when you're tired can be tragic.*

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## Vehicle lights and wipers: the keys to see and be seen

As the days get shorter, lights and wipers play a major role in safe driving, as the chance of an accident increases if you can't see or be seen, according to the non-profit Car Care Council.

"With fewer daylight hours in fall and winter, it's important to make sure your vehicle's lights and wipers are working properly so your visibility is not compromised and you can be seen by others,"

said Rich White, executive director, Car Care Council. "From the driver's seat, you may not notice a light that isn't working, so inspect all of your car's lights and replace those that are out. Also, inspect and replace wiper blades so you can see clearly when wet weather hits."

Lights are normal wear items that require periodic inspection and replacement. The lighting system

provides nighttime visibility; signals and alerts other drivers; and supplies light for viewing instruments and the vehicle's interior. In addition to replacing dimming, rapidly blinking and non-functioning lights, the following tips can help keep you safe.

- Keep headlights, tail lights and signal lights clean. External dirt and debris can dim operational lights from being

seen by others.

- Make sure that your headlights are properly aimed. Misaimed headlights blind other drivers and reduce your ability to see the road.

- If there is any doubt on whether or not your headlights should be on, turn them on. Lights not only help you see better in early twilight, they also make it easier for other drivers to see you.

- Don't overdrive your

headlights; you should be able to stop inside the illuminated area, otherwise you are creating a blind crash area in front of your vehicle.

The wiper system keeps excessive water, snow and dirt from building up on the windshield, maintaining clear visibility. Many factors can accelerate the replacement interval of wipers, including operating conditions (winter conditions are

tough on wiper blades), frequency of use, material and type of wipers and sunny weather. In fact, wiper blades can deteriorate faster and need more frequent replacement in desert states. Don't forget to check the rear window wiper blade too!

For a free copy of the council's popular Car Care Guide or for more information, visit [www.carcare.org](http://www.carcare.org).



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I wanted to take this time to say THANK YOU TO ALL MY CLIENTS FOR THEIR BUSINESS, I APPRECIATE THE OPPORTUNITY YOU ALL HAVE GIVEN TO ME. THANK YOU TO MY FAMILY & FRIENDS WHO HAVE SUPPORTED ME AND HELPED ME GET HERE. I AM SO BLESSED TO HAVE MET SO MANY AMAZING PEOPLE IN THIS BUSINESS AND TO HAVE SO MANY LASTING RELATIONSHIPS & FRIENDSHIPS. I look forward to assisting all my current clients, past clients and new clients, as well as the local communities for 2015.

THANK YOU CANNOT BE SAID ENOUGH! I WISH YOU ALL A SAFE AND HAPPY HOLIDAY SEASON AND WONDERFUL NEW YEAR FOR 2015!

During this season, please be sure to TAKE THE TIME TO THANK A VETERAN, GIVE TO THOSE IN NEED, AND SAY I LOVE YOU TO THOSE CLOSE TO YOUR HEARTS!

Also, please consider adopting a pet at a local shelter. They don't have a voice, but all animals have a heart and so many need homes. OPEN YOUR HEARTS, OPEN YOUR DOORS AND SHARE ALL THE LOVE YOU HAVE WITH A NEEDED PET!





# REAL ESTATE GUIDE

Supplement to the Original Valley Pennysaver

Produced by Lee Publications • 6113 St. Hwy. 5 • Palatine Bridge, NY 13428 • 518-673-3237 • 800-218-5586 • www.leepub.com

December 27, 2014



## EMPIRE HOMES AND COMMERCIAL

10 East State Street, Dolgeville, New York

Office 315-429-9404

Email: info@empirehomesandcommercial.com



**Heidi Mouyos**  
Licensed  
Real Estate Broker  
(315) 717-7269



**Debbie Marshall**  
Licensed  
Real Estate Agent  
(315) 765-1210



**Grant Moore**  
Licensed  
Real Estate Agent  
(315) 219-9726

### 19 South Main St., Dolgeville



Arthurs has provided a long history of well known success since 1895 as one of the largest established restaurants and bar located in the area. This 6000 sq. ft. property is a turn key opportunity. Seller will entertain all offers. **Sale/Lease**

located in the area. This 6000 sq. ft. property is a turn key opportunity. Seller will entertain all offers. **Sale/Lease**

### 2114 State Route 29, Salisbury



Well established gas station and convenience store situated on 1.3 acres. Commercial space is 5200 sq. ft. with a 2 bedroom apartment. Financing options available.

### 67 Flint Avenue, Little Falls



Crabby's Restaurant is a local favorite and offers incredible growth potential with its many tourist attractions year round. This commercial building has been recently remodeled and offers 3 levels of income potential.

### 5 River Street, Nelliston



Commercial building located near busy traffic area on Route 5. Property has a 4+ income unit potential w/3800 sq. ft. & has just been reduced in price to **\$110,000**

### 6239 State Highway 29, Oppenheim



Look at the price for this prime commercial space located on busy highway. All equipment and coolers from previous restaurant and deli included in sale. Central air and many updates. **\$59,000**

### 51-55 West Main St., St. Johnsville



Lease or Sale: Corner lot, first floor commercial space with over 2000 sq. ft. available for lease. Additional basement storage available with lease. **\$950 a month.** Call Heidi Mouyos.

### 6 East Timmerman, Dolgeville



This immaculate cozy ranch 2 bedroom home has all the bells & whistles with its open floor plan for the living room & kitchen. The hand carved beams on the ceiling, new intricate designed hardwood floors throughout & the ambience fireplace will surely make you feel at home. Efficient heating. Walk out surrounding deck with private setting backyard. **\$109,900**

### 240 Flanders Rd., St. Johnsville



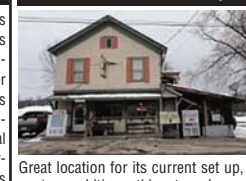
Charming colonial w/detailed restoration of modern updates while respecting the period of design. 100 acres privately set on dead end road. Land features 1 outbuilding, fencing for large animals, snowmobile & riding trails, & wooded land for hunting & harvesting of maple & cherry. The captivating layout of this east & west wing 4BR home features original staircase & plank flooring, beautiful large restored kitchen w/brick fireplace, sunroom w/pellet stove & window garden, large living room w/bonus sitting room, & much more. Property is a must see! **\$225,000**

### 46 West Main Street, Ilion



For the buyer who loves historic homes this charming village property located on a corner lot, granite countertops with upgraded appliances in kitchen, formal dining room with surrounding pocket doors leads to spacious living room with fireplace, optional downstairs bedroom and 3/4 bath with intricate old house designs of all the original woodwork throughout, 4 bedrooms located upstairs, and two entrance staircases on each side of home. **\$119,000**

### 127 State Route 29A, Salisbury Center



Store, café, fully equipped, needs a little freshening up and you can be up and running. Store has been at this location for over 60 years. Closed 5/31/2013. Great location for its current set up, all the locals miss it. If you're ambitious this store has great potential, can do \$500k+. Great spot to open alternative heating store, sport shop, insurance office or whatever ideas you might have. Has 2 rental units second floor. This is almost a giveaway at this price. Bring me an offer or lets talk rental. **\$59,900**

### 128 Forest Ave., Caroga Lake



3 parcels situated on large corner lot. Potential to build additional camp. The existing cozy camp has 2BRs, living room w/fireplace & beautiful restored pot belly stove, kitchen, & deck. Lake access to West Caroga Lake w/beautiful beach frontage on Fleeman Grove Association Beach. **\$59,900**

### 725 & 815 Shells Bush Road, Herkimer



Large dairy/crop farm with 300 acres being offered on the market for the first time! With the potential to be organic this property consists of 3 parcels with 2 separate homes and 2800 ft. of road frontage for additional expansion in building. Land consists of tillable silt loam soil, pastures, and wooded. The milk house and barn have a holding area for 80+ cows, 2 (20x60) silos and 1 (15x16) silo, heated garage/workshop, and equipment building (40x60). **Asking price \$750,000.** Call Heidi Mouyos at 315-717-7269.



### 247 Irondale Road



Outdoor lovers, snowmobilers, come & get it, main trail passes right through property. What a beautiful spot this comfortable bungalow shares with a 40x30 pole barn, single stall garage & storage shed. All sitting on 7.5 acres with 750ft of road frontage, 1 acre lawn & the balance of property is all woods, nice pole barn with concrete floor & full electric or a nice comfortable home, seasonal or year round. The house although comfortable as is could use some updates. Come take a look & give us a reasonable offer, owner is anxious to move this property before winter sets in. **\$109,000**

### 6 Millers Grove Rd., Dolgeville



Country style ranch home situated on half an acre. Home features 3 nice size bedrooms with 2 full baths, eat in kitchen with new appliances, large open living room with optional dining space, and 1 stall carport. Cozy, quaint and the convenience of having everything on one floor! Home next door being sold separately, seller willing to make you a 2 for 1 deal! **\$110,000**

### 731 Dairy Hill Rd., Salisbury



**IMMACULATE! FURNISHED! 35 ACRES! A MUST SEE!** Privately set 3 bedroom manf. home at the tops for design inside and surrounded by 35 acres of woodland with private road trails for the hunting enthusiast and open pasture views for any additional upgrades to property you may want. Near snowmobile trails and club. **PRICED RIGHT! \$89,000**

### 4 Millers Grove Rd., Dolgeville



Cozy ranch home with country location and convenience of being near village with all it's amenities. This 3 bedroom home features efficient heating systems, new laminate flooring throughout, open floor plan for kitchen and dining room, roof and furnace recently updated, and 2 stall garage. Additional home sold separately next door. Seller willing to make a 2 for 1 deal!!! **\$124,900**

### 1066 Dairy Hill Rd., Salisbury



This 5 acre wooded property is ready to be finished your way. The exterior of building is finished with metal roof and siding. Interior is framed with potential to be a 2 bedroom cabin nestled in woods. Property is on maintained road with private setting for hunting, fishing, and a peaceful getaway. **\$64,000**

### 1051 St. Rte. 29A



Living is easy in this well-maintained, 3 Bedroom ranch on one acre, oversized garage, 1 convenient level for retirees, a potential playroom in the basement allows a neat main level for those with a family! Country living and recreation with main road accessibility for the work commute. **\$109,000**

### 14 Schuyler Rd., Dolgeville



This tastefully updated village 3 bedroom home will surely win your heart with it's natural hardwood floors throughout, arched entryway and enclosing windows that surround living room, formal dining room, country eat in kitchen with plenty of cabinetry and space, first floor laundry and bathroom, open front porch, large backyard with new concrete padded patio. A MUST SEE! **\$89,900**

