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A2 • September 5, 2015



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Prices Effective: Saturday, September 5th through Friday, September 11th, 2015

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ORIGINAL VALLEY PENNYSAVER September 5, 2015 • A3

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Sat Sept 19th

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10:30 AM - Victorious Life Church 104 Main St Fort Plain

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Dean Braxton is the author of the book, "In Heaven! Experiencing the Throne of God". He has appeared on The Bio channel's "I Survived.. Beyond and Back" as well as Sid Roth's "It's Supernatural" and most recently on "The 700 Club"



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Sept.5th Paul Daw

Sept. 5th Ralph Preston

Sept. 5th Christy Hurd

Sept. 5th Gene Rivenburgh

Sept.6th Jim George

Sept. 8th Sara Niccoli

Sept. 8th Kattie Winkler

Sept. 9th Lillian Lighthall

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Sept. 9th Keagan Dodson

If you would like a birthday listed please call 518-673-3237





GARAGE SALE: 6810 State Highway 10, Marshville, Sept. 4th-Sept. 7th, 10am-5pm. Little of everything!

SIDEWALK SALE- Lots of Christmas items plus overstock of chairs, antiques and household items. Saturday, September 5th, 9-4. 110 Center St, Sharon Springs at the New York House Bed & Breakfast.

Our Deadline for
The September 12th
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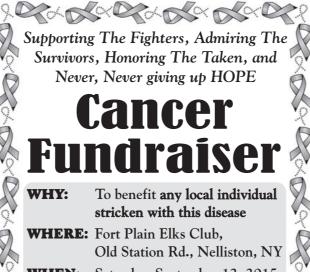
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September 5, 2015 • A7

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September 5, 2015

Hello Again,

This old world keeps on spinning and spinning around and around. With all of that spinning have we, the inhabitants, really changed that much? Ever since the Mayflower landed on the east coast of this "New world" the conversational banter remains with who is the best. First it was the white man thinking he was superior to the red man. The whites were called English and the reds were called Indians. The English knew they were superior but the Indians knew they weren't. To prove their superiority both sides felt it was just okay to shoot a few from the other group. So the whites — rather than getting along — started killing off an Indian or two and found it was sort of fun and a mark of manhood. An Indian warrior's standing in his community grew with each raid or kill.

As the years went by if the white man felt it was okay to shoot a few Indians there certainly could not be anything wrong with owning a few black slaves. In the meantime the English were fighting with the French. The Germans were fighting with their neighbors and the Russians thought fighting was just a plain way of life.

Shortly after the World War II years my mother was entertaining a few ladies with an afternoon tea. Mrs. Hearn, a highly respected lady in our community asked, "Have you noticed that a Polish family has moved up to the old Robert's farm? What is this country coming to with all of these foreigners moving in? My mother, who had arrived only a few years earlier from Ireland, did not have her United States Citizenship papers yet. Mom, with her Irish brough, smiled and said, "Maybe you will like them when you have a chance to meet, I know they are buying groceries in Mr. Hearn's store."

During World War II the Germans and the Japanese were our enemies. The Russians were our friends and allies. Within a few years the Germans and the Japanese were our friends and the Russians were our enemies.

Now we seem to have a new kettle of fish. During earlier times we had several different political parties. But they seemed to behave as American — United States Citizens. Now the democrats and the republicans act as citizens of different countries. Sometimes it would appear that both are against the United States of America and totally dedicated to their political parties, or some global philosophy.



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The Holy Bible says that God created man in his own image. His name was Adam then he created his wife Eve. All mankind came from this couple. Wouldn't it seem that we should find someway to "get along" with each other. In sort of a way of speaking — didn't we all get here on the same boat.

If you see Shirley (Nanny) Putnam of Fort Plain wish her a Happy Belated Birthday. Nanny was 91 on Aug. 19. The world has never been the same since 1924



The following is a repeat Hello Again dated Sept. 13, 2010. I enjoyed Ed's "Pig-Tale" and decided it was worth repeating. This is an example of Ed's polished blarney.

Hello Again,

My friend Ed likes to spin a yarn once in awhile. You could say sometimes he helps the truth out just a little bit. In Ireland they might say he uses a wee bit of the blarney! According to Ed.

When we kids were young our family was very poor. Just to survive Dad kept a cow for milk and butter, a few hens for eggs and chicken dinners along with a few pigs. One night a thief broke into the barn, stole some eggs and a couple of our best laying hens and ventured further into the pigpen and took a couple of piglets.

Both Dad and Mom were so sure it would happen again, they moved the sow with her piglets into our house cellar for safe keeping.

For the next few years Mom would take the table scraps along with leftovers mixed pig ration and



fed the pigs in the cellar.

One morning, Mom slipped and got hurt on the cellar stairs. Dad being the inventive type cut an 8-inch hole in the floor under the kitchen table. After that we just tossed our scraps while we were eating down through the hole to the pigs in the cellar.

A busy body type neighbor heard about the pigs being kept in our cellar and called the board of health. One day a health agent showed up at our door. Mom answered her knock, which seemed extra loud and sharp. There she stood in her gray flannel suit holding her wooden cane, which had been used to rap on our front door and asked if the complaint about the pigs was true. "Oh yes!" Mom said, and invited her in to see the pigs through the hole under the kitchen table. To say the least, the agent was flabbergasted and with an all knowing voice looking over her glasses and down her nose to Mom asked, "Don't you realize how terribly unhealthy this is? It will cause all kinds of disease and sickness." All Mom replied was, "I don't think so, we've been feeding the hogs that way for several years now and not one of the pigs has ever gotten sick."

If you run into Ed, ask him if this yarn is true or blarney!

Life is full of laughs and some sorrow. If we are willing to share both with the Lord, life seems to run smoother. Today, talk with the Lord and say "Hi" to a neighbor, see if it doesn't make life seem just a little bit easier.

May the good Lord continue to bless you and your family.

Sincerely yours,

Fred Lee and the Lee Family

P.S. Yesterday while I was bopping around on my Can Am 3 wheeler, I was hailed to pull over. I thought he wanted to talk about the Hello Again, turns out he wanted to buy the 3 wheeler!

Fred Lee & Family

A8 • September 5, 2015

ORIGINAL VALLEY PENNYSAVER



Volume: 32 Issue: 01 September 2015

****SCHOOL OPENS ON TUESDAY, SEPTEMBER 8th FOR ALL STUDENTS****

School Website: Throughout the course of the school year, families are encouraged to visit the school's website at www.fortplain.org. The site features the latest in district and building level news, principal messages, teacher page links, sports information and schedules, menus and meal information, highlights of music/art/drama programs, a district calendar of events, budget and Board of Education information, and much more. News articles also feature color photos and interviews. Families should plan to visit the site regularly, to keep up to date on all of the latest information and events.

District Welcomes New Superintendent: At their July meeting, the Board of Education announced their choice of David Ziskin as the new Superintendent of Schools. Mr. Ziskin replaces Doug Burton, who retired in June after over fourteen years in the district. David Ziskin has been serving as the principal of the Amsterdam High School since 2008. During the 2012-2013 school year, Mr. Ziskin was one of 20 fellows selected to participate in the Future Superintendents Academy. The program is run by Leaf, Inc. and the NYS Council of School Superintendents. The year-long intensive training included topics on instructional and fiscal leadership, governance, strategic planning, and communication. Mr. Ziskin holds a School District Leader certification from SUNY Plattsburg and Massachusetts College of Liberal Arts. He also holds a Master's in Teaching Social Studies from SUNY Albany, and a Bachelor's in Political Science from SUNY Plattsburg. He is currently engaged in doctoral studies in Educational Leadership at Sage Graduate School. Read below for...

A Message from Superintendent Ziskin: Hello families! It is with great pride and enthusiasm that I greet you as we begin the 2015-2016 school year. I am honored that the Fort Plain school community has selected me to be the leader of your schools. I look forward to meeting and getting to know the students, families and entire community during my first year as superintendent. I strongly believe that all involved schools must work together with the best interests of our students in mind, if we hope to fulfill our mission to provide opportunities for each student to develop intellectually, socially and emotionally in a way that prepares them to flourish in the future.

I hope to provide important information to families in an efficient manner. We will continue to utilize the school's website and calling system to get information to the people who need it. We are also offering a new avenue for parents and students to stay informed about events and information associated with the FPCSD. We will start sending text updates via the Remind Text Messaging Service as the school year approaches. If you wish to receive brief periodic text messages from the school, regarding events and reminders, all you need to do is text @fpcsd1 to 81010 on your cell phone.

A strong foundation is already in place in the Fort Plain schools. Together, with our eyes on the future, I hope to cultivate even better schools for the children of the district.

New Teachers & Staff: The Harry Hoag School is pleased to welcome Interim Principal, Elizabeth Donovan. Mrs. Donovan has recently retired from the Fonda-Fultonville district and will serve as the elementary principal through January, while a permanent principal is sought. The elementary office also welcomes a new school secretary, Miss Courtney Nestler. The Jr/Sr High School welcomes Home & Careers teacher Cory Cooley, as well as the teacher of the HFM BOCES AgriBusiness Class, Sherri Boardman.

Special Education Director Named: The Fort Plain District, along with Canajoharie Central School, have named Mrs. Jennifer Schwabrow as the new shared Director of Special Education. This marks the third year that the two districts have shared this administrative position. Mrs. Schwabrow recently completed her administrative internship at East Hill Elementary, where she also served as a special education teacher. Mrs. Schwabrow also served at one of the two instructors of the joint CPI program, which trained both Canajoharie and Fort Plain teachers and staff. She replaces previous Director of Special Education, Ted Arndt, who has returned to teaching special education at the Fort Plain Jr/Sr High School.

Elementary Students Eat at No Charge: The district is pleased to announce that all students in the Harry Hoag Elementary School (grades PK-6) will eat both breakfast and lunch FREE this year. With the passage of the Healthy, Hunger-Free Kids Act of 2010, the National School Lunch Program began a universal meal program for high-poverty schools. The program, known as Community Eligibility Provision (CEP), allows school buildings with a certain percentage of "identified students" to provide all students in that building with free meals. The grant means that all Harry Hoag students, regardless of their individual family income, will eat with no charge. The program also eliminates the need for any free/reduced applications for that building. All elementary students (grades PK-6) who wish to eat breakfast or lunch, simply report to the cafeteria line. They will retain their same student meal ID# from last year. Students may still purchase snacks from the Snack Shack, either by paying cash or by placing money on their account. Again, no money for meals will ever be needed!