### 5 Spencer St., Dolgeville



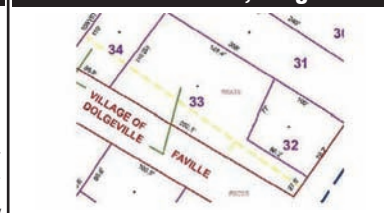
This lovely 3 bedroom Victorian home's charm is a must see for the price! Features many updates from the furnace, siding, windows, beautiful large bathroom, and hot water on demand. Option to have 1-2 bedrooms downstairs and up. Large backyard with swimming pool. **\$74,900**

### 148 McClure Road



Well built starter home on 2+ tranquil acres. Great location close to snowmobile trails and Adirondack lakes. Efficient heating w/integrated water heater supplemented by cozy woodstove. Includes lot across the road w/garage and storage sheds. Definitely worth a look for the country enthusiast! **\$89,000**

### 104 South Main St., Dolgeville



Corner lot located in village. Property is situated in town on Main Street with heavy traffic flow and great exposure for a new business or residential home. Open to offers. **\$40,000**

### 457 Piscoco Road, Stratford



Charming custom built home situated on over 9 acres, two levels of views that feel like they seamlessly enter your living area with it's custom designed cabinetry in kitchen, loft, voluminous high vaulted ceilings with the finest of pine wood layout and an open floor plan that allows for large gatherings. Camper and small camp already in place for all your family to come and enjoy this Adirondack get away. **\$210,000**

Check us out on our website at [www.empirehomesandcommercial.com](http://www.empirehomesandcommercial.com)

# PRICE REDUCED!



## Village of Canajoharie



2 bedrooms, new roof, new gas boiler, new hot water heater. Walking distance to schools. Great neighborhood. One car garage. Upstairs can be expanded for more bedrooms.

**Asking \$57,900**

**518-378-3279**

## *One Of The Most Beautiful Houses in the Mohawk Valley*



**Located 395 Canal St., Ft. Plain, NY 13339, next to Ft. Plain Museum.**

**Beautiful well-maintained home, 3 car garage, 4.6 Acres with stream.**

Real Estate consists of main floor with large custom eat in kitchen, beautiful oak cabinets, dishwasher, gas stove, wall oven, refrigerator with ice maker, microwave, large dining room, living room, fireplace, master suite with full bath, laundry room and 1/2 bath on first floor. Upstairs has three bedrooms with full bath, finished basement with office - could be used as second master suite, full bath, fireplace, family room with poplar wood wainscoting. Mostly hardwood floors on first and second floor. Double pane insulated windows throughout, gas fired cast iron baseboard heat, central air conditioning with individual room controls, water softener, dehumidifier, curtains throughout, central vac and a total of 3 1/2 baths. Three bay attached oversized heated garage, RV full hook-up, professionally landscaped with multiple mature trees, village sewer and water and a backyard garden area. Zoning maps show it is in PH Planned Historical District. The uses permitted in PH District are: residences, farms, historical buildings & sites, restaurants, motels, bed & breakfast, church & historical attractions.



**For Appointment To Visit Phone 518-568-5115**

**Or Contact Your Broker With This Ad. Brokers will be protected.**

# ADK REALTY



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 2144 State Hwy. 10,  
 Caroga Lake, NY 12032

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



## Enjoy Winter from these Great Properties! Snowmobile! Ski!



**\$565,000 SOUTH SHORE PECK LAKE**

Stunning 3BR/2.5BA waterfront home. Hardwood floors, lake-front living room with soaring ceiling, gas fireplace. Finished basement plus loft! Enjoy 3 floors of luxury living! Detached 2 car garage all on a private Town of Johnstown lot w/dock.



**\$475,000 ADIRONDACK LODGE!**

Custom Post & Beam 4BR/3BA Beauty. Stone fireplace, double living room. Gourmet kitchen, decks, private 8+ acres w/pond.



**\$179,000 422 ST HWY 10, E. STONER LAKE**

123 ft. waterfront! Adirondack style 3BR/1BA. Dine overlooking the lake. Relax by the woodstove. Jump in the lake from your dock. Big and Beautiful!



**\$299,900 510 PROGRESS RD**

Log Home 4+ Acres, 3 BR/2BA, Huge Barn, Mayfield Schools.



**\$249,000 603 CTY HWY 112 BLEECKER FARM**

97 Acres w/barn, fields, woods and borders both sides of the W. Stoney Creek! Big Colonial 4BR/2BA w/hardwood floors, fireplace, pellet stove and FHA furnace.



**\$190,000 368 FICAL ROAD**

10+ acres w/fruit trees & trails. Very private and gorgeous post and beam 3BR/3BA with a 32x50 2 story heated garage for all your toys and workshop! There's lots of room to roam inside and out! 4-Wheelers, snowmobiles all play on the roads & no APA! Country property close to town!



**\$325,000 273 ST. HWY. 10 ARIETTA!**

Perfect Private Residence or Club House! Now a turn key restaurant & bar! 8 bedrooms up! Full kitchen & bar, lots of parking, located ON the snowmobile trails. Make offer!



**\$33,000 365 CTY HWY 112**

Bleecker Mt., escape to the mountains. Plenty of state land in town to hunt, hike or just sit back and relax in this updated 2BR/1BA mobile home!



**\$219,900 55 SPRING AVE**

Custom 3BR/2BA log home on very private 5 acre city lot! You'll be close to everything yet nestled in the pines. Relax on the back deck or enjoy the open Great Room. Full basement for workshop or family room plus garage! Ready for you to move right in!



**\$134,000 556 CO HWY 125 BLEECKER MT**

13 Acres and 3BR/1BA Ranch. All new sheet rock, floors, new furnace. Eat in kitchen w/sliders to deck. Finished basement plus garage area.



**\$85,000 BOWLER HILL ROAD - TIMBER!!**

92 Wooded acres with old house & barn, fields, apple trees, blueberries. Town of Bleecker, north of Johnstown. Owner Anxious!



**\$236,000 BORDERS STATE LAND! CAROGA CAPE**

14 Acres and beautiful 3BR/2BA home, hardwood floors, SS kitchen, master suite. Outbuildings for boats, 4x4's, snowmobiles!



**\$83,000 CUTE CAROGA LAKE CABIN!**

Lake Rights! Cozy 2BR/1BA with wood floors, open floor plan. Propane heat, deep lot with HUGE 2 story garage w/electric! Snowmobile - Ski! Sportsman's Paradise!



**\$175,000 331 EAST STONER LAKE**

3 Acres waterfront multiple lots. 1BR cottage on the water. Owner wants sold! Make offer!



**\$175,000 70 ACRES 4BR/2BA home.**

Bleecker home-stead! Knotty pine interior, fireplace! Swimming pool. Borders year round river for soothing water sound. Come see 'Beaver Brook'.



**NEW! \$119,000 WATERFRONT LOT**

Canada Lake channel w/Septic & Elec.



**NEW! \$175,000 158 PINNACLE RD**  
 46 Acres, 4BR/2BA, Trails, Heated Garage.



**\$122,000 184 MOYER ST, CANAJOHARIE**  
 3BR/1BA - Deep Lot, Plenty of parking.

*Happy New Year!*  
 Thank you for a great year!  
 I wish you peace, good health  
 & prosperity in 2015.

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

# Ruggiero REALTY LLC



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**LANA RUGGIERO, GRI, ASP**

11 Forest St., Gloversville (518) 470-4738

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*701 Hohler Rd., Town of Blecker*



This is paradise in the Adirondack Mountains! 10 year old log home on 90 ACRES! Totally private and secluded, peaceful pond, wildlife included! 3 bedrooms, 2 baths, open living space, loft. 2 car attached garage PLUS 3 vehicle detached garage.  
**NEW LISTING AT \$449,900**



*102 Laurel Drive, Amsterdam*

Tired of shoveling snow? Join this 55+ Community and leave all the exterior maintenance to the Home Owner's Association. 2 bedroom upper level unit with wonderful views from the living/dining area and 2nd bedroom.  
**\$179,000**

*109 Laurel Dr., Wallins Corners Condominiums*



55+ community, modern corner condominium in Amsterdam, NY. Ground level unit with attached garage, 2 bedrooms, 2 baths. Central air, beautifully landscaped, monthly association fee for all exterior maintenance. **\$162,900**

*487 S. Shore Rd., Peck's Lake, Gloversville*



Direct lake frontage on private Peck's Lake, this is a dream vacation or year round home. 4 bedrooms and 2 baths, large porch looking out over the lake. Detached garage, full basement with walkout.  
**\$269,900**

*123 Longview Dr., Lake Pleasant*



Gorgeous, just gorgeous! 7 years new, this beautiful Adirondack Mountain home has 3 bedrooms, 2.5 baths, gourmet kitchen, living room with magnificent fireplace & cathedral ceilings. Just minutes to the golf course and lake! **\$469,000**

*180 Prospect Ave., Gloversville*



Tremendous value for this 3 bedroom ranch! Bright, open floor plan with spacious kitchen, living/dining areas. Bedrooms are large with plenty of closet space. 1.5 baths, laundry room, screened in porch and attached garage. Huge basement for storage. **JUST \$85,000**

*222 E. Main St., Johnstown*



Wonderful home from the "Transitional Period"... boasts honest wood-working, large porch, boxiness of the Foursquare homes built in the early 1900's. The period detailing has been painstakingly maintained in this 3 bedroom, 1.5 bath on a nice city lot. **\$117,500**

*123 Fancher Rd., Town of Johnstown*



First time offered, this contemporary home has a beautiful country setting at the edge of the Adirondack Mountains. Well maintained by original owners. Lots of natural light, three levels of living space including solarium and lower level entertainment area. **\$173,900**

*41 Wooster St., Gloversville*



Very efficient, well maintained ranch in a delightful neighborhood. One floor living with 3 spacious bedrooms, large eat in kitchen, roomy bath. Plenty of storage... walk up attic, full basement, attached garage. Central air, nice yard. **\$73,900**

*20 S. McNab Ave., Gloversville*



Very unique, modern 5 bedroom expanded ranch in the city. Home includes large family room, formal dining room and additional room with separate entrance. Lots of recent upgrades. Awesome outdoor living space, too! **\$110,000**

*136 Berger Rd., Town of Johnstown*



Whose been waiting for that perfect ranch in the MECO area? Well here it is! 4 bedrooms, 2 full baths, eat in kitchen. Finished lower level with family room and 5th bedroom or den! Tons of storage including newer 2 car garage. **\$143,900**

*9 Griffin St., Gloversville*



Extreme Makeover on Griffin St! Kitchen with new appliances, breakfast bar & dining area. Living room, 1 bed & bath on 1st floor, 2 beds up. Refinished hardwood floors, new interior & exterior paint. Roof & furnace less than 10 yrs old. Low taxes, easy to heat! **\$54,900**

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



**LANA RUGGIERO, GRI, ASP**

11 Forest St., Gloversville (518) 470-4738

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*32 West St., Gloversville*



Large building with plenty of parking, loading dock, overhead door. Currently used as a contractors warehouse. 3 Phase electric service at pole, dust collection system, plumbed for compressed air connections. 2 parcels. **\$29,900**

*19 Gillen Terrace, Gloversville*



Very well maintained 3 bedroom cape. Bright eat in kitchen, first floor laundry room & 1/2 bath. Large living room, formal dining room, hardwood carpets throughout. Rec room in basement, great deck. **\$75,000**

*6 Brant Rd., Johnstown*



Phenomenal split level ranch, wonderful floor plan plus gorgeous backyard with in-ground pool, gazebo, summer room. Attached garage, plenty of storage. **\$214,900**

*124 Sixth Ave., Gloversville*



Close to schools and shopping, this cozy Cape has a huge eat in kitchen, 2 bedrooms & full bath on first floor. 2 rooms up to top, great backyard and partially finished basement with rec room, laundry room & 1/2 bath. **\$79,900**

*159 Sinclair Rd. 3D, Edinburgh*



Cute little trailer in "Debra Lee's Trailer Haven" with a great community beach and docks. View & a short walk to the lake. Fully furnished. **\$24,900**

*32 Northern Terrace, Gloversville*



Well maintained brick ranch...original owner! Heading out of the city, this home has 3 bedrooms, 2 baths, 2 fireplaces, living space on main floor and finished lower level. Spacious garage, enclosed deck. Sellers will pay one full year of property taxes, will consider owner financing! **\$99,500**

*23 Newman St., Gloversville*



Come take a look at this 3 bedroom, 1.5 bath home in a kid friendly neighborhood, close to the soccer fields, tennis and basketball courts. New roof, large garage with workshop. Great for the first time home buyer! **GREAT VALUE AT \$49,900**

*2376 State Hwy 10, Caroga Lake*



Really cute year round Adirondack cottage... with 2 extra parcels for direct lake front on East Caroga Lake. 2 bedrooms plus sleeping porch. New roof, new exterior paint. **\$79,900**

*124-126 S. Main St., Gloversville*



2015 is the year for you to start that new business you've always dreamed of! Great opportunity with this 2700 sq. ft. building, could be office space, warehouse, retail. Heavy traffic area, great visibility. **OWNER WANTS SOLD... Looking for reasonable offers!**

*Clovercrest Dr., Town of Johnstown*



2.10 acre building lot in newer cul de sac. **\$31,000**

*State Hwy 29A, Town of Johnstown*



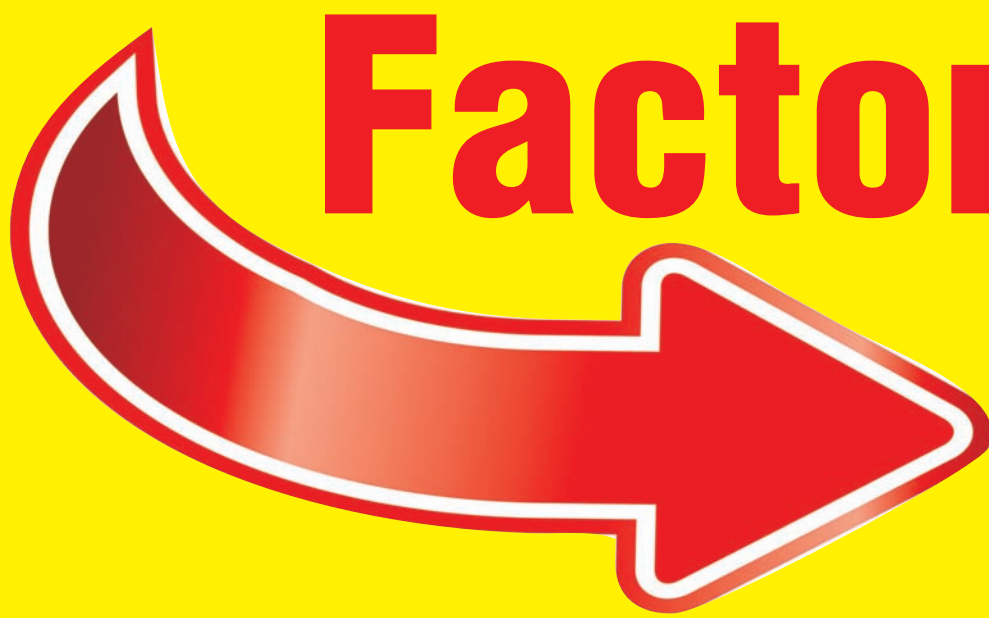
1 acre building lot with gorgeous views. **\$19,999**

*Second St. Ext., Gloversville*



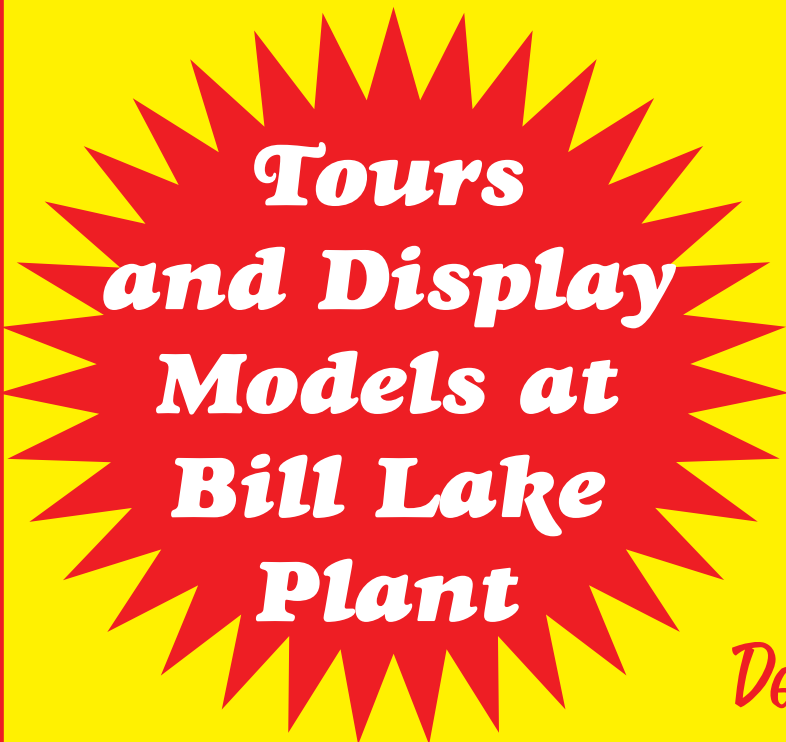
1.51 acre building lot in a very nice residential setting. **\$12,000**

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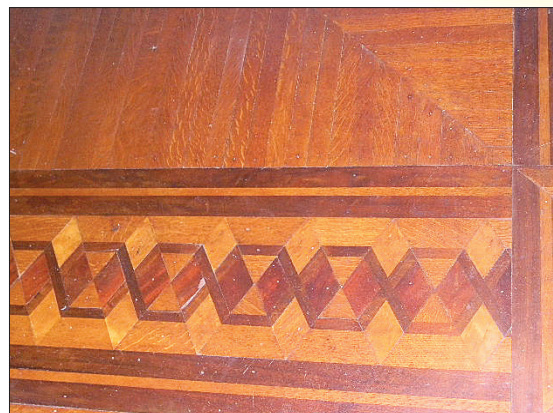
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**Asking \$239,000**



# Four Star Realty Group



**310 Main Street  
 Middleburgh, NY 12122**

**Lisa Tenneson  
 Broker/Owner**



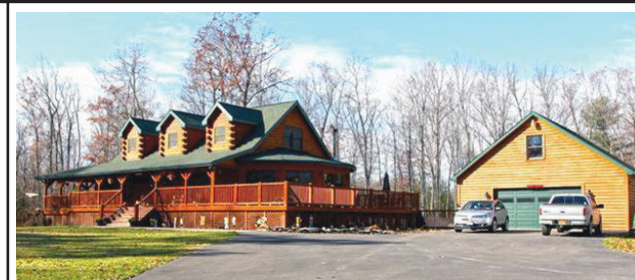
518-209-5369 Lisa cell • Office 518-702-4194 • Fax 518-702-4059



**Middleburgh** - This 4 year old doublewide has plenty of space. A nice size master bedroom with oversized bath and plenty of cabinet space. The kitchen has a center island with sink. Off the kitchen is the laundry room that has a separate outside entrance. The laundry room also has its own sink, cabinets and countertop. All this is on 4.5 acres. State land is just down the road. **\*\$124,900**



**Middleburgh** - Charm, charm and more charm is the best way to describe this adorable ranch home. Sit and relax by the pond. Maybe have a picnic or two. home has 2 bedrooms in main house and one behind the garage for privacy or if you only need two, have a great family room. Woodstove insert in the living room to supplement the heat. Beautiful hardwood floors and spacious bedrooms. **REDUCED TO \$124,500**



**Cairo** - Stunning 5 yr old country log home on 4.7 acres (additional land available). An open floor plan with a natural flow for entertaining. 1st floor master bedroom with oversized master bath, 2 additional bedrooms upstairs, full bath w/ laundry. The finished basement houses a beautiful handcrafted bar with all the amenities including a pool table. **\*\$599,900**



**Middleburgh** - A GORGEOUS Side Hall Colonial in the quaint village of Middleburgh. On 1.9 acres with garage and outbuilding. Property is beautiful and not in flood zone. Spacious 3,000 sq ft home with ORIGINAL CHARM. High ceilings, 8 foot wooden doors, side porch, new enclosed sitting room and finished room in basement. This is an UNBELIEVABLE house and property. **\*\$149,900**



**Middleburgh** - Hunters, it doesn't get better than this. GREAT HOUSE, 50 amazing acres, beautiful pond, creek, outdoor shower, secluded on top of the world. This sale is unique. It comes fully stocked with everything you could need. House furnished down to the kitchen equipment, bedding, towels, just bring food and clothes. Barns & garage are full and part of sale. **\*\$199,900**

**Our inventory is getting low and there are buyers out there. If you're thinking of listing give us a call!**

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**www.fourstarrealtygroup.com**  
**for these and more.**



# When Experience Counts, You Can Count On Us!



**GLOVERSVILLE** MLS 201410005 **\$99,900**  
AN ABSOLUTELY CHARMING 2 story home offering 3 bedrooms, new bath, family room, eat-in kitchen and loaded with character.