Jr/Sr High School Meal Program: Students in the Jr/Sr High School (grades 7-12) will start the school year with some fresh, new fruit and vegetable choices! Students will have the option, each day, of selecting a fresh vegetable rather than the hot veggie. Fresh fruit will also be available daily. The Jr/Sr High breakfast price is \$1.00 and the Jr/Sr High lunch price is \$2.00. All students qualifying for reduced price meals pay just \$.25 a meal. Families should take steps to complete the free/reduced meal application (for grades 7-12 students only) as soon as possible. Free/Reduced status from the past school year carries over, but only until October 20th. A new application must be received by that date. Applications are available on the website, or by contacting the food service office at lauri.broady@fortplain.org or calling 993-4000 #1003. Again this year, parents may access student account histories by registering for free at www.MySchoolBucks.com MySchoolBucks can also be used to place money on a student meal account, using credit or debit card. There is a small transaction fee for the service. Payments on account can also be sent from home, in the form of cash or check made payable to "Fort Plain Central School." For information about this year's meal program, menus, free/reduced status, or meal accounts, please contact Mrs. Broady at the information above.

Raffle Winner Announced: The second grade Nutrition Detectives Family Study has concluded, with the announcement of the bicycle and helmet winner......JulieAnn Kirby! Second grade students received nutrition and labeling classes, attended demonstrations and workshops, and participated in healthy cooking projects during the school year. Many families chose to participate in a home study, which asked them to share some of their grocery selections and buying habits. The Nutrition Detectives Program and Home Study were sponsored by the Bassett Healthcare Network Center for Rural Community Health, the Golub Foundation (Price Chopper), and the district's Food Service Dept.

Soccer Under the Lights: The athletic department is pleased to announce that there will again be soccer "under the lights" this fall. The Varsity Boys will play Mayfield at 7:00 p.m. on Fri. 9/25 and will play again on Mon. 9/28 at 7:00 p.m. vs. Galway. The Varsity Girls will play West Canada Valley at 7:00 p.m. on Wed. 9/23 and then face Northville at 7:00 p.m. on Wed. 9/30.

Fort Plain PTA: The Fort Plain Parent Teacher Association is celebrating its 30th year, and continues to encourage involvement between parents, school, and community. A strong link between school and home helps ensure that students gain knowledge, skills and values needed to succeed and achieve. Studies show that our students benefit greatly from parents and schools working closely together. The PTA helps to build those relationships through activities and education. For more information about membership in the Fort Plain PTA, their activities, and volunteering opportunities - contact the main office of either building or one of these PTA officers: Heather Hogan, President 332-9854; Deanna Cook, Vice President/Treasurer 491-8385; or Johanna Gordon, Secretary 224-5448.

Morning Drop-Off Information: Parents driving their children to school are asked to avoid using the bus loops prior to school, and at the end of the school day. Instead, students should be dropped off only in the front parking lot of the Harry Hoag School, where a crossing guard is stationed to help students safely across. For reasons of security and supervision, elementary students should not be dropped off at the side or in the back of the building. Jr/Sr High School students should be dropped off either at the bottom of the steps on West Street, or in the side parking lot adjacent to the gymnasium.

Student Attendance and Sign-Out Information: Parents are reminded to send in an excuse each time your child is absent. The note should include the date of the absence, the reason for the absence, and a parent signature. If your child is absent for from school for two days or more, you may call to request homework assignments. These phone calls should be made first thing in the morning, to allow time to gather materials for the end of the day. Students arriving late (overslept, doctor's appointment, etc) must report to the reception window for a pass. They should have a written excuse with them as to the reason for being tardy. If you need to pick up your child during the school day, please notify the school ahead of time and in writing. You will be asked to sign your child out at the reception window, and they will be called down to meet you. Any questions about attendance procedures can be addressed by calling the main or attendance offices at 993-4000.

June Regatta: The 24th Annual Recyclable Regatta was held on June 10th at Pangea Ponds. The regatta featured middle and high school technology students from both Canajoharie and Fort Plain schools. The students design and build full size boats which float on all-recyclable materials. Each team eingineers, designs and builds a boat which must be able to carry at least two team members safely over the half mile course. Each boat typically uses between 50-100 soda or detergent bottles and uses some sort of human power to navigate the regatta. Each entry is scored on the use of recyclables, craftsmanship, teamwork, appearance, and speed. Concepts of the project include volume, displacement, buoyancy, mechanical systems, and management of material resources. Fort Plain entered a boat at the high school level, which was a displacement vessel and earned second place in the division. The boat also took home the trophy for Best Craftsmanship and Quality. The high school team members were Cody Burkhart and Kyle Rodeo. The middle school entry, a buoyancy vessel, took fourth place and earned the trophy for Best Overall Boat for its outstanding stability. The middle school team members were Keith Burkhart and Taylor Cruger.

The Annual Recyclable Regatta is conducted by Canajoharie technology teacher Dwayne Heroth and Fort Plain technology teacher Kreig Heroth.

ORIGINAL VALLEY PENNYSAVER

Nelliston Historian Barbara Alkinburgh celebrates benchmark birthday

by Elizabeth A. Tomlin

The music of John Mastromoro sounds throughout the large room filled with family and friends waiting to surprise Nelliston resident and Historian Barbara Alkinburgh on her 90th birthday.

Guests have come from Colorado, North Carolina, New Hampshire, Pennsylvania, Massachusetts and even as far away as Bacelona, Spain, to celebrate Barbara's birthday.

Known and loved by many, Alkinburgh has been a staple in the history of Nelliston, not only as former Postmaster and Charter Member of the Nelliston Activities Council, but also as Nelliston's Historian, as was her mother before her.

Alkinburgh remembers her days as Postmaster in Nelliston. "I started in 1968," she recalls. "President Johnson appointed me. At that time, it was still a Post Office Department. That was before it became the Postal Service." She says she saw big changes in the Post Office over the years.

Alkinburgh says she had to apply for the position by writing to senators and congressman and taking a test. She held the position for more than 20 years and oversaw more than 300

post boxes.

After retiring from the Post Office, she took up the position of Nelliston Historian, following her mother's example, and has held that position for 25 years.

Alkinburgh's mother, Ruth Lupo, was the village historian when she authored the book, Waymarks in Nelliston, NY, 1878-1978.

Having lived in Nelliston most of her life, Barbara says she has seen a lot of changes in the village.

Nelliston A12



Barbara, Historian for Nelliston, displays the book her mother wrote on Nelliston's history from





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Fort Plain ~ River **Through Time receives \$5,000** donation

by Elizabeth A. Tomlin

Fort Plain's 3rd annual River Through Time fundraiser was well attended according to Mohawk Valley Collective (MVC) Trustee Tolga Morawski, coordinator.

"The turnout this year was good, higher than last year's event, but not as high as 2013," said Morawski.

This year's event was coordinated to take place in conjunction with Fort Plain Free Library's annual Chalk of Fame, and children of all ages congregated on the sidewalks to display their artistic talent.

But most of the folks came to enjoy the music, which included local talent with large followings, such as Spike and the Boys, Stone Soup and the Arndt's.

Gayle Wilkes attended from Little Falls with her children Alyssa, Conner and Keira, who participated in the Chalk of Fame, while Gayle attended vendor booths and visited with other attendees.

"This kind of thing is so important to the community," she commented, "and this park is beautiful!"

Wilkes said she came especially to hear the music of Stone Soup.

Janice Hayman and her mom Aileen Mabie, of Fort Plain also attended. "It's so meaningful what this organization has done, and continues to do for Fort Plain," said Hayman. Referring to the recent storm that hit the

village just the week before, she added, "Funny how timely it is that Fort Plain is recovering from another storm."

In addition to the music and festivities, Pat Clark, of St. Johnsville. received a Senate Proclamation from Senator George Amedore's Office for his community service. "Pat is an inspiration to a lot of people, including us at the MVC," stated Morawski, acknowledging Pat's "continual and selfless dedication to the area, especially via his gift of music, teaching the young how to play, and helping musicians like Christian Arndt."

A large donation was presented to Morawski, from Dominion Gas, benefiting the MVC.

"Stan Ossowski of Dominion Gas presented us with a \$5,000 grant from the Dominion Foundation to help support the musicians brought in over the course of our Summer Music Series this year," Morawski said.

The Foundation supports cultural events, parks and community organizations in areas where they are established.

"Stan has been really terrific, as has Lorrie Coté at the Dominion Foundation," remarked Morawski. "They are really dedicated to finding and supporting groups doing arts and cultural, historic preservations and park related projects

Fort Plain A12



River Through Time coordinator Tolga Morawski visited with Janice Hayman and her mom Aileen Mabie at the event.

Photo by Flizabeth A. Tomlin

ORIGINAL VALLEY PENNYSAVER

September 5, 2015 • A11

Fort Klock Annual Craft Fair

Talented crafters and artisans from New York and beyond will show their homemade creations at the Fort Klock Craft Fair, on Sept. 12-13.

Held at Fort Klock in St. Johnsville, this Craft Fair is one of the best craft fairs in the Northeast. If you can't find it at this Craft Fair, it probably doesn't exist!

On Saturday, friends

and members of Fort Klock will prepare homemade food. A food wagon with hot dogs and hamburgers will be here on Saturday and Sunday.

Craft fair hours are 10 a.m. – 5 p.m. Saturday and 10 a.m. – 4 p.m. on Sunday.

Free admission! Free parking!

For more information call 518-568-7779.

Strategies to motivate students to be more physically active

Today's students arguably have more on their plates than any generation that came before them. But even with their hectic schedules, kids still have free time, which many are not always using in the healthiest ways possible.

According to the Centers for Disease Control and Prevention, nearly one-third high school students play video games or computer games for three or more hours on an average school day. Sedentary lifestyles can increase kids' risk for being overweight or obese, and many parents struggle in their efforts to encourage their school-aged children to get off the couch and embrace physical activities. The following are a handful of strategies concerned parents can employ as they attempt to motivate youngsters to be more physically active.