**GLOVERSVILLE** MLS 201406097 **\$83,900**  
THIS IS NOT JUST A DRIVE BY! Large rooms, refinished hardwood, new kitchen and 2 baths.



**GLOVERSVILLE** MLS 201405236 **\$135,900**  
NEW PRICE! Located on a dead end street is this meticulously cared for ranch home with 3 bedrooms and 3 baths.



**GLOVERSVILLE** MLS 201404069 **\$139,000**  
SPACIOUS MOVE-IN CONDITION 3 bedroom, 2.5 bath home with lovely 160 ft deep landscaped yard. This home is reduced to sell, call for your appointment today!



**GLOVERSVILLE** MLS 201402625 **\$59,900**  
NEW PRICE! Close to all amenities is this 4 bedroom home with newer furnace and its ready for its new owners.



**GLOVERSVILLE** MLS 201401859 **\$58,300**  
THIS TWO-FAMILY would make a great owner occupied. Spacious apartments with separate utilities.



**JOHNSTOWN** MLS 201334453 **\$94,000**  
VERY NICE RANCH outside the city. New roof, new bath and interior is freshly painted.



**GLOVERSVILLE** MLS 201330934 **\$88,000**  
GREAT OWNER OCCUPIED PROPERTY with new kitchen, bath, separate utilities, natural woodwork and hardwood floors.



**GLOVERSVILLE** MLS 201418427 **\$39,900**  
THIS HOME NEEDS SOME COSMETIC WORK but has all of the basics covered with new roof, new electrical, new water line.



**GLOVERSVILLE** MLS 201417712 **\$48,900**  
THIS TWO FAMILY is neat and clean, located near all amenities.



**GLOVERSVILLE** MLS 201415214 **\$68,500**  
BEAUTIFULLY AND COMPLETELY RENOVATED 3 bedroom home in the city, this charming house is a must see!



**GLOVERSVILLE** MLS 201417938 **\$79,900**  
LOOKING FOR A GET-A-WAY SPOT but don't want to break the bank? This camp is in great condition and very close to the lake.



**GLOVERSVILLE** MLS 201413763 **\$279,900**  
WITH OVER 3,000 SQ FT OF LIVING SPACE, this home has it all! Gorgeous hardwood flooring, granite countertops, top of the line stainless appliances, central vac, central air, vaulted ceilings, custom fireplace and storage galore



**GLOVERSVILLE** MLS 201413751 **\$51,000**  
THE OWNER IS ANXIOUS TO SELL this two family home. It's neat and clean and ready to show.



**GLOVERSVILLE** MLS 201413325 **\$99,900**  
A LOT OF BANG FOR YOUR BUCK! 3 bedrooms, 1.5 baths, 3 car garage.



**GLOVERSVILLE** MLS 201410681 **\$129,900**  
SEVEN ACRES IN THE CITY, an unbelievable private setting! Plus a 3 bedroom, 2 bath raised ranch home.



**GLOVERSVILLE** MLS 201410074 **\$114,900**  
COZY DESCRIBES THIS 3 BEDROOM RANCH on a dead end street.



**GLOVERSVILLE** MLS 201329517 **\$139,300**  
FIREPLACED LIVING ROOM, spacious formal dining room, large eat-in kitchen and an extra large yard... just to name a few things that this home has to offer.

**Whether Buying Or Selling Let Any Of Our Representatives Guide You Along The Way**

Please Feel Free To Call On Cells Or Home Phones

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Milt Krutz  
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Shane Buddles  
Farm Specialist  
518-937-0564



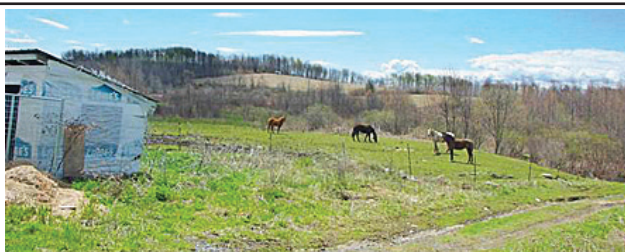
Real Estate Agent  
Gary "Dart" Jones  
518-568-3113



Real Estate Agent  
Robert Buck  
518-698-3004



**175: CANAJOHARIE:** This 66.9 acre lot is divided by Dugway Rd with approx 20+ acres on the north side of the road and 60+ acres on the south. The property can be purchased in its entirety or divided into 2 lots to be purchased separately. This property has a great view of the Cherry Valley Mountains and would be a perfect place to build your new home. . . . . **Asking \$198,000**



**178: ST. JOHNVILLE:** This 160 farm has rolling hills, woods and cleared fields, you have a 24 x 24 horse barn. Please call for more information. . . . . **Asking \$425,000**



**184: CANAJOHARIE:** This home is located in downtown Canajoharie and would make a great starter home or a small business. There is a very nice yard which could be used as a play area for kids or could be used as an outdoor eating area for a coffee-house or restaurant. The house is old, but has been well taken care of and must be seen to be appreciated. It has a new furnace, hot water tank, and electrical box. It has a very small 1 car attached garage that could be used as a laundry room or converted to a kitchen or seating area. . . . **Asking \$45,000**



**189: ST. JOHNVILLE:** Solid house with new roof, furnace and hot water heater. Nice yard with privacy fence, good space for young kids or pets. Some cosmetic work needed on the second floor, but a lot of house for the price. Kitchen has plenty of cupboard space and an island for cooking or having breakfast and a good size living room. There is a one car detached garage with a stairway to the second floor, plenty of room for storage or workshop/art studio. Must be seen to be appreciated. . . . . **Asking \$39,500**



**190: FORT PLAIN:** There is plenty of good clean soft water, good soil, and 117.7 total acres with 68 acres of tillable land, soybeans harvested this past season. The land is mostly level with gentle sloping. There are 28 acres of woodland, a million gallon pond, a drilled well (100 ft), and three dug wells located throughout the property. The barn can be partially saved or razed, the house with some updated features is in need of substantial renovations. The septic is a 12 yr. old 1,000 gallon cement tank. **Asking \$450,000**



**202: ST. JOHNVILLE:** Well cared for Colonial style home w/many updates. Sliding glass doors from family room to a beautiful backyard w/in-ground pool, bi-level deck and surrounded by white vinyl fence. Working kitchen w/breakfast bar, formal dining room and living room. Bedroom on 1st floor and a home office or 5th bedroom. . . . . **Asking \$103,999**



**203: ST. JOHNVILLE: REDUCED!!!** Freshly painted 2-story home located close to the schools and walking distance to downtown. Large formal living room. Enclosed back porch. Large formal dining room. Many improvements. **Asking \$119,900**



**504: FORT PLAIN:** Amazing views come with this country home situated on 1.6 acres. Nice family room freshly painted and new carpet. Modern kitchen w/great counter space and breakfast bar. Dining area with a view of the Cherry Valley Mountains. Living room on 1st floor could be 3rd bedroom. Oversized 2-stall attached garage. Large wrap-around deck. Nicely landscaped. . . . . **Asking \$99,500**



**512: FORT PLAIN:** Ranch home on 4 acres in Town of Minden. Large eat-in kitchen w/ample counter space. Formal living room w/fireplace. 18x26 addition with large windows to view your scenic view. Attached 1-stall garage and 2-stall detached garage/woodshop. **Asking \$151,000**



**514: FORT PLAIN: BUY OR RENT** this two-story home located close to schools. Large kitchen w/tile flooring. Spacious living room and dining room with wood floors. **Asking \$45,000 to buy or \$750/month to rent**



**600: SPRAKERS:** Looking for a spot in the country that isn't completely isolated? This well cared for residence would make a great starter home and has been in the same family for 50 years. Updated furnace will help make winter bills affordable. The large yard has a garage with a former store above it, providing plenty of room to spread out. Centrally located with a short drive to Cooperstown or the Adirondacks. **Asking \$69,900**



**652: JOHNSTOWN:** The convenient location and beautiful features will draw you to this home just as they did the current owners. There are too many to list them all, but they include gorgeous stained glass, newel post, sweeping staircase, wide plank antique heart pine floors, marble fireplace and pass-through pantry cupboards. The patio provides a relaxing place to soak in the flowering magnolia tree and backyard. Walk to local eateries and shopping. . . . . **Asking \$119,000**



**813: FORT PLAIN:** Lot 145 x 166, 2 car garage, roof-shingled, furnace (1993), hot air oil, electric 150 amp breakers, electric hot water 40 gal, some windows have aluminum storms - others have none. Enclosed entrance porch, working kitchen, living room, sitting area, dining area, living room 18 x 12 w/wood floors and fireplace. Hall closet, TV room 12 x 13, laundry room, bedroom down w/full bath 11'6" x 12,' Up bedroom 11 x 15 w/bath. **MUST SEE INSIDE!!!** . . . . . **Asking \$84,900**



**817: CANAJOHARIE:** Lovely brick home. This two family home could become a large one-family home with an in-law apartment. Large yard, back deck leading to an above ground pool. Walk to schools, hardwood floors, picture windows, new roof, new windows. **A MUST SEE HOME!!!** Apartment 2 will be rented as of 8/1/14. . . . . **Asking \$99,900**



**820: CANAJOHARIE:** Beautiful, charming 2 bedroom Cape Cod home offering walk-in closets, full basement, large deck, 2 car garage w/an extra heated workshop. Beautiful hardwood floors and remodeled bath. Recently replaced furnace, roof, kitchen appliances, thermo windows and hot water heater. A double living room with an open stairway and bay window. The pantry could be made into a 1/2 bath if wanted. Relax on the open front porch or entertain on the large back deck. **COME SEE WHAT THIS HOME HAS TO OFFER!!!** . . . . . **Asking \$87,500**



**883: CANAJOHARIE:** Motivated seller, nice yard. Garage beneath home, 1 car could be 2 car. New windows transferable lifetime warranty; natural gas furnace radiators/baseboard, 150 amp breakers, large back deck, new plumbing in kitchen, bathroom and sewer line with multiple shut-offs. Modern kitchen, completely remodeled bathroom, new large tub, granite sink counter. L shaped living/dining room, hardwood flooring, 4 bedrooms, 1 partial bath. **GREAT FAMILY HOME. . . . Asking \$99,500**



**954: FORT PLAIN: REDUCED!!!** Nice country setting (Minden) with 183 acres--105 tillable acres 56 acres in wetlands and 22 acre woodlot. House is in good shape with big rooms, workshop, covered porch, hardwood floors, etc. Plenty of water, 4 wells on the property and a spring. Dutch barn has 20 stanchions. Barn will need some work. See documents for soil maps and aerial view. . . . . **Asking \$340,000**



**975: FORT PLAIN:** Lovely ranch home on 10 country acres with views of the Mohawk Valley. Many upgrades to this home in the past year. New propane furnace/on demand hot water heater, wood floors, paint, doors, skylights, washer/dryer, Soap Stone wood stove. Come take a look at this wonderful country property!!! . . . . . **Asking \$124,900**

# Factors to consider before selling your home

*Selling a home is no small undertaking. It often pays to be patient when putting a property up for sale, but waiting for an acceptable offer can be stressful, especially for those homeowners who have already found their next homes.*

*Because so much tends to be riding on the decision of whether or not to sell a home, homeowners would be wise to consider the following factors before putting that "For Sale" sign in their front yards.*

- **Motivation:** Many homeowners sell their homes because their families are growing and they have outgrown their current residences. Others may recognize a seller's real estate market and want to strike while the iron is hot, while still others might be moving for a new job. The factors that motivate homeowners to sell their homes vary with each individual case, but prospective sellers should keep in mind that moving can be expensive, and finding a new home may not be so easy, nor is the grass necessarily greener on the other side. When deciding if now is the best time to sell your home, make sure you will be selling for the right reason. That can make the often trying process of selling a home a lot easier to handle.

- **Market:** The local real estate market is another factor to consider when deciding whether or not to sell your home. A home is a significant investment, and you want to earn as substantial a return on that investment as possible. Selling when the market is struggling will make your investment less valuable. Research recently sold homes in your neighborhood to get an idea of how much you can expect to get if you sold your



**There is more than money to consider when deciding if now is the right time to sell your home.**

*home in the current market. It might be worth it to sell now, or it might pay off to be patient and wait until the market rebounds.*

- **Kids:** Selling your home will impact your family just like it will impact your bottom line. Unless you plan to move down the street or to another home in your community, selling may mean you and your family no longer see your friends and neighbors. That can be a difficult adjustment, especially for school-aged kids who will have to adjust to a new school. The potentially negative impact that selling can have on your children may not be worth the financial benefits of selling, so the decision of whether or not to sell should not be taken lightly by homeowners who also happen to be parents.

- **Quality of life:** It can be difficult to turn down an opportunity to make a lot of money on your real estate investment. But if you plan to sell and move further away from your office and your friends and family, the financial windfall you earn when selling your home may not be worth the sacrifices you have to make in order to earn that money. Studies have shown that longer commutes can elevate stress levels, and even the most affordable property may not be worth moving to if you won't be able to enjoy the home with your friends and family.

*When deciding whether or not to sell their homes, many homeowners make the decision a strictly financial one. But there is more than money to consider when deciding if now is the right time to sell your home.*

## MOHAWK Towne & Country Realty

Sue Leavitt, Licensed Real Estate Broker

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Carol Meka, Licensed Assoc. Broker 518 673-5401

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Amanda Haig Sales Assoc. 518-673-3235

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**Happy New Year!**

|                                                                                                                                                                                                          |                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                           |                                                                                                                                                                                                                    |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Make Me an Offer</b> Spacious, 3 BR, 2 Bath Palatine Mfg Ranch on 2+ acres w/ Shed &amp; Views. Needs a little TLC, owner is "ripe for offers"<br/><b>\$59,900</b> (short sale)</p>                | <p><b>Only \$53,900</b><br/>And it's got a <b>BRAND NEW</b> Gas FURNACE!!! Remodeled Ft. Plain Village 2 Bedroom Bungalow, w/Attic &amp; Garage - it's a Cutie!</p>                                                                                        | <p><b>2 Garages &amp; Pool</b> Wonderful 6 room Ranch on a Country Acre in the Oppenheim area. 2-3 bedrooms, 2 1/2 Baths, Country Kitchen, hardwood floors; C/A, Pool, 2 garages All this &amp; more <b>\$139,900</b></p> | <p><b>Only \$47,000</b><br/>Owners have just painted the Kitchen, &amp; made some repairs &amp; updates in this 3+ Bedroom, 1 1/2 Bath Family Home, with fenced yard, in the Canjo School Dist.</p>                |
| <p><b>Reduced - \$69,900</b><br/>The interior has a "cabin" look. Hardwood floors, Modern Kitchen &amp; Bath, open concept, deck overlooks the Stream, St. Johnsville Schools. Call Amanda for Appt.</p> | <p><b>9 Acres w/views</b> What a great spot to build a home; views in every direction, semi private Setting across from the watershed on Budnick Rd. nice level, open parcel w/wooded hillside for privacy. Owner financing available. <b>\$25,500</b></p> | <p><b>Not Afraid of a little work?</b><br/>Then you need to see this Ft. Plain home. Room for 3 bedrooms &amp; then some...<br/><b>\$45,500 / OBO</b></p>                                                                 | <p><b>Remodeled &amp; Rented \$42,500</b><br/>Good Investment opportunity, Gloversville Colonial 2 family...New Boiler, it's a nice little money-maker w/affordable taxes. Call Jolene for details &amp; appt.</p> |

### Lots to Offer

|                                                                                                               |                  |
|---------------------------------------------------------------------------------------------------------------|------------------|
| <b>9 Acres, (Owner financing)</b> Budnick Rd, T/O Palatine, views; privacy, Ft. Plain Sch. . . . .            | <b>\$25,500</b>  |
| <b>3+ Acres,</b> Rte 163, T/O Minden, privacy & views, Cherry Valley Sch. . . . .                             | <b>\$13,500</b>  |
| <b>45 Acres, (100% Owner Financing avail.)</b> Rte 5, Nelliston, good business site, fronts 2 roads . . . . . | <b>\$399,500</b> |
| <b>110 Acres,</b> Currytown Rd, 3rd Woods, fields, tillable, borders stream . . . . .                         | <b>\$180,000</b> |

**Visit Us: [www.mohawk-realty.com](http://www.mohawk-realty.com)**



# Mohawk Valley Real Estate LLC

4720 State Hwy 30, Amsterdam, NY 12010

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**Josh Paden**  
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Jay Brundage 518-866-1218 • Valeri Everson 518-774-7881  
Lenora Fiorenza 518-673-2066



**GREEN RD., CHARLESTON** - Tired of paying high electric bills! Live off the grid on this lovely hobby farm. Features solar and wind power generators, 1200 Sq Ft single story home and 31 wonderful acres. Make your own Maple Syrup using the local maple trees and Sugar Shack. Very private location!  
**Only \$220,000.**



**QUIET NEIGHBORHOOD!**  
Lower Lepper Road, Fort Johnson. Eligible for the \$10,000 Grant! Spacious 3 bedroom home (could be 4), features hardwood and laminate floors, spacious kitchen and nice yard. Possible 100% financing.  
**Reduced \$85,000.**



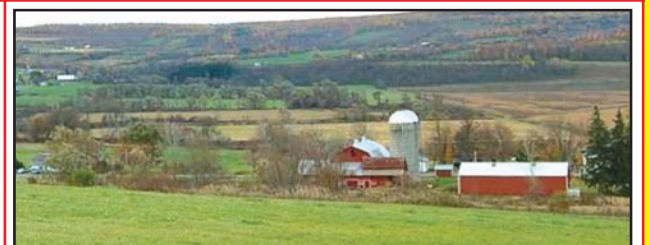
**BEAUTIFUL VIEWS OF THE ADIRONDACKS**  
Firefly Meadow Rd. Beautiful Log Home features open concept design, lofted bedroom, all natural woodwork and on 2 acres. Off the grid but stove, refrigerator and lights all use propane. Stationary generator, drilled well and standard septic in stalled. **Only \$69,900.**



**CLOSE TO NATHAN LITTAUER HOSPITAL!**  
Eligible for the \$10,000 Grant! East State St.. Gloversville. Spacious 4 bedroom home features large kitchen, nice yard and possible 5th bedroom if needed. Confidently located to local shopping, to Saratoga and Hospital.  
**Reduced \$65,000.**



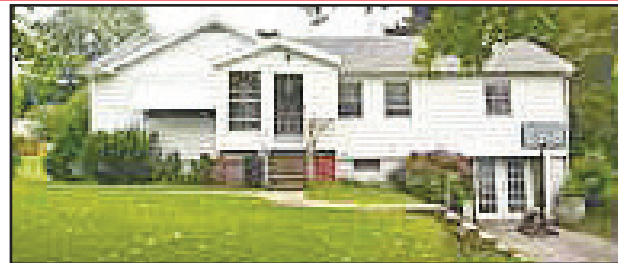
**MANNYS CORNER RD., AMSTERDAM**  
Spacious and beautifully decorated home with gourmet kitchen. Mater suite addition offer spacious comfort and elegance. Easy commute to Technology Parks, Saratoga and Capital District. Call for your appointment today!