- Choose the right activity. Physical activity and organized sports are not one and the same. Kids can still be physically active even if they are not athletic or if they are simply not interested in sports. Find an activity kids can embrace, such as hiking, swimming or even riding bikes, and they will be more likely to get off the couch.
- Limit screen time. Kids spend lots of time in front of computer and television screens, which can be detrimental to their overall health. Parents can place restrictions on the amount of

Strategies A12





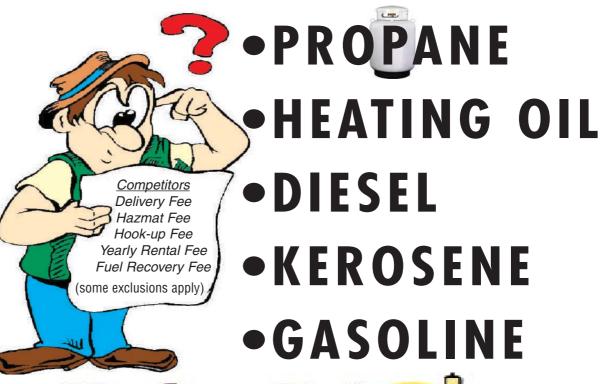




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A12 • September 5, 2015

Nelliston from A9

"Used to be you could walk down the street and you knew everybody. They'd all be sitting out on their porches and you'd always stop and say, hello, and stand and talk to them. Now you don't see anybody outside. People change."

And although she observes more traffic, she said, "Don't forget there was a lot of traffic before the Thruway went in. This (Route 5) was a

main road."

One fond memory she shared was renting horses from a riding stable on 5S with three friends. "It cost us about a quarter apiece and the four of us would ride over there."

Alkinburgh and her husband Homer were instrumental in getting the Nelliston Activities Council (NAC) instituted in the village, along with charter member Lynda Conrad, long-time Nelliston Village Clerk.

"I've known Barbara for at least 45 years, she kind of took me under her wing," said Conrad, "She tries her best with everything she does in Nelliston. She helped get the old Nelliston school and was responsible for getting it on the National Historical Register. We're really proud of that!"

Conrad also remarked that she is impressed



Family members came from as far away as Bacelona, Spain, to celebrate Barbara Alkinburgh's 90th birthday.

that Alkinburgh resides

in the same house that she was born in 90 years ago. "It's amazing!"

Alkinburgh said the

Photos by Elizabeth A. Tomlin key to a long healthy life is to keep busy. "I'm always doing something!"

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Fort Plain from A10

in the region, and have been very proactive in supporting our mission over the last year. We can't thank them both enough!"

Morawski reported that the beneficiary of this year's River Through Time was the Victorious Life Church. "We donated over 60 chicken dinners to them to distribute to needy families and we're also helping towards their 'Raise the Roof' campaign for repairs to the roof of their church and replacement of the roof on the rectory."

Morawski said that River Through Time is scheduled to take place as an annual event on the second Saturday of August to coincide with other New York State-wide Canal Splash events.

Attendee Aileen Mabie commented that she enjoyed the "wonderful music and community fellowship" at the event. "People who did not attend this event really missed out," Mabie said.



Siblings Alyssa, Conner and Keira Wilks worked on drawing an "anime friendly wolf" with sidewalk chalk during the Fort Plain Free Library's annual Chalk of Fame, which took place in conjunction with the River Through Time event.

Strategies from A11

time kids are allowed to spend surfing the Internet, playing video games and watching television, encouraging youngsters to spend time enjoying the great outdoors or playing with friends rather than spending it staring at a screen.

• Join in the fun. Parents can set positive examples by being physically active and even exercising with their children. Rather than retiring to the couch after dinner, take nightly

walks or bike rides as a family. This is a great way to get kids off the couch, but also a great way to spend more time together as a family.

• Involve kids in your own pursuits. Parents who are weekend warrior athletes can involve their kids in their own activities. Take kids along on weekend jogs, kayaking trips and so on, all the while explaining the important role physical activity plays in living a healthy lifestyle.

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RALPH - Very appealing 10 - 12 year old tri-color male Beagle. Found on Oswegatchie Road, Mohawk. Came to the shelter on June 2, 2015. Good with dogs and kids.



BRANDI - 2 - 4 year old female Bulldog mix. Found at the Dunkin' Donuts in Fultonville on May 22nd. Good with some dogs. Fine



BARRY - Male Beagle, 10 plus years old. Found on Brower Road, Palatine on August 12, 2015. He's a doll. Stands up and begs for a treat!



SAMMY - Wonderful 2 year old male Border Collie mix. Knows "sit". Leash trained. Lived with another dog.



VANCE - 1 - 2 year old male Husky. Found on Main St., Fonda on August 17, 2015.



FROSTY - 9 - 10 year old male Beagle Knows "sit" and "lie down". Fine with dogs and cats.



BENSON - 2 - 3 year old male black Newfoundland mix. Found at Fisher and Hall Roads, Glen on August 17, 2015.



GAVIN - White and black male American Bulldog. Found in a culvert on N. Bush Road, Johnstown. Came to the shelter on May 30th. Fine with kids.



AVALON - 4 month old gray female. Found on Hilltop Road, Sprakers. Irresistible and



ELECTRA - Loving 5 year old female Tortie. Very outgoing, playful and gives love bites. Fine with other cats but not dogs. Definitely an indoor cat.



LUCA - 1 1/2 year old male tiger. Found on a porch in Palatine Bridge. Came to the shelter on April 7th. Cuddly and likes to be



GEORGIA - Very sweet 1 year old female Tortie. Found with her kittens u in Fort Plain on May 24, 2015.



THATCHER - 7 week old orange male kitten. Found in a yard with his mother Arizona on August 13, 2015.



ARIZONA - Darling adult female Tortie. Found in a yard with her kitten Thatcher on



OLLIE - 3 month old black male kitten. Very



HOOVER - Magnificent 3 to 4 year old male. Found on State Highway 80, Fort Plain. Came to the shelter on January 4, 2015. Very affectionate. Loves dogs! Hoover has FELV, the feline leukemia virus.



FIDDLER - Handsome 4 - 5 year old tiger and white male. Came to the shelter mber 2014. Good with dogs. He has



SEQUIN - Beautiful 5 1/2 year old female Tortie. Sweet and shy. Fine with other cats

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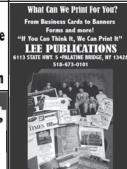
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Hosts: The Ripepi F



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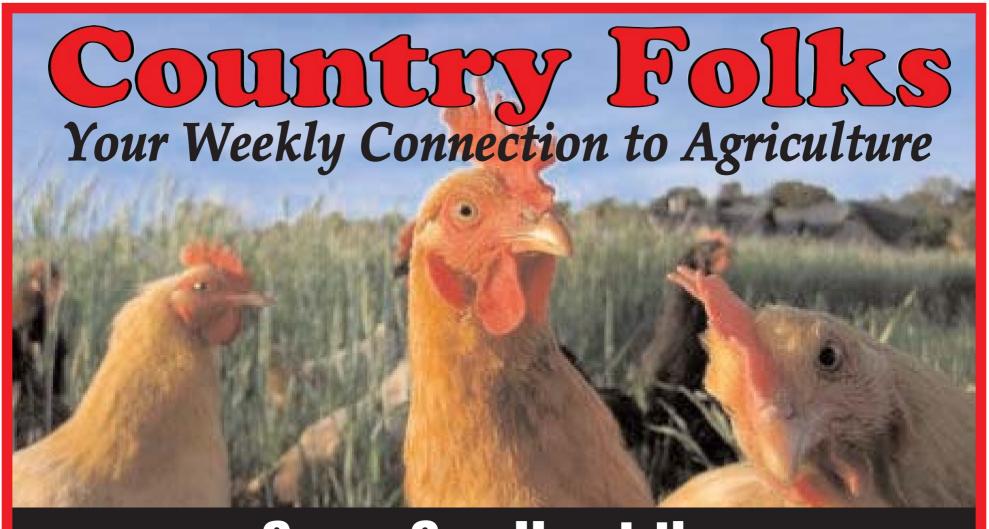
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A14 • September 5, 2015

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For More Information Call 800-218-5586

ORIGINAL VALLEY PENNYSAVER September 5, 2015 • A15

King Crossword

Mirabilis"

1 Oil cartel "Clue" weapon Long.

ACROSS

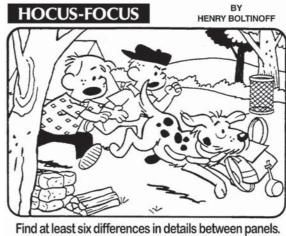
- crosser
- 12 Within reach Acknow-
- ledge Wall
- climber
- Major 16 Yarborough of
- NASCAR "A mouse!"
- 18 Canal zone
- 19 Sort
- 20 Remedy
- 21 Thither
- 23 Spring mo. 25 Sailing ship
- 28 Titanic's resting
- place 32 Attu dweller
- 33 Blue hue 34 Flight from
- danger 36 "Annus

- poet 37 Started 38 Blond shade
 - 39 Arrest 42 Facial
 - feature
 - 44 Look lasciviously
 - 48 Illustrations
 - 49 Director Apatow
 - 50 Authentic
 - 51 Id counterpart
 - 52 Exam format
 - 53 Run-down
 - part of town
 - 54 Aqt.
 - 55 "Pretty Woman" star
 - 56 Taro root

DOWN

- 1 Responsibility
- Lima's land 3 Relaxation
- 4 Hodgepodge 5 Wisconsin
- city 6 Elliptical

- favorites Ram's
- partner Place
- 10 Maintain 11 Youngster
- 20 Little Big Horn
- commander 22 Bizarre
- 24 Bartletts.
- e.g. 25 "Humbug!"
- 26 Hearty brew
- 27 Rule, for short
- 29 Future bloom
- 30 Before
- 31 Lair
- 35 Urge, formally
- 36 Lag
- 39 Boxer Max
- 40 Incite
- 41 Halt
- 43 Hebrew month
- 45 Neuter
- 46 Praise highly
- 47 Red Muppet
- 49 Trot

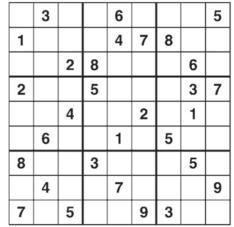




offerences: 1. Shirt is different. 2. Firewood is missing. 3. Arm is more, 4. Hot dogs are missing. 5. Trash can is missing. 6. Strap is shorter

Weekly **SUDOKU**

by Linda Thistle



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.