**GREAT HOBBY FARM WITH LOTS OF OUTBUILDINGS!**  
St. Hwy. 163, Canajoharie Hobby farm in Canajoharie features large 2 family home, large dairy barn with 2nd floor hay storage, huge metal pole barn and 55 acres. Let the rent help pay the mortgage while you use the farm for organic crops, beefers, goats, sheep or many other uses. **Only \$265,000.**



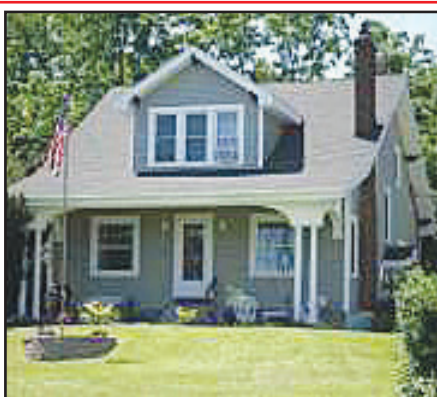
**CLIFF ST., CANAJOHARIE**  
Eligible for the \$10,000 Grant! Remodeled 3BR home in quiet neighborhood features updated kitchen with granite counters, new floors, new windows, siding and more. Call Josh for your appointment today.  
**Only \$80,000.**



**MAPLE AVE., CANAJOHARIE**  
Eligible for the \$10,000 Grant! If you have children in the Canajoharie School you want to know about this home. Ranch style 3 BR home located within walking distance to both schools. Features HW floors, nice yard and finished basement. Call for your appointment today! **Only \$74,900.**



**SPACIOUS CONTEMPORARY HOME PLUS 2 BR IN-LAW APARTMENT!**  
Perry Lane Fonda. Lovely custom-built contemporary home features open concept living, beautiful great room, master suite, game room and much more plus beautifully decorated in-law or rental apartment. Short Sale.  
**Only \$228,000.**



**WESTERN TURNPIKE, ALTAMONT**  
Beautifully remodeled Craftsman style home features 4BRs, 2-1/2 baths, double master suite and lots of storage. Recent updates include new roof, siding, windows, radiant heat and refinished floors. Call for appointment today. **\$270,000.**



**PHILLIP RD., HERKIMER COUNTY**  
This 388 acre farm features 2 homes, 2 Dairy Barns, 2 garages and too many other buildings to mention in this ad. Yes it could be used as 2 farms. The main home is a newly built 6 BR 3 Bath Colonial w/ HW floors throughout, spacious granite kitchen, formal dining room, den, music room and more. The 2nd home is 3 a BR ranch style home with attached garage and full basement. This truly is a must see home. All this for **\$1,375,000.**



**UPPER PROSPECT ST., FONDA**  
Beautifully remodeled 3 BR 2 story home in quiet section of the village. Lots of updates. Great school district, close to NYS Thruway, Capital District and Saratoga. **Only \$128,500.** Call for an appointment today.



**ST. HWY. 80, FT. PLAIN**  
Eligible for the \$10,000 Grant! Country living but close to the village. Home features 4 BRs, HW floors, fireplace, fenced in pool and more. Call today to see the great home. This is a short sale. Call for details.  
**Only \$69,900.**



**BROWER RD., PALATINE BRIDGE**  
Grand views of the Mohawk Valley! Beautifully decorated and updated 3 BR 1-1/2 bath ranch style home with finished basement. Updates include new floors, new windows, new exterior paint and more. This is a must see home! **Only \$150,000**



**EAKER RD., PALATINE**  
Eligible for the \$10,000 Grant! Great starter home features 3 BRs, HW floors, updated kitchen and SS appliances. This lovely raised ranch style home sits on 1.3 acres and is located close to Johnstown and Palatine Bridge. Call for an appointment today. **\$72,000.**

**Judith - Ann  
Realty  
Inc.**



**316 Mohawk Drive, Tribes Hill, New York**

**518-829-7250**

See all our listings at: [judithannrealty.com](http://judithannrealty.com)



**Northampton Road, Amsterdam**



Great condition Cape Cod style home situated on a nice 75' x 200' lot as per deed. Home features kitchen with breakfast bar and appliances, formal DR and large LR and FR with F/P. 3 beds, 2 full baths, H/W, central air, great patio area a large yard and 1 car garage. **\$129,000.**

**Stanford Ave., Amsterdam**



Raised Ranch style home in an excellent neighborhood. Home features eat in kitchen with appliances, DR, LR and lower level FR with new gas F/P. 4 beds, 2 1/2 baths, lower level laundry room with storage and door out to a nice big backyard. 2 car attached garage. **\$129,900.**

**Tribes Hill Cape**



Privacy with this 4 BR, 1 bath cape on over an acre with mature landscaping. Inside it has an oak kitchen with dining area, LR with FP, 2 BR down, 2 upstairs, detached garage and more! Offered at **\$115,000.**

**Florida Ave, Amsterdam**



Country feel in this extremely private home surrounded by woods and cornfields and set on 1.40 acres, as per deed. Home has a cozy floor plan with kit. w/ oak cabinets, DR & LR with H/W floors. 3 beds and 1 bath. Garage, enclosed side porch with laundry and the home overlooks a year round stream. **\$64,000.**

**Crane St., Amsterdam**



Cottage style home features nice eat in kit. w/appliances included, large LR with picture window, 3 beds and 1 bathroom. Expansion attic would make great master suite. Nice yard, open front porch and set in a great neighborhood! **\$64,000.**

**Amazing Space!**



1880s old style home on a 165'x150' lot. Home features updated kit. with light maple cabinets and Corian countertops, center island and ornate tile floor, formal DR with HW flooring and large formal LR with new Brazilian HW and fireplace. Den with knotty pine walls, 4 beds and 2 1/2 baths. An above ground pool. New composite deck off the back of the home, a great yard and large 2 car garage. **\$149,000. • Possible Rental at \$1,300/mo.**

**Town of Amsterdam Executive Ranch**



Turn-key ready executive home on a park like 1.30 acre lot near the Municipal golf course. Inside it has an oversized EIK with new white-on-white cabinets and a huge center island for prep work, formal DR and LR each with wood burning FP and vaulted ceilings. And it comes with 4 large BR, 3 updated BA, and there is a finished basement FR and so much more! Offers wanted on **REDUCED \$199,900**

**South Side Colonial**



Great views of the valley from this 3 BR home on a double lot in a great South side neighborhood. It has a new kitchen, large LR with FP and a gas insert. Formal DR with sliding doors to the new wrap-around pressure treated deck. It also has a detached 2 car garage, full basement and a walk-up attic for storage. Offers wanted on **\$79,500.**

**Haskell St, Hagaman**



Clean, well maintained 5 bedroom house on a quiet street in Hagaman. Home has an eat in kit., DR and cozy LR. First floor bath, laundry area on the enclosed back porch, deck off the back, great back yard, large driveway and a 1 car garage with workshop **\$79,900.**

**Tn. of Amst. Executive Ranch**



Brick executive ranch close to the municipal golf course and it sits on a park-like 1.20 acre lot. Inside it has 3 large BR 2.5 BA, a large open LR with a gas FP and formal DR, attached 2 car garage, FR with gas FP, master bath with whirlpool tub, kitchen with Corian countertops and more! Offered at **\$185,000.**

**Hermance Road, Galway**



**NEW LISTING**  
Beautiful Contemporary Cape Cod style home on a peaceful 1.63 acres with 200' of frontage, as per deed. Home features bright eat in kitchen with breakfast bar and dining area, formal DR with H/W flooring, LR with fireplace and gorgeous woodwork, lower level FR wood stove, den, 4+ beds, and 2 1/2 total baths. Gorgeous woodwork throughout, mostly hardwood flooring, wood ceilings and beams. 2 car attached garage with breezeway. **\$225,000.**

**FFCS Schools**



Good condition single family home situated on a quiet side street. Home features galley kit. w/solid wood cabinets, H/W and appliances, DR and spacious LR. 2 beds, 1 bath w/laundry, side porch to newer garage, open front porch and a great backyard! **\$49,900.**

**Charming Fonda Home**



Excellent condition Colonial style home in a nice neighborhood across from the park. Home features eat in kit. with solid cherry cabinets, formal DR and LR room. Open staircase, 3+ beds, large ceramic bath, (1 1/2 baths total), den, utility room, laundry room, central air, updated hot air furnace and a great 2 car garage! New windows throughout, and the roof and siding were both put on in 2006! Nice corner lot! **\$110,000.**

**Country Living**



Large 4 square sits on a nice 2.66 acres per deed. Home features nice painted woodwork, large rooms, entry foyer, block stairs and wide board floors under the carpeting. Eat in kitchen with appliances, formal dining room, den, double living room with pellet stove, 5 bedrooms and 1 1/2 bathrooms. Wrap around porch, brand new windows throughout. **\$115,000.**

**Langley Road, TOF**



1999 Ranch style home situated on a 190' x 218.60' lot, as per deed. Home has an Oak kitchen with appliances and breakfast bar, dining area, with a sliding glass door out to a deck and a bright LR with F/P. 3 beds, and 2 full baths. Full walk out basement would make a nice FR. Oversized 2 car garage with workshop. **\$145,000.**

**Low Maintenance**



Excellent condition 2006 Condominium featuring an open kitchen, dining room, and living room with a gas fireplace. 2 bedrooms, 1 full bath and a den. 1 car garage and situated in a 55 and up community. **\$157,000.**

**Getman Road, Town of Mohawk**



**NEW LISTING**  
Completely remodeled 3 bed, 1 1/2 bath Ranch style house on a quiet 6.30 acre parcel in the country. Home has a large eat in kit. w/ new tile flooring, appliances and new wood stove. Large living room, laundry room off hallway and the master bedroom has a handicapped accessible bath. Attached 2 car garage. Property has an adjacent steel Quonset hut with dirt floor that goes with the house. **\$124,500.**

**Ramsey Ave, Amsterdam**



Ranch style home situated on a 100' x 100' lot. Eat in kitchen, living room, 3 beds and 1 full bath. Home is a fixer upper with new furnace and a 2 car garage. **\$58,000.**

**Country Location**



Nice Farmhouse style home comes with a 1.20 acre lot and a 1.90 acre lot! Home features 4 beds, 1 1/2 baths, country kit. w/appliances, formal DR, large LR and beautiful den. Gorgeous private yard, enclosed front porch, barn, 2 car garage and a great country setting. **\$115,000.**

**Market St., Amsterdam**



Immaculate Raised Ranch style home with a park like yard. Home features an Oak kitchen with stainless appliances and dining area. Spacious living room with gas fireplace, 3 large bedrooms and 2 baths including the master bath with a shower and jacuzzi tub. Finished basement family room also with gas fireplace and covered porch overlooking the private backyard with gazebo and shed included. Central air conditioning, a nice 75'x200' lot and attached 2 car garage. **\$145,000.**

**Judith - Ann  
Realty  
Inc.**



See all our listings at: [judithannrealty.com](http://judithannrealty.com)



316 Mohawk Drive, Tribes Hill, New York

**518-829-7250**

**4th Street, Amsterdam**



Gorgeous newly remodeled single family in a nice neighborhood. New kitchen w/stainless appliances, formal DR and LR with H/W flooring, 3 beds and 2 new baths. Large double lot. **\$129,900.**

**Owner Will Rent To Own**

**Rt. 30S, Amsterdam**



Great condition Ranch style home on a beautiful 1.30 acre lot! Home features updated kit. w/appliances and breakfast nook, and large DR/LR combo. 3 beds, 1 bath, full basement, 1 car garage plus a car port and a gazebo in the backyard. Gorgeous country setting! **\$129,900.**

**Northern Blvd., Hagaman**



**NEW LISTING**

Exceptional 3 bedroom, 1 full bath Brick Ranch style home in a great residential setting. Home has an eat in kitchen with oak cabinets and appliances, living room with hardwood floors, central hallway that leads to the bedrooms and bath. Finished basement with bar and new ceiling and a 3 season room. Updated electrical, new water heater, replacement windows, great yard and a 1 car garage. **\$145,000.**

**Northern Blvd., Tn. of Amst.**



Ranch style house in a nice residential setting. Lg. Kit. w/appliances, dining area and spacious LR with H/W floors. 3 bedrooms, a full bath and all set on a full poured, foundation. Laundry in the basement, 1 car attached garage. **\$99,900.**

**60 +/- Acre Private Hobby Farm**



And it comes with an early 1800s restorable farmhouse that overlooks a private 1.5 acre stocked pond that is spring fed. It also has 4 large fields, a huge woodlot with mature timber, great soil types, deer and wildlife and it is a one of a kind property! Owner will entertain special financing. it is priced at **\$259,000.**

**Hickory Hill Rd, Fonda**



Excellent condition Ranch style home situated on a 100'x175' lot. Home has good sized kit., dining area and large LR with picture window. Enclosed back porch, nice 2 car garage and a great lawn in a great neighborhood! **\$99,000.**

**Great Owner Occupy**



Excellent condition 2 family home features eat in kitchens, formal dining rooms, 3 good sized bedrooms and a bath each. Beautiful windows in the front, nice lot a 2 car garage and a great neighborhood! **\$79,500.**

**St. Hwy 30, Amsterdam**



1,644 sq. ft. commercial or mixed use house. 1st floor has been used formerly as a dance studio. It has 2 large rooms and a 1/2 bath. Upstairs has a 3 bed, 1 bath apartment. Large paved parking lot, full basement and is located in a high traffic location. Situated on approx. 1 acre of land with 144' of road frontage. **\$79,500.**

**New Construction Hagaman**



Executive ranch with 1,518 sq. ft. of living area. It has an open kitchen with cherry stained cabinets, granite countertops, stainless appliances, open DR & LR with 9' ceilings. 3 BR, 2 tile baths, 1st floor laundry, HW floors, 2 car garage, full basement, deck off the back and great private cul-de-sac location! Offered at **\$242,000.**

**Good Income Investment**



Mixed use commercial building. 1 retail business renting now, with 2nd retail space amiable. Also has 2 apartments, one with 3 bedrooms and one is a 1 bedroom. Plus a shop in the back and also a storage building in the back. Wrap around back driveway. **\$139,900.**

**Elizabeth St., Amsterdam**



Good condition Cottage style home situated on a 40' x 101.80' lot, as per deed. Home has spacious kitchen with appliances, formal DR, double LR, 3 beds and 1 full bath. Open front porch, back covered porch and a nice yard. Home has an expansion attic and could be converted for more living space. **\$29,900.**

**One of a Kind 3 unit!**



Impressive 3 unit with a first floor commercial rental that is currently set up as a hair salon. First floor back has a modern 1 BR studio flat, and the 2nd floor is a modern 3 BR, 1 BA apartment with a new kitchen, updated bath, double LR & DR, 26'x24' pressure treated deck, a double lot with tons of parking, and a long list of updates inside and out! Offered at **\$117,000.**

**Mohawk Hills Development**



The Stanton is a new construction, Colonial Ranch style home with 3 beds including rear master suite with two walk-in-closets, 2 baths total. Open concept kitchen, breakfast nook with covered veranda, DR and FR with gas fireplace. 9' ceilings, covered front porch, 2 car garage with seasonal storage area. **\$249,400.**

**Switzer Hill Rd., Fonda**



Raised Ranch style home situated on a 1.10 acre lot. Home features Cherry kitchen with granite counter tops and breakfast bar, large dining area, nice living room, 3 bedrooms and 2 bathrooms total. 2 car garage with work area and loft, great yard and gorgeous view of the valley! **\$160,000.**

**Executive Contemporary Ranch**



Call us about the special financing available on this almost new 2,400 sq. ft. ranch that is situated in a quiet enclave of new homes. It has a luxurious interior that includes a sprawling open formal LR and DR with a vaulted ceiling with skylights. The custom kitchen has wood mode cabinets with a dining area 3+ BR including the private master BR with a full bath with whirlpool tub & walk-in shower and the backyard has the most amazing landscaping and fish ponds that must be seen! Offers wanted on **\$249,500.**

**Fultonville Development**



Great condition Raised Ranch style home in a community of newer homes. Home features kit. w/appliances, dining area with slider out to a nice deck and great fenced in backyard! Bright LR, 3 beds and a bath on the upper level. Lower level is perfect for a family room! 2 car attached garage and beautiful landscaping in the front! **\$139,900.**

**Oxford Terrace, Gloversville**



**NEW LISTING**

Absolutely adorable Cottage style home featuring good sized kitchen with appliances, formal dining room with hardwood floor and large living room with wood burning fireplace and nice oak beams. 3 bedrooms up, 1 1/2 bathrooms, (1/2 on the first floor), great enclosed side porch a 2 car garage and lots of charm!! Owners want this SOLD so come take a look and give them an offer! **\$79,900.**

**Town of Amsterdam Home**



Great home nestled along the woods. Home has kit. w/all appliances, formal DR with HW flooring, LR with dark mahogany stained woodwork, FP with gas insert and HW floors. 4 beds, 2 baths, den/office, plenty of built-ins, storage shed, nice oversized 1 car garage and screened in front porch. **\$98,000. Possible Rental \$925 Per Month**

**Erie Terrace, Amsterdam**



Recently updated 3 bed 1 full updated bath Bungalow situated on a 1.30 acre lot, as per deed. Home has an updated kitchen with light maple cabinets, new flooring and comes with appliances. DR, LR, den or an office, a 2 car garage with workshop and shed. Amazing lot directly on the Mohawk River. **\$84,500.**

**Rt. 107, Perth**



Colonial style home situated on a beautiful 4.10 acres as per deed. Home is in a quiet country setting and features spacious kit. w/new counter tops and flooring, LR w/FP and DR. 1st floor laundry, 4 bedrooms and 2 baths. Master suite has cathedral ceilings and an amazing master tiled bath with a glass front shower, jacuzzi tub and every amenity that you would want! 2 car garage with workshop! **\$239,000.**

**Swart Hill, Town of Amsterdam**



2002 manufactured home in a great country setting on 1.20 acres. Gorgeous newer, Kit. w/ oak cabinets, DR & LR with F/P. 3 season porch, den, spacious master bedroom with ample closets, and its own bath with a spa tub and shower. 3 beds and 2 baths. Huge heated Quonset hut with power, 18" concrete floor and can hold 6 cars, dump trucks or RV's. 3 sheds, a 1 car garage. **\$135,000.**

**New Street, Amsterdam**



Immaculate Ranch style home in a great location! Interior has updated, modern, eat in kitchen with SS appliances and Pergo flooring, open DR and LR with H/W, 2 beds and a new full bath with cherry cabinets and granite countertop vanity. Laundry area in the basement that also has another possible bedroom and a 3/4 bathroom. Nice backyard and a 1 car, attached garage. **\$124,000.**

**Town of Perth Building Lots**

3 lots to choose from in an area of newer homes that is close to Amsterdam and Johnstown. Public power at the street, great soils for septic systems and great water in region all make it a great buy!

**Lot #3**  
is a 1.87 acre  
cleared lot  
that is shovel ready  
**\$45,000**

**Lot #4**  
is a 1.917 acre  
cleared lot that is  
shovel ready  
**\$45,000**

**Lot #5**  
is a 2.789 acre  
cleared lot great  
view & private for  
**\$54,000**



**YOUR HOMETOWN  
HEARTH SHOPS!**

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[www.sacandagastoveandchimney.com](http://www.sacandagastoveandchimney.com)  
**2808 St. Hwy. 29, Johnstown**  
**518-762-FIRE (3473)**  
**HOURS: Mon-Fri 10-5, Sat 9-2**



## ADIRONDACK FIREPLACE CO.

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**4748 St. Hwy. 30N, Amsterdam**  
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**HOURS: Mon-Fri 10-5, Sat 9-2**

***We would like to wish a very Happy Holiday  
Season to all our current and future customers!***

***The Hearth.*** It's the place where families gather, a place to entertain. It's seen families grow and celebrate for centuries. It's provided warmth, a place to cook food that nourishes both body and soul. It's a place for romance and a place that comforts. Its mantle holds the photos of our children, our vacations, our parents. Memories. It's the HEART of the home.

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*~ Josh & Amanda Mormile*



# Five tips to help you land a home you'll love

(NAPSA) — With mortgage rates still low, now could be a great time to buy a new home. Before diving into the market headfirst, however, it's important to do your homework so that you're prepared to tackle each hurdle in the homebuying process. With this in mind, the "What I Wish I Knew About the Homebuying Process" survey gauges the preparedness of recent homebuyers. As a result, these five tips can help you make the right homebuying decision.

1. Identify your "must-haves." Identifying your "must-haves" is key to guaranteeing satisfaction with your home purchase. The survey found that nearly four in 10 recent homebuyers (39 percent) said that, knowing what they know now, they would buy a home of a different size, at a different price point, and/or in a different area. In addition, first-time homebuyers (55 percent) are more likely to say that they would make significant changes with respect to the home's size, price and/or location. To help you look back regret-free, make a checklist of top priorities (access to a good school district, for example) and perks you can forgo (such as a multiple-car garage). Know what you're willing to compromise on and what you are not so that you're prepared to find the home that's right for you.

2. Understand the financial aspects of the homebuying process. Nine of every 10 recent homebuyers felt prepared going into the homebuying process, but in hindsight, more than half (56 percent) wish they had been armed with more knowledge about the financial aspects of purchasing a home, according to the survey. In fact, it found that recent homebuyers would have liked more knowledge about the ins and outs of the closing and settlement process (22 percent), negotiating/making an offer on a home (19 percent) and financing a home (15 percent). To help people overcome the challenges of buying a home and give them a primer on what to expect, Chase launched the My New Home app and YouTube Channel.