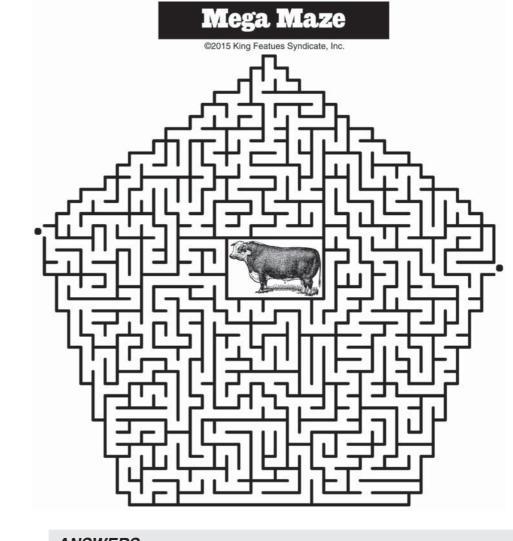
DIFFICULTY THIS WEEK: ★★

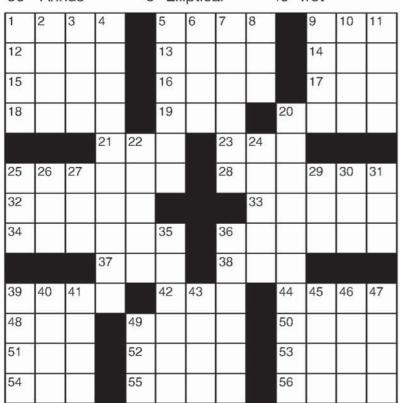
★ Moderate ★★ Challenging * * * HOO BOY!

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solution time: 25 mins.

King Crossword —

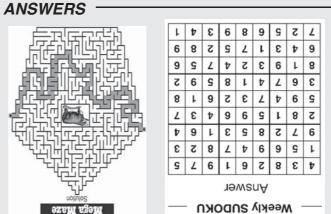




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"Whatever is begun in anger ends in shame."

- Benjamin Franklin



A16 • September 5, 2015 ORIGINAL VALLEY PENNYSAVER

Fall Heating

SAVE SAVE SAVE SAVE

Premium Blaschak Coal !!! Fall Coal Sale !!!

On All Coal Bought Before November 1st, 2015

Bagged Price \$309/ton Bulk Coal \$259/ton

We Stock Rice • Pea **Nut & Stove**

Butchman Stoves Fort Plain, NY 13339 & Chimneys LLC.

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FAIRFIELD "Country Setting Private Community" Modern 2 story home. New kitchen, Brazilian granite countertops, black appliances. Family, great room, home office, master suite/ walk-in closet/ large master bath with jacuzzi tub. Over sized sun deck. New detached 2 car garage. 2 nicely landscaped acres and much more, \$189,900. Interested, Koehler RE 315-891-3254

Mower Blades & Chains Sharpened. Stop in or call Jay's Small Engine. 7746 St. Hwy 5, St. Johnsville, NY.

USED TIRE SALE: Huge Inventory, mounting & balancing FREE. No appointment necessary! Save money call Auto World, 534 North Perry Street, Johnstown 12095 518-762-7555

ADVERTISERS: Get the best responses from your advertisements by including the age, condition, price and best calling hours. Also, we always recommend insertion for at least 2 issues for maximum benefits. DEAD-LINE for placing ads is THURSDAY NOON prior to edition date. Call Peg 518-673-0111

WANTED FOR RENT, Large 1BR or 2BR APT in Canajoharie or Palatine Bridge. Call Keith @ 518-775-3325

CASH TODAY for your extra diabetic test strips. Johnstown, NY 559-302-

FOR SALE: Dual axles trailer, w/winch, heavy duty, 14 ft., new tires. Asking \$1,200-. Call (518) 275-5158 for more information.

WANTED: Old penny Beechnut machines, Jug crocks w/blue (cherry valley) Estates. SHOW-CASE ANTIQUES. 315-823-1177

NEED GOOD USED TIRES? Need ones that are affordable? Cash n Carry Used Tires located at 7746 St. Hwy 5 in St. Johnsville, NY can help you out! 518-275-5158

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RECORDS WANTED: We'll buy your old records from 1930-1970. 45's, 78's, Albums, Rock-N-Roll, Blues, R&B, Country, etc. Call Pete 518-673-2384.

ROUGH CUT LUMBER - all sizes. Credit cards accepted. Stop in, call or email. Buryford Farms, 50 Cavalli ST, Dolgeville, NY. (315)429-9040 Or (315)868-4842. bfmoulding@gmail.com

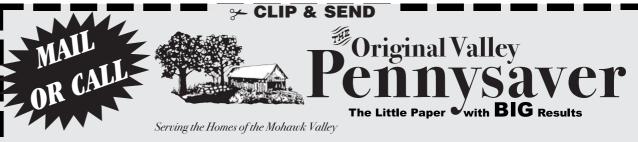
2005 DODGE Magnum R/T AWD, blue, 97k, Hemi V-8, auto, leather, rear DVD, loaded!! SALE: \$9,995. John C. Miller, Inc. 518-762-7124 www.johnc miller.com

LAND BARGAINS: Little Falls area, 17.7 acres, mostly fields, stream in rear, \$29,000. Fort Plain area, 3.6 acres, field, \$13,000. Helderberg Realty 518-861-6541, 518-256-6344

CORN/STOVE INSERT or stand alone. Comes with pipes for insert, \$600.518-993-2677

2010 Ford Taurus limited white pearl, 68k, v6, auto, leather, power everything!! Sale: \$15,495. John C. Miller Inc. (518)762-7124.

2 WHITE Turkeys for sale, good size, best offer. 518-568-7271 leave mes-



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Ph: 518-673-0111 or 800-218-5586 • Fax: 518-673-2381 • Email: classified@leepub.com Mail: The Original Valley Pennysaver, PO Box 121, Palatine Bridge, NY 13428 ORIGINAL VALLEY PENNYSAVER

September 5, 2015 • A1'

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2013 FORD FOCUS SE, Grey, 14K, 4cyl., Auto, Balance of Factory Warranty. Sale: \$14,995. John C. Miller Inc. 518-762-7124, www.johncmiller.com

2006 BUICK LUCERNE CX, Black, 89K, V-6, Auto, Leather, Sale: \$8,495. John C. Miller Inc. (518)762-7124 www.johncmiller.com

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DOES YOUR APPLI-ANCE NEED REPAIR? Call Koval's. Ed has over 30 years experience! (315) 867-9333 HAVING A PARTY? Did you know the Canajoharie Volunteer Fire Department rents the kitchen and banquet room. For your convenience we now have an elevator. 518-

673-3812

FENCE POSTS: Pressure treated 3-1/2" to 4" dia. \$4 ea.; flat bed wagon with 6 ton running gear, \$600. Call 518-673-2282

PARCEL OF LAND FOR SALE: Behind the old Loblaw's in Gloversville. Best offer. Linda 518-848-3503



IMMEDIATE OPENING Fort Plain Area Dairy Farm

Need PM milking staff for 3:30-7:30pm, 4 nights per week. Opportunity for additional hours - chores & machinery operation if qualified.

Please call **518-292-8537**



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We are always looking for great Drivers who want to share our enthusiasm for company AND employee growth as well as support our drive to consistently excel in Customer Service! Weekends off. Competitive salary based on experience. **Industry-leading benefits, 401 (k) AND Profit Sharing**

Call 518-853-1101, x 24 or go online to www.daimlogistics.com



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Sales Professional needed for our advertising team!

Successful candidates will be highly motivated, articulate and possess sophisticated prospecting skills.

Must be able to develop leads, reach decision-makers, and deliver client-specific print advertising solutions.

Must have valid NYS driver's license.

Solid producers seeking a fast-paced, friendly work environment, and competitive salary plus commission should email resume and cover letter to jsnyder@leepub.com.

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ORIGINAL VALLEY PENNYSAVER



Sat., September 5th Consignment Auction ~ 6:33pm

Sat., September 12th Consignment Auction ~ 6:33pm

Sun., September 13th 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!

ATTENTION ORGANIC PRODUCERS - WE ARE NOW A CERTIFIED ORGANIC MARKETING AGENCY.

IN AN EFFORT TO ASSIST ALL ORGANIC PRODUCERS WE ARE NOW CERTIFIED THRU NOFA, NY. ALL ORGANIC PAPERWORK MUST ACCOMPANY THE CATTLE AND PRODUCE WHEN THEY ARRIVE AT THE SALE BARN. THE 4TH MONDAY OF EACH MONTH WILL BE OUR ORGANIC DAY ALONG WITH OUR NORMAL MONDAY SALE. IF YOU HAVE ANY OUESTIONS PLEASE CONTACT US. OUR FACILITY IS AVAIL-ABLE TO ACCOMMODATE ORGANIC DISPERSALS AS SCHEDULED.

Monday, Aug. 24th - Sold 303 Head. Cull ave. \$.84, Top cow \$1.12 Organic Cull dairy Ave. \$97 top cow \$1.21, Bulls & Steers \$.96 \$1.19, bull calves top \$6.15, heifer calf top \$4.85, Dairy Feeders \$.54 -\$1.90, feeder bulls \$2.01, Feeder steers \$1.29, Organic Dairy Milking age top \$1950, bred heifers top \$1875, open heifers top \$1125, Dairy Milking age top \$1625, bred heifers top \$1425, Open heifers top \$940, Goats top \$255, piglets up to \$67.50.

Saturday, Sept. 5th - Sale held on the farm. Sherburne, NY. Thomsen Farm Machinery & Equipment Auction. Tractors: JD 5603 w/Cab & Loader (2500 hrs.); JD 4020 Tractor; JD 4230 Tractor; Int. 1466 Tractor; Knervland Taarup self loading Bale Wrapper; JD 447 Silage Special Round Baler plus more Harvest & Tillage Equipment and misc. items. GPS address: 316 Casey Cheese Factory Road, Sherburne, NY. Watch future ads for details and website for pics.

Monday, Sept. 7th - Labor Day - We will be open. Normal Monday Sale & Monthly Fat Cow & Feeder Sale. SPECIAL: EMERGENCY DAIRY SELLS 40 Head of Milking age Holsteins & Jerseys sell in all stages of lactation. A few special Registered cows featuring a fresh Airlift with her June calf sells plus more fancy bred back cows. Also featuring: Freedom Hill Farm Registered Jerseys - overstocked sends 11 head consisting of cows, bred heifers and open heifers. Sired by Lieutenant, Zayd, Score, Tequila, Lancelot plus more.

Friday, Sept. 11th - Delhi, NY. JO-EL Registered & Grade Holsteins Dispersal. 215 Head Freestall - Parlor Milked. Outstanding Homebred Herd all AI sired & Bred. You'll find everything you could possibly be looking for in this herd. RHA 18,072 3.6 645. Calving interval 12.6 with SCC 200,000. Many years Milk Quality awards. The heifers are outstanding and well grown!!

Monday, Sept. 14th - Normal Monday Sale & Monthly Heifer Sale. Special: Chenango County Herd - 70 Head with 50 Milking age with 18 fresh July/Aug, balance heifers.

Monday, Sept. 21st - Normal Monday sale & Sheep, Lamb, Goat & Pig

Monday, Sept. 28th - Normal Monday Sale & Organic Day.

Saturday, Oct. 17th - 12:00 Noon - Special Fall Beef Round-up Sale. We will be accepting cattle Friday, Oct. 16th for this sale.

Friday, October 30th - All Breed Fall Premier Sale 11:30AM. We will be accepting 100 Head of Registered All Breed Cattle for this 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.hoskingsales.com Call today with your consignments

Tom & Brenda Hosking & Family



607-847-6274 or 607-847-8800

6096 St. Hwy. 8, New Berlin, NY 13411 cell: 607-972-1770 or 1771

Hosking Sales is looking for a Clerk for our Monday Sales. Computer experience a must and Auction background a plus. Anyone interested please call the numbers above.

JIM COLLINS ESTATE **EQUIPMENT AUCTION**

Thursday, Sept. 10th • 5pm 209 Little Lakes Rd., Richfield Springs, NY

Auction includes a lifetime accumulation of equipment, tools, antiques and more.

MF 165 dsl w/ loader; MF 175 diesel; Farmall 560 dsl w/ WF & 2pt; Farmall M; Cat D4 dozer; Ford 8N; JD 2 row planter; JD 16A flail chopper; IH grinder mixer; New Idea elevator; NH 479 haybine; NH 273 baler; 2 gravity wagons; NH 222 spreader; Nice tandem axle kicker wagon, 3 wood kicker wagons; 3pt snowblower; MC rotary scythe; wood splitter; IH 93 SP combine; IH 1PR corn picker; 2 freezers; large commercial freezer; bedding chopper; tractor tires; 2 new floor jacks; Lincoln welder; Plasma cutter - only used twice; lots of wrenches and hand tools; Pepsi machine; air compressor: several lawn tractors and snowblowers; barn fans: Approx 10 junk vehicles; 10 pcs junk scrap equipt; plus more as we clean out the sheds!! Over 50 pictures on our website.

Terms; Cash or good check. All items sold as is. 10% BP on all items.

MACFADDEN & SONS, INC. Sharon Springs, NY

(518) 284-2090 or www.macfaddens.com

Plan Ahead - Next auction at our yard Sat., Sept. 26th

Noonan Estate Auction Sat., Sept. 19, 2015 • 10 AM 1175 County Hwy 50, Cherry Valley

SELLING: Household Items - Henroden dining room set, china closet, dish sets, silverware, bedroom sets, twin beds, brass beds, dressers, chests, old fold up crib, glass bookcases, lamps, mirrors, rugs, wicker set, wood stove insert, fireplace mantle, pitcher & bowl, bird cage, lawn furniture, old radios, old french doors, world globe, John Howe scale, pictures. Tools - chop saw, work bench, grinder, clevis, drill press, shop vac, table saw, high lift jack, fuel tanks, trailer hitch, hay rake, chain saws, fountain, dolly track, hay forks, and much more.

> **Terms: Cash or good check Refreshments Available**

For pictures go to auctionzip.com #35160

Armitstead Auctions 518-993-2290 • 518-596-9241

Mohawk Valley Produce Auction SPECIAL PUMPKIN SALE

Tuesday, September 15th 10:00 AM

840 Fordsbush Road, Fort Plain, NY 13339

Pumpkins Mums Gourds **Indian Corn**

Fall Decor & Produce

Our Farmers Will be Bringing Their Best.

Terms By: Mohawk Valley Produce Auction 518-568-3579

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

FRAN'S DOLL REPAIR & RESTORATION: Also buying & selling antique/vintage dolls. Call Fran 315-797-4859

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BLINDS, TREE STANDS, Trail Cams, Scents, Lure, and MORE! Stop by or call The Sportsman's Den, 36 Canal St, Fort Plain 518-993-1010. LIVE BAIT, TACKLE, ARCHERY, AMMUNI-TION, PET, SPORTS, etc. Like Us on FACE-BOOK.

FREE KITTENS, 518-428-5782. Call anytime.

FISHING FISHING FISH-ING!! Live Bait, Rods, Reels, Tackle, Nets, etc. The Sportsman's Den, 36 Canal St, Ft Plain, 518-993-1010. LIVE BAIT, TACKLE, ARCHERY, AMMUNITION, PET, SPORTS, etc.

USED TIRES FOR SALE. All sizes starting at \$25.00. ? Cash n Carry Used Tires, 7746 St. Hwy 5, St. Johnsville, NY. 518-275-5158

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

DON'T MISS THIS! 2nd Annual Antique Show & Flea Market. Sept. 11th, 12th and 13th at The Hungry Bear Café in St. Johnsville, NY. Vendor space still available. 50/50 raffle to benefit Ayres Animal Shelter. For information call Scott or Rose at 518-568-2700 or Tim Smith at 518-332-5157. All Welcome - antiques, household items most anything you want to sell.

BALER TWINE FOR SALE. Plastic and limited supply of sisal in stock. Net wrap & bale wrap available. Bill Klemme, 849 River Road, Fort Plain 518-775-3283

1995 SAFARI & TITAL RV. Green & gray, 36' long, 17,500 lbs., 13,000 miles, 6 cyl. Asking \$20,000. Towing pkg kit estimated at \$2,000. Good condition inside श्र out. For appt. call 518-495-7489

WE HAVE FRONTLINE and Sentry Flea products for your cat and dog! Fort Plain True Value and Just Ask Rental 12 Willett St Fort Plain 518-993-3834

LOCAL Sporting Goods AND Pet Store! Everything from crickets to crossbows! **SELLING** NYS Hunting and Fishing Licenses!

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www.facebook.com/d& dspetsupplies Sportsman's Den and D&D's Pet Supplies, 36 Canal St, Ft Plain, 518-993-1010. LIVE BAIT, TACKLE, ARCHERY, AMMUNITION, PET, SPORTS, etc.

2007 CHRYSLER 300 Touring, white, 84k, V-6, auto, leather, alloys, SALE: \$10,495. John C. Miller, Inc. 518-762-7124 www.johnc miller.com

WANTED: Old primitives folkart, postcards, paintings, taxidermy glass negatives, estates **SHOWCASE** AN-TIQUES. 315-823-1177

2011 NISSAN SENTRA SR, Black, 49K, 4Cyl., Auto, AC, CD. Sale \$10,995. John C. Miller (518)762-7124. www.john cmiller.com

FIBERGLASS INSULA-TION saves energy. Kraft faced and unfaced available at C.H. BURK-DORF & SON, 35 Hough St., St. Johnsville 518-568-7016

ORIGINAL VALLEY PENNYSAVER



Pavlus Orchards Open: 10 AM - 6 PM 7 Days A Week

Apples ~ ready picked or pick your own Red Potatoes • Sweet Cider • Pumpkins Sweet Corn • McCadam Cheese • Honey Maple Syrup ■ Fudge

> (518) 993-2643 1 mile North of Rt. 5 270 Hickory Hill Rd., Fort Plain

VICTORIAN WALNUT marble top tables, plant stands, sofas, chairs, desks, lamps and accessories and more. Large selection of R.S.Prussia Red Mark just in. THE GALLERY, 2 West Main Street, Saint Johnsville, NY 13452. 518-568-5121.

PREMIUM ALLEGHE-NY hardwood pellets for sale \$230 ton. 518-568-7484

ILION: 93 Central Ave. Modern apt. 1BR, 1st living-room, floor, kitchen, bath, \$600/ month utilities included. 315-866-2692

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

LET US GET TOP DOL-LAR FOR YOU...We offer estate sales, both auction and house sales. Over 30 years experience. We do appraisals, furniture, jewelry, and art...both written and verbal. Very reasonable rates. THE GALLERY, 2 West Main Street, Saint Johnsville, NY 13452. 518-568-5121.

Jay's Small Engine repairs all makes and models. 7746 St. Hwy 5, St. Johnsville, NY. 518-728-8070

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FOR SALE - sawdust & shavings. Buryford Farms, 50 Cavalli St., Dolgeville, NY. (315) 429-9040 or (315) 868-

2009 PONTIAC G-6, Grey, 30K, 4cyl, Auto, AC, CD, Alloys. Sale: \$11,995. John C. Miller 518-762-7124. www.johncmiller.com

ROOF LEAKING? In stock - roof coatings aluminum and black fibered in 5 gal pails; 90# roll roofing, double coverage selvage fi Also available, GAF/ELK 30 yr warranty premium architectural laminated shingles, Rubberoid Torch Membrane and base sheet, and Ice and Water Shield. All available at C.H. BURKDORF & SON, 35 Hough St., St. Johnsville 518-568-7016

Dining, entertainment & celebrations...

Rt. 80 Bowl

VanHornesville

Open 11am Mon-Sat Noon on Sun

OPENING

FOR THE SEASON

Tues., Sept. 8th

Bowlers Needed. Please Inquire.

1st Smorgasbord Sat., Sept. 26th

315-858-2149



Dine In Or **Take Out** 993-5306

Thursday, Sept. 3rd

♦ BLT Wrap w/FF

Friday, Sept. 4th

- ♦ Fresh Haddock Dinner Baked or Fried, w/Potato & Veg
- ♦ Mac & Cheese w/Veg ◆ Manhattan Clam Chowde

- Saturday, Sept. 5th
 ◆ Prime Rib w/Potato & Veg 3-7 P ♦ Fried Scallops w/Potato & Veg
- Sunday, Sept. 6th

♦ Veggie Omelette w/Home Fries Breakfast Only Closed at 12:30pm

Monday, Sept. 7th

- ♦ ALL YOU CAN EAT PANCAKES 3-7 PM
- ♦ Chicken Riggies w/Salad ♦ Cheeseburger Wrap w/FF

Tuesday, Sept. 8th

- ♦ BBQ Pulled Pork w/FF
- ♦ Mixed Cold Plate

Wednesday, Sept. 9t

- ◆ ALL YOU CAN EAT SPAGHETTI 3-7 PM
 - ♦ Reuben Wrap w/FF
- ◆ Spaghetti w/Meatballs. Hot Sausage and/or Toss Salad

Thursday, Sept. 10th

♦ Chicken-N-Biscuits w/Veg ♦ Pizza Burger w/FF

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> Ham, Fritters, Scalloped Potatoes, Scalloped Pineapple, Salads, Baked Beans, French Kraut, Desserts & Beverages.

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VFW Ladies Auxiliary 15 Week Club

Roast Beef Dinner Saturday, November 7TH

32 River Street, Fort Plain, NY Guest \$10 • 5 & Under FREE

Dinner Includes: Roast Beef, Mashed Potatoes & Gravy, Green Beans,

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Recliners \$500-\$999 Cannot be combined with any other offer or coupon. Expires 9/13/15



2015 - Was \$749 Sale



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5045 - Was \$749 Sale

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4719 Leather w/power - Was \$1499 Sale



83143 Power Recliner - Was \$1049 Sale

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Queen set

Was \$849

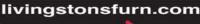
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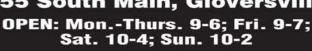
355 South Main, Gloversville

Sat. 10-4; Sun. 10-2









ORIGINAL VALLEY PENNYSAVER September 5, 2015 • B1

St. Johnsville Summer Band Concert series finishes with a flourish



Margaret Reaney Memorial Library and Museum Director Dawn Lamphere and St. Johnsville's Summer Band Concert Series Coordinator Denise LaCoppola, work side by side at the refreshment table

Photos by Elizabeth A. Tomlin





mer Band Concert Series with the largest crowd of by Elizabeth A. Tomlin St. Johnsville's Sumfinished off the season St. Johnsville B2 "Specializing in the Unusua



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B2 • September 5, 2015 ORIGINAL VALLEY PENNYSAVER

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Real estate... New beginnings

St. Johnsville from B

the summer attending the Karg Brothers' performance.

Denise LaCoppola, Village of St. Johnsville Parks Director, says the Johnstown band known to be one of the area's most popular.

"They are one of the favorites that people come to see," remarked La-Coppola, commenting on the large crowd that attended the last of the six summer concerts held at the village marina.

The concerts, which place Monday nights beginning July 6,

were sponsored in part by the Village and Town of St. Johnsville and donations from NBT bank. However, the main sponsor comes from a grant

from Saratoga Arts. "Saratoga Arts made St. Johnsville B6



Linda Lee shows the generous dish of ice cream she received for her donation.

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

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ORIGINAL VALLEY PENNYSAVER

September 5, 2015 • B3

Stone Arabia Preservation Society Vehicle and

Craft Show

by Elizabeth A. Tomlin

Approximately 70 vehicles took the spotlight at the 22nd annual Vehicle and Craft Show presented by the Stone Arabia Preservation Society.

"The number of cars was lower this year," remarked Carol Edwards, Society President. She said this was probably due to the fact that there were other vehicle shows in the area.

"Each year a unique vehicle is chosen to be out front and is featured



Stone Arabia Preservation Society members Ken Edwards, Carol Ingersoll, Society President Carol Edwards, Marilyn Fredricks and Earl Fredricks were a few of members working together to make the annual event successful.

Photos by Elizabeth A. Tomlin

SUNDAY, SEPT 6 • 9:30-12:30 Custom Omelets, Bacon, Sausage Links, Fresh Fruit,

Custom Omelets, Bacon, Sausage Links, Fresh Fruit, Corn Fritters, Buttermilk Pancakes, Home Fries, Coffee! Plus: Orange, Apple & Cranberry Juices \$1, Mimosas \$3!

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on the dash plaques which are given to the people with cars on display," Edwards said. The featured vehicle this year was a vintage 1932 Detroit Electric automobile, owned by Bill and Mar-

sha Mackey of Northville. "Early electric cars were and are extremely

rare!" said Edwards.

A variety of vintage vehicles were on display

Stone Arabia B6



Harold Estes of St. Johnsville checks out the featured 1932 Detroit Electric automobile.



Mary Lawrence of Palatine Bridge visited with Roy Kilmartin and Mary Miller of Fulton County, while taking a look at their '56 Ford Fairlane Club sedan.

2 - One Family Homes For Sale In St. Johnsville



3 Bedrooms, 1.5 Baths, 1150sq. ft. New windows, newer electric breaker box, 50 gal. Hot water tank 2 years old. Forced hot air, oil furnace in excellent condition. All new rugs and completely painted. *Total taxes with star reduction \$1,200*. **MOVE IN READY**. More interior pics on forsale-byowner ad #22636253..............\$42,500

2 Bedrooms, 1 Bath, 1150 sq. ft. New windows, newer electric breaker box, 50 gal. Hot water tank 2 years old. Forced hot air, oil furnace 5 yrs old. New kitchen, rugs & completely painted. *Total taxes with star reduction \$1,200*. **MOVE IN READY \$40,500**

12 Royal Place

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13 Royal Place

OPEN HOUSE SUNday SEPTEMBER 6th 1-3 pm

Whatchamacallits





Do you have your own Whatchamacallit?

This week's Whatchamacallit is another multi-tool. A pocket knife of sorts, this German made small multi-tool was sold in kits; the kits were usually leather, and contained several different small tool attachments, like the hammer, file and can opener pictured.

You will notice the initials D.R.G.M. stamped onto two of the attachments. D.R.G.M. stands for "Deutsches Reiches Gebrauchs Musterschutz" — the translation means that the item stamped is a protected patented design under the Reich Government.

The hammerhead tool does not have this stamp; so presumably, it is part of a different kit. The handle of this pocket tool is wooden and the curved ends of each tool are snapped into and affixed along the registration pin, inside the pocketknife handle. To see one of these tools in action visit www.youtube.com and search "Antique D.R.G.M. Multi-tool".

B4 • September 5, 2015 ORIGINAL VALLEY PENNYSAVER



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New Listing \$134,000 114 Old State Route 80. Fort Plain



This is a **STUNNING** 3 BDRM RANCH with a HUGE 2 car garage, carport, pool, and in-law apt./finished area in the basement, portion of yard is fenced, all situated on 1.2 acres & on a dead end road

JUST LISTED \$89,000 2246 Hickory Hill Rd, Fonda



NICE COUNTRY SETTING, Large 4 BDRM, 1 1/2 bath, Move-In-Condition Home with a HUGE 2 CAR GARAGE situated on a 1/2 acre lot. Don't Wait, this will NOT last!

JUST LISTED \$165,000 159 Webb Rd, Town of Mohawk



A VERY SWEET & COZY 3 BDRM, 2 FULL BATH CAPE COD situated on 1.7 acres, nestled in the woods for privacy, beautiful landscaping, nice outbuilding to escape to, deck to relax on fireplace, 2 car garage under the residence & paved driveway.

REDUCED \$169,500 247 Sprakers Rd., Esperance



WE HAVE A 20 ACRE HORSE FARM HERE! 3 BDRMS, 1 1/2 baths with an amazing view. 2 individual stalls, 1 large run in stall that can house 6 to 8 horses, a tack room & Hunting Cabin on property. CLOSE TO ROUTE 20 & ROUTE 162 FOR AN FASY COMMUTE TO THE CAPITAL REGION.

New Listing \$130,000 307 Mohawk Drive, Tribes Hill



WAY MORE ROOM HERE THAN MEETS THE EYE (just over 1600 sq ft). 4 spacious BDRMS, cute, move in condition, 2 car garage, deck, full basement, nice corner lot & in the Fonda-Fultonville School District. Newer natural gas furnace & reasonable taxes.

REDUCED \$70,000 206 Prospect St., Johnstown



2 FAMILY - NICE INVESTMENT, This is a nice spacious owner occupied 2 family. Upper unit is currently vacant, easy to show, low taxes & nice investment opportunity. Each unit has 2 BDRMS, easy to rent at a min. of \$650 per month. Lots of off street parking, full basement, full attic & shed.

New Listing \$169,900 19 Gifford Avenue, Fultonville



GORGEOUS 3 BDRM RANCH, 2 car garage, nice lot, deck, HOT TUB, CENTRAL AIR, STUNNING WOOD FLOORS, CERAMIC TILE GRANITE COUNTER TOPS. CROWN MOLDING...HUGE, dry, walkout basement could be finished for even more living space.

REDUCED \$80,000 • 184 Moyer St., Canajobarie



A VERY CUTE 3 BDRM, 1 BATH RANCH situated on a large lot, home has a new roof, newer furnace &

paved driveway. Don't

wait, Call Today!

REDUCED \$147,500 • 112 First Ave East, Tribes Hill



Its a Nice Ranch with MANY UPDATES, including a New Roof! 3 BRs, 2 full bath, double lot, garage & Fonda-Fultonville School District.

REDUCED \$158,900 306 West State St., Johnstown



This is a BEAUTIFUL LARGE 4 bdrm, 1 1/2 bath, 2 car garage w/bonus room & fenced yard. AMAZING, STUNNING WOOD WORK THROUGHOUT THIS HOME! Lots of old character & charm but lots of modernization too. Book your appointment today!

JUST LISTED \$149,900 137 North Green Rd, Town of Charleston



3 BDRM, 1 BATH, FARM HOUSE situated on 20 ACRES with a 48 x 36 horse barn. Home has a nice new kitchen but is in need of TLC. Sits back in off a long private drive for privacy & surrounded by fields & woods. FFCS School District.

\$135,000.00 825 State Highway 163, Ft. Plain



This is a lovely & spacious ranch with just over 1800 sq. ft & situated on 4 acres in a county setting. Only 19 vrs young, 3 BDRM, 2 Full Baths, 1 Car Garage, detached 2 car garage/ workshop & full basement

REDUCED \$214,900 288 Burtonville Rd, Charleston



Large 3 BDRM, 2 Full Bath Ranch with a HUGE 3 car garage & HUGE basement on 25 acres. Only 13 yrs old, Fonda-Fultonville School District, fenced vard, hot tub & Generac generator.

New Listing \$294,900 154 Reynolds Rd, Town of Glen



STUNNING, LARGE 4 BDRM, 3 FULL BATH HOME ON 4.7 +/acres, 2 car garage, outbuilding, radiant heat, wood fireplace. granite countertops, & a beautiful master suite

THEY ARE GIVING IT AWAY AT THIS PRICE! \$ 189,000 12 Tilton Rd, Palatine Bridge



A BEAUTIFULLY REMODELED 2200 SQ. FT. HOME HERE! Offers 5 BDRMS, 2 Full Baths, Large Master BDRM on 1st floor,1 car garage & 1 car carport, gorgeous landscaping & enjoy the patio area this sum mer. New Siding, all New Windows, New Gutters, New Ductless Heating & Cooling System & so much more!

JUST LISTED \$249,900 489 Sara Lib Road, Esperance



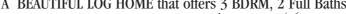
VERY SPACIOUS, COMPLETELY REMODELED, 3 BDRM, 2 FULL BATH HOME, situated on over 3 acres, Town of Charleston, Fonda-Fultonville School. Home has a huge walk out basement. BRAND NEW STUNNING KITCHEN v/granite countertops, new stainless steel appliances, new hardwood, new ceramic tile, OPEN CONCEPT w/Kitchen Dining Area & Living Room. Attached 2 car garage & 2 car detached. New Propane Furnace. Private setting Sellers are finishing up the detached garage & a new deck but if your looking for brand new, we have it here!

REDUCED \$79,900 38 Pulaski Street, Amsterdam



THIS HOME IS SO MUCH LARGER THAN IT APPEARS. Over 1600 sq. ft. 3 BDRM, 2 Full Bath, Stylish & Cozy Home, family room in the basement, 1 car garage, hard wood floors, taxes are only \$2,575 with a basic star exemption.

REDUCED \$249,900 • 510 Progress Road, Johnstown





HUGE basement, 4.6 acres, private setting, 2 car attached garage and a HUGE 4 car detached garage.

SELLERS SAY BRING THEM AN OFFER TODAY!

\$185,000 3782 State Highway 5s, Fultonville



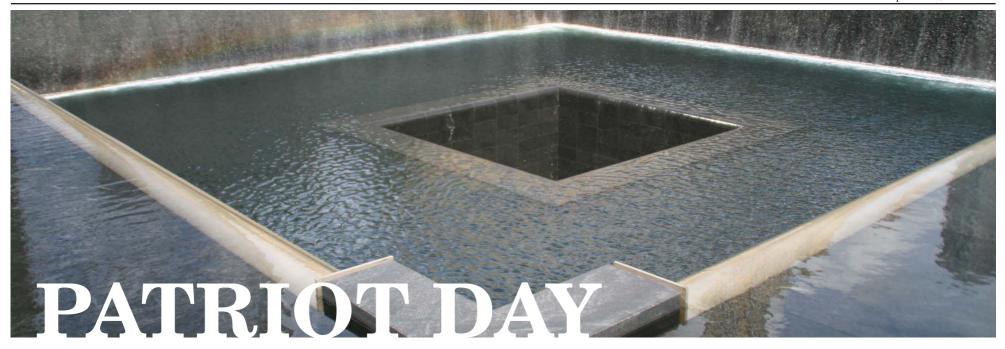
This is a Spacious 5 BDRM 2 1/2 bath home, just over 4,300 sq. ft, w/an in law apt on 1.6 acres. Home is full of old time Character, New Hickory Kitchen, Ceramic Tile, Wide Plank Wood Floors



A BEAUTIFUL LOG HOME that offers 3 BDRM, 2 Full Baths,

ORIGINAL VALLEY PENNYSAVER

September 5, 2015 • B5



Honoring those impacted by September 11



September 11, 2001 is a day permanently etched in history. 9-11 carries profound meaning for many people and stands in infamy along with events like Pearl Harbor and the assassinations of President John F. Kennedy and Martin Luther King, Jr. The attacks on 9-11 resulted in a total of 2,996 fatalities. Among those were the victims on the four planes, civilians working in the towers and on the ground, military personnel and civilians in the Pentagon, and first-responders to the scenes. It is believed that at least 200 people in the World Trade Center fell or jumped to their deaths from the burning towers because rescue was improbable at or above points of impact on the towers. Along with the World Trade Center primary towers, many other buildings in the area were destroyed or badly damaged from the attack. Many buildings were condemned. The Pentagon suffered serious damage as well.

Thousands of first responders and civilians entered the affected buildings to search for or help people exit the carnage. As of 2010, it is believed that more than

800 of these responders have also died, some say from illnesses related to their heroic efforts.

While the world is quick to focus on the extensive damage and loss of life that ensued as a result of this terrible day, it also is important to focus on the survivors and those who risked their own lives to save people from burning and collapsing buildings. There are a number of ways to honor the legacy of these brave people.

- Establish a memorial at your home, in a neighborhood park or at a place of worship. While many memorials exist, there is certainly room for more memorials devoted to the heroes of September 11.
- Host a family get-together on or around September 11. Celebrate the life of those people who were lost on that day and focus on the positive memories.
- Initiate a scholarship fund in memory of a lost relative or friend. Many businesses or even the place of employment of the deceased may be willing to contribute money to the effort. This way the individual's name will live on and be associated with something positive for years to come.

- Volunteer time at a firehouse in the area or with an EMT unit. Volunteer EMTs and fire fighters are in short supply. Becoming a part of one of these units enables people to help others.
- Survivors can share their stories with school children or others, imparting knowledge about the events as they unfolded. This is a strong lesson in American history and bravery.
- Make a donation to a charity that offers financial support to those impacted by the events of 9-11. Be sure to check out the charity to ensure that funds are appropriated properly.
- Plan a visit to downtown New York
 Cityto see the progress that has been made in rebuilding the area, and visit the memorial that has opened to honor those who losttheir lives.

While September 11, 2011 will live in infamy as a traumatic and horrific moment in American history, people can focus on the positive aspect of the heroes and find ways to honor their memories.

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and the New York State Legislature. If it wasn't for this grant that the village received, these concerts would not be happening!"

LaCoppola reports that this year was one of the best attended so far, with many folks attending from out of town. She observes that many of the attendees begin the week with the St. Johnsville concert then travel down the valley to other village concerts throughout the week.

"I have found that they come with their chairs and eat their dinner while listening to the free entertainment — and people have been doing this for quite a few years, which I am grateful for!" Generally proceeds from the concession stand go to St. Johnsville Park's playground fund.

"We are in need of a new playground," LaCoppola commented. The current playground equipment is over 15 years old.

Donations from the Karg Brothers' concert — for refreshments and the 50/50 raffle - went to the Margaret Reaney Memorial Library.

Library and Museum Director Dawn Lamphere

said the library's role at the concert was to provide hot dogs, ice cream and drinks. "We were not 'charging'," Lamphere explained, "but rather accepting donations for the food. People were very generous for which the library board is extremely grateful."

Lamphere commented that special thanks go to Denise LaCoppola for grilling hot dogs for the Library, and to Deanna and Fred Campione for helping

"With only a seven member board sometimes we don't have enough hands!" said Lamphere.

LaCoppola, who writes the grants and secures bands for the concerts, says she is always looking for help and suggestions from the community. "I do take any suggestions from the public," she said. "The Lustre Kings and The Moonshine Junkies came from suggestions.'

Attendees look forward to next year's summer concerts.

"I feel it brings the communities together to enjoy a lovely night of music in a very pleasant, soothing surrounding," said Karen Crouse, of St. Johnsville.

Stone Arabia from B3

including a '68 Oldsmobile owned by Pam Baneth and her husband, who attended the show from Amsterdam. Baneth, who was polishing the Olds, says they have been attending the Stone Arabia Show every year.

Roy Kilmartin and Mary Miller came from Fulton County and were showing their '56 Ford Fairlane Club Sedan. Kilmartin says this is their 4th year at the show

Raffles, craft vendors, music provided by DJ Sal Stokes and great food along with the fabulous weather kept folks hanging around all day for the show.

Edwards says volun-

teers are a great part of making the show successful.

"Planning and putting on the show is a joint effort of the Society members friends and families and local merchants that contribute generously to see that this wonder piece of local history continues to thrive."

"It was a really good show for us." commented volunteer Janet Ouderkirk of Palatine.

The show attracts people from several counties and benefits the upkeep and maintenance of the Stone Church — which was built in 1788, the parsonage and the cemetery. Edwards reports that this year the proceeds are earmarked for the restoration and painting of the south side of the church.

Calendar of events

ORIGINAL VALLEY

PENNYSAVER

NOTE: Calendar entries must arrive at the Original Valley Pennysaver office by Wednesday, September 2nd for them to be included in the calendar of events for our Saturday, September 12th issue. Send events to Lee Publications c/o The Original Valley Pennysaver, 6113 State Highway 5, P.O. Box 121, Palatine Bridge, NY 13428 or e-mail: kkelly@leepub.com

JUN 26 - SEP 20

Sampling Burchfield's Wallpaper

Arkell Museum. www.arkellmuseum.org for

Fultonville United Metho-

SEP 5

The Van Alstyne Family Reunion & VAHS **Membership Appreciation Day Pot Luck Lunch**

Van Alstyne Homestead & Museum. Open every Saturday from Memorial Day weekend to Labor Day weekend from 1-4 pm. On Internet at www.facebook.com/ vanalstynehomestead

> SEP 5, OCT 3, NOV 7 & DEC 5

Acoustic Coffee House

dist Church. 6:30 pm. Any questions call 518-986SEP 8

Festival of Inner Peace: An Evening of Meditation and Music

Canajoharie Library & Arkell Museum. 7-8 pm. For more information call 518-428-4692 or e-mail melaniep@meditateupstate.c om . On Internet at www.festivalofinnerpeace.org

SEP 12-13

Eastern Regional Draft Horse Assoc. **Corn Harvest**

Frank & Debbie Bradt Farm, 321 Ice Cave Rd., Sloansville, NY. For more information call 518-234-2379. Refreshments available.

SEP 12-13

Two Day Giant Craft Fair Fort Klock Historic Restoration, St. Johns-ville, NY. Sat. 10 am - 5 pm, Sun. 10 am -4 pm. Free admission and parking. Call 518-568-7779. On Internet at www.fortklockrestoration.org

SEP 16 - NOV 4

Learn To Meditate: Find your peace, improve your health, reduce your stress

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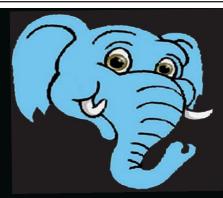


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September 5, 2015 • B7



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2006 Jeep Grand Cherokee Loredo 99k Miles \$8,995



2007 Ford Freestyle 86k Miles \$8,995



2008 Ford Fusion 83k Miles **\$7,995**



2008 Pontiac G6 84k Miles \$7,995



2007 Dodge Ram 1500 **77k Miles \$10,995**



2010 Hyundai Elantra **86k Miles \$9,995**

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2007 Mistubishi **Eclipse** GS



2004 **Pontiac Grand** Prix GT1



2008 **Pontiac** G6 Base

KEAL ESTATE GUIDE

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



Mohawk Valley Real Estate L

29 Church St., Canajoharie, NY 13317



518-673-2066 www.MVRELLC.com





Ross Noel Everett 518-248-0589

Courtney Dellinger 518-774-8382 • Lenora Fiorenza 518-673-2066





PALATINE BRIDGE

Beautifully remodeled and updated 5BR, 2 1/2 Bath home totals 2275 SF. HW floors, new windows and even has inground pool just in time for summer. REDUCED TO \$179.900





Spacious 3BR, 1 1/2 bath features large eatin kitchen, newer floors, updated bath and large attached garage. Only \$97,000.





Charming Cape Cod home just outside the village features hardwood floors, spacious kitchen, mostly updated windows newly painted interior and more. Detached garage with tached greenhouse and roomy backvard. Room for the mod ern family with 3 BR and full bath. A must see home **REDUCED TO \$85.900**





202 KEESLERS CORNERS RD

Cozy 3 BR home with formal dinning room, spacious yard and new low maintenance fence. Ft. Plain School District. Great starter home and one of the few homes in the country under \$100,000. Just \$69.900





YOUNGS RD., MINDEN

Spacious 3 bedroom double wide with open concept living area, master suite and 27 acres with room for your animals, gardens and all your toys. Call Ross Noel Everett to view today! Only \$199,000





CURRYTOWN RD.

Working Elk Farm "High Acres Elk Farm" ready for you to start your own business or self sustaining homestead. Includes 2 outbuildings total of 80 acres, several animals and huge pond. A 3 BR home can be purchased separately if needed. Only \$179,900





Great section of Schenectady! Beautiful 4BR home with recently remodeled master suite includes huge second LR. Features include HW floors updated windows, stainless steel appliances and much much more. Call to see this beauty. Only \$138,900





Thinking of starting a local business?

We have a great location in Sharon Springs on St. Hwy. 20. Maybe a storage shed sales business! We have a shed supplier that can get you started today. Give us a call. Block building with over 4200 sq. ft., 2 high bays, 1.4 acres and village water. Many other uses. Only \$150,000



Ross Noel Everett Office 518-694-2941 Cell 518-248-0589





Relax on the wraparound deck while watching the children play in the spacious open yard. Or take everyone hiking in your own private forest, over the year round creek

across the wooden bridge and go all the way to the top for the wonderful views. If you like the comforts of Log Home living with lots of open spaces you are going to love this home. Includes 52 acres of prime hunting land, year round creek and beautiful 3BR, 1800 SF log home.

REDUCED TO \$514,000







FACTORS TO CONSIDER before renting out your home

Renting out a home is a great way for homeowners to earn some extra income. Some homeowners rent their homes in an attempt to wait out a sagging housing market, while others see renting their homes as a long-term commitment to their financial futures.

Being a landlord has its advantages and disadvantages, and the decision to rent out a home is one that homeowners should not take lightly. The following are a handful of factors homeowners should consider as they try to decide if renting out their homes is the right move for them.

Time

Being a landlord is a 24/7/365 commitment, as tenants will expect their landlords to be on call at all times. Tenants will call their landlords should plumbing fixtures suddenly burst in the

middle of the night, and landlords must be available to answer such calls no matter how inconvenient they become. If you are not willing or able to devote the time necessary to tend to tenant needs, then being a landlord may not be for you.

Maintenance

Whereas homeowners may be able to delay making certain repairs in the homes where they lay their heads, such a luxury is not afforded when they are renting out their other properties. Repairs and maintenance of rental properties cannot be put on the back burner while you save money to fix them. In addition, if even minor repairs typically pose a problem for you, you may soon discover that hiring a handyman or discounting rent for live-in supers is cutting into your profits or making it difficult to pay bills. Before deciding to rent out your home, determine the potential costs of maintaining a second property and use that information to decide if renting the property is a sound financial investment or one that might put you in the red.

Tenants

Many people who have rented have a horror story or two about an absentee or indifferent landlord, but landlords also have their own such stories about nightmare tenants. When mulling whether or not to rent out your home, consider who your prospective tenants will be and if your community will supply the steady stream of renters you will need to pay your mortgage and bills without jeopardizing your finances. The last things first-time or even experienced landlords want are tenants who cannot pay their rent and/or those who are disrespectful of their neighbors and their landlords, so it's best to give ample consideration to your potential pool of renters before deciding to rent out your home.

Heli

Many landlords work with local real estate agencies or property management firms who will do much of the legwork with regard to finding tenants and maintaining properties. Research the cost of such help to determine if you can afford it and still make renting your home financially viable.

Attorney fees are another cost prospective landlords must consider. Landlord-tenant laws can be difficult to decipher for first-time landlords, so it helps to have an attorney who can help you decipher these laws and how they should govern your actions as a landlord. But attorneys are not inexpensive, and they must be worked into your budget as well.

Renting a home is a great way to earn extra income, but homeowners must consider a host of factors before putting their homes up for rent.





Being a landlord has its advantages and disadvantages, and the decision to rent out a home is one that homeowners should not take lightly.

NINE TIPS to help you make a smooth move

(NAPSA) — Millions of Americans move to a new home every year. The next time you're among them, you may be able to save time, trouble and money if you heed a few hints on driving a moving truck. These come from the experts at Penske Truck Rental:

- 1. Give yourself plenty of time. Chances are, the trip will take longer than the GPS predicts. Be aware of when rush hour is likely to be in communities you'll drive through.
- 2. Sit awhile before you drive. Don't take off until you've familiarized yourself with all the truck's switches and gauges. Make sure the mirrors are properly adjusted.
- 3. Watch out for blind spots. The Federal Motor Carrier Safety Administration points out that trucks have oversized blind spots known as the "No-Zone." Bear these in mind, especially when changing lanes or coming to a stop.
- 4. The things you carry. Truck rental agreements generally include language from the U.S. Department of Transportation prohibiting the "carrying or hauling of explosives and other dangerous articles." That means don't pack such flammable items as paint, chemicals, cleaning materials, solvents, propane, gasoline and so on. Your rental agent can help you tell whether

something you want to bring along is allowed.

- 5. Be smart about size. "Trucks are taller, wider and may weigh up to 10 times more than the average car," explained Don Mikes, senior vice president-rental, Penske Truck Leasing. They also take longer to stop. Ease off of the accelerator early when approaching a stop. This also helps keep your cargo from shifting.
- 6. Protect your property. "Most insurance and credit card companies won't cover truck rentals under existing policies," Mikes added. If your insurance company is among them, consider signing up for additional coverage options to protect yourself and your belongings. You may feel more confident knowing that his company offers free 24/7 emergency roadside assistance.
- **7. Look for a sign.** Pay attention to road signs pertaining to trucks such as weigh station stops, truck or lane restriction signs and overhead clearance postings.
- 8. Park smart. Set the emergency brake every time.
- **9. Learn more.** You can find further useful moving facts and tips at www.PenskeTruckRental.com.



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Born Again Victorian

Restored to 1896 standards (with modern convenences). Ft. Plain 4 Bedroom, 3 Baths; high ceilings, stained glass doors, Granite Countertops; detailed woodwork; Master Suite w/

"Maid's Quarters" now a Bedroom & second Kitchen; Set amidst flowering shrubs & colorful plantings **\$285,000**



Huge Yard on 13 Acres

Round Up the Kids, pack them in the van & take a look at your new home. 3 oversized bedrooms, new Bath, Large Country Kitchen, Multi car garage, on 13 acres w/ woods. \$137.500



Reduced to \$97,500

Bring Your Camera Your friends will want to see photos of your new home in Canajoharie. "Tri-Level" has 3 Bedrooms, 1 ½ Baths, woodstove, Kitchen w/Pantry, Sunroom, Garage & much more.



Grow Your Own

vegetables and children, An updated 3 BR, American Farmhouse on 13 acres. Home offers bright rooms, Country charm, New Kitchen, att. Garage, mid-size Barn, & Pool. Here's your chance... only \$119,500



Reduced to \$23,500

Lucky 55! You're eligible to become the owner of this 3 bedroom, 2 Bath Mfg Home in a nice Ft Plain Senior Park. Home has a large Kitchen, 2 additions inc. Living room, Den, & Dining; Fenced Yard.



Rte 30 Wells Cabin \$29,900 - Offers? 5 rm Cabin to fix up & enjoy for recreation, hunting, etc. small lot,

5 rm Cabin to fix up & enjoy for recreation, hunting, etc. small lot, but good base camp. located in the Adirondacks, near many lakes & vacation spots.

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Art Meka, Sales Assoc. 518-673-5401 Carol Meka, Assoc. Broker 518-673-5401



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133 Donje Lane, Town of Mayfield



Custom built 8 yr. old contemporary nestled in a private wooded setting just minutes to the Great Sacandaga Lake, marinas, NYS Thruway and Saratoga Springs. 4 bedrooms, 2.5 baths, family room, office, attached

garage. Newly offered at \$369,900

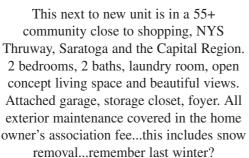
128 Landon Drive, Town of Johnstown



Beautifully located at the end of newer cul de sac, atop a hill, sits this 8 yr. old modern raised ranch. Nicely appointed with cherry hardwood floors, vaulted ceilings, tiled bath. 3 bedrooms, includes a master suite. Lower level is mostly finished and plumbed for 3rd bath. Broadalbin-Perth School

District. \$245,000

102 Laurel Drive. Amsterdam



\$169,900

3 W. State St., Gloversville



Don't do a drive by! This wonderful home has all the room you could possibly need for your family and to entertain friends. A ranch look from the street side, but once you come around to the back you will see the wonderful fully finished lower level walk out and inground pool. Call today for your private showing. \$169,900

701 Hohler Rd., Town of Bleeker



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.

\$399,900

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

127 Priddle Point Rd., Town of Mayfield



Wonderful year round Great Sacandaga Lake home. 4 bedrooms, 2 baths, large family room, 1st fl laundry, office plus open concept kitchen, living & dining areas. Large garage, pretty yard. Beautiful beach association just steps away. \$264,900

134 Prospect Ave., Gloversville



Feel the love in this well maintained dutch colonial boasting 3 bedrooms including master suite, 2.5 baths, wonderful period features and modern amenities. Upstairs office could be 4th bedroom. Abundant storage. **REDUCED TO**

\$119,900



Fall 2015 may be the last time you will see interest rates so low! I can help you find that perfect home now!

107 Bath Ave., Caroga Lake



adorable 3 bedroom. 2 bath