3. Prepare with technology. Key aspects of the homebuying process differed from expectations. A majority said the length of the process was not what they anticipated, saying it either took longer (40 percent) or shorter (16 percent) than expected. Thirty-four percent of recent homebuyers overall said the costs and fees of maintaining their home were more than they expected, with the sentiment especially felt by first-time homebuyers (55 percent).

4. Seek out advice from experts. Homebuyers continue to rely on Realtors and mortgage bankers to meet their needs. Sixty-eight percent of homeowners sought out advice from Realtors throughout the homebuying process and about half (45 percent) turned to mortgage bankers and loan officers. Seek out realtors, mortgage bankers and loan officers with key industry data and tools that are easy to understand so you have all the information you need to find the right house—one that you will be proud to call home.

5. Consider the desire to renovate. The desire to renovate is bound to hit even the newest of homeowners. While recent homebuyers said the home they bought aligns well with their "must-have" list (97 percent) and considered the home move-in ready (83 percent), 76 percent have done or are planning to make renovations to their home in the near term, according to the survey.



Heeding a few hints can help you wake up in the home of your dreams.



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| <p><b>Reduced \$118,900</b><br/><b>923 Langley Rd., Town of Florida</b></p>  <p><b>NICE LOCATION, COUNTRY SETTING, BUT CLOSE TO THRUWAY.</b> 3 BDRM Ranch w/Fireplace, 2 car garage, Sun-Room, Full Basement all on 1.4 acres. Move-Right-In-Condition!</p>                                                                                      | <p><b>Just Listed \$129,900</b><br/><b>6 Ford Street, Amsterdam</b></p>  <p><b>LOCATED ON A QUIET DEAD END ROAD, IT IS A GREAT LOCATION,</b> this 3 BDRM Charming Cobblestone home is a unique find. Double lot, Cathedral Ceiling, wood stove, Koi pond, pool, wood stove &amp; low taxes.</p>                                                                                                                                                                            | <p><b>Just Listed Only \$57,500</b><br/><b>21 River Street, Ft. Plain</b></p>  <p><b>THIS HOME HAS CHARM &amp; MORE THAN 3,000 SQ. FT.</b> You need to step inside to appreciate this large 4 BDRM home, 1 car garage, 2 driveways, convenient location, low taxes &amp; newer natural gas furnace &amp; H2O heater.</p> | <p><b>Just Listed Only \$95,000</b><br/><b>132 Stinson Ave, Tribes Hill</b></p>  <p>A very cute 2 BDRM home on a large Double Lot in Tribes Hill. Fondafultonville School District. Low Taxes (\$2,104 annually with basic star exemption), Roof, windows and septic have all been new in last 5 years or less.</p> | <p><b>Listed @ \$125,000</b><br/><b>278 Cty. Hwy. 111, Caroga Lake</b></p>  <p><b>IT IS A SUPER COZY ADIRONDACK HOME!</b> Beautifully maintained, 3 BDRMs &amp; Huge Family Room that has a Cathedral Ceiling. Taxes with Basic Star are only \$1,307.48 annually. YES YOU READ IT RIGHT, \$1,307.48 annual taxes!!!!</p> |
| <p><b>Listed @ \$159,000</b><br/><b>324 Mohawk Drive, Tribes Hill</b></p>  <p><b>IT'S HUGE &amp; LIKE A HOME FROM THE MOVIES!</b> Over 4,800 sq. ft. here, 6 BDRMs, 2 full baths, 2 kitchen areas, 1.6 acres, full basement, Marble fireplace &amp; separate wood stove. Could easily be converted to a 2 unit or use as a in-law apartment.</p> | <p><b>Only \$39,900</b><br/><b>115 Co. Hwy. 140, Ephratah</b></p>  <p><b>GREAT OPPORTUNITY &amp; VALUE HERE!</b> This is a 3BR home w/nice solid bones. Full basement, wide plank floors, large master BR w/walk in closet, 1 car detached garage, shed, yard &amp; some fruit trees. With a little TLC this could be a very nice home for someone OR maybe even an investment home. Home is near Saltsman's Hotel in the Town of Ephratah, Johnstown School District.</p> | <p><b>Just Listed at \$59,000</b><br/><b>181 Canal St., Ft. Plain</b></p>  <p><b>A GREAT INVESTMENT HERE</b> with this large 4 unit multi-family home. A large 3 BDRM lower unit could make for a nice owner occupied property. Monthly rental income is over \$2,300.00</p>                                             | <p><b>Just Listed at \$66,500</b><br/><b>1374 Midline Road, Amsterdam</b></p>  <p><b>THIS IS A BARGAIN!!!</b> A 3 BDRM home on a large lot in the Town of Amsterdam with a 1 car garage, new natural gas furnace, hardwood floors under the carpet &amp; in MOVE-IN-CONDITION.</p>                                  | <p><b>Listed at \$59,000</b><br/><b>5 Main St., Ft. Plain</b></p>  <p><b>GREAT INVESTMENT OPPORTUNITY KNOCKING HERE</b> with this large 4 unit located in a convenient location on Main Street in Ft. Plain.</p>                                                                                                          |

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

**Fulton County NY Properties**  
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**SOLD**

MLS 2014438

**CUSTOM-COMPLETED MODULAR HOME (Johnstown):** Magnificent view overlooking city and into valley. So many extras and custom updates you must ask for addendum. Four bedrooms, three full baths, detached two-car garage, 1.6 acres..... **\$279,000**



**LOVELY OLD FARMHOUSE (Town of Johnstown) on 41 ACRES -** Great potential for gentleman's horse farm! 4BR home w/2 full baths, fireplaces in den and 3-season room. Large barn offers 3-car garage space, workshop and offices. .... **REDUCED TO \$250,000**



**FIRST TIME ON MARKET IN 23 YEARS (Gloversville):** Living room, dining room, updated kitchen, den, three bedrooms, 2.5 baths, Florida room leading to lanai, deck and private backyard. Attached one-car garage. .... **\$119,900**



**BETWEEN 2 LAKES (Mayfield):** Situated between Sacandaga and Mayfield Lakes. LR, DR, kitchen, half-bath/laundry down, 2 BRs and 1 full bath up. Detached 1 car garage, paved driveway, nice backyard ..... **\$107,000**



**COZY BUNGALOW JUST OUTSIDE CITY (Johnstown):** Perfect for downsizers! LR, kitchen w/eating area, den, 2BRs, 1 full bath w/claw-foot tub. Fenced in-ground pool, 1.26 acres so plenty of room for gardening! ..... **REDUCED TO \$99,900**



**VERY WELL-MAINTAINED ONE-FAMILY HOME (Town of Mohawk):** Move right in this 4 or 5 bedroom home with 2 full baths. Fireplace with pellet insert. Detached 2-car garage w/carport, fenced yard. Convenient access to NYS Thruway. **\$84,000**



**GINGERBREAD COTTAGE (Caroga Lake):** Bring your family and fall in love with this mostly new cottage! Large front and rear decks, new piers, roofing, siding and more. Adorable interior w/LR, kitchen, 2BRs and 1 full bath. 2-free-standing propane heaters. . . **Asking \$79,900**



**GREAT FAMILY HOME W/LOTS OF SPACE (Gloversville):** Living room, dining room, kitchen, den, four bedrooms, 1.5 baths. Freshly painted interior, some new flooring. Fenced backyard. Owner must move, anxious to sell ..... **\$75,000**



**MOBILE HOME ON 2.5 ACRES (Town of Mayfield):** LR, kitchen w/eating area, master BR w/master bath, 2 more BRs with another full bath. Wood furnace outside, propane furnace inside. Garage/shop in back ..... **\$72,000**



**PRICED TO SELL (Gloversville):** Modest 3-BR home with one full bath. Upgrades include newer kitchen, bath, windows, insulation, vinyl siding, roof and more. Detached 1-car garage ..... **\$66,000**



**MODEST COUNTRY PROPERTY (Meco):** LR, kitchen, den (possible 3rd BR) down, also enclosed front porch w/woodstove. 2BRs and 1 full bath up. Wonderful screened-in room above attached 1-car garage. Almost an acre of land. Priced to sell. .... **Asking \$59,900**



**FAMILY HOME ON QUIET STREET (Gloversville):** LR, DR, kitchen, den and half-bath down, 3BRs and full bath up. Vinyl siding, replacement windows, detached 2-car garage. Many updates! ..... **REDUCED TO \$56,000**



**TWO-STORY COTTAGE (close to Pine Lake Beach):** LR, DR, kitchen and 3/4 bath down, 4 bedrooms up, enclosed front porch ..... **Reduced to \$50,000**



**ONE-FLOOR LIVING PLUS! (Gloversville):** Cute home w/2 full baths, one on each floor. Living room, dining room, kitchen and 2 bedrooms down, master bedroom up. Enclosed front porch ..... **REDUCED TO \$50,000**

**TWO-FAMILY HOMES**



**WELL-MAINTAINED PROPERTY (Johnstown):** Beautiful owner's flat w/hardwood floors, high tin ceilings, modern kitchen and bath. Upstairs flat is older in style, deck and private entrance. Two bedrooms in each flat, separate utilities. **REDUCED TO \$119,500**



**TOTALLY RENOVATED (Johnstown):** Six rooms in each flat, separate utilities. Replacement windows, newer roof and vinyl siding, freshly painted interior, new carpet. Move-in ready! .... **Asking \$115,000**



**TWO-FAMILY HOME (Gloversville):** Near schools and park. Each flat has LR, DR, kitchen, 3BRs and 1 full bath. Separate utilities, deep backyard, off-street parking ..... **\$42,500**

**LAND**

**Town of Charleston:**  
 6.8 acres . . **REDUCED TO \$17,000**

**Town of Mayfield:**  
 2.14 acres ..... **\$15,000**  
 2.7 acres ..... **\$27,000**  
 3.7 acres ..... **\$35,000**

**COMMERCIAL:**  
 1076 sq ft office or retail space available ..... **Call for details**



**SINGLE-WIDE MOBILE HOME (Johnstown):** 1996 Marlette in good condition, located in trailer park, \$300/month park rent. 2 bedrooms and 2 full baths, newer roof and appliances, washer/dryer hook-up only, patio and shed ..... **\$27,500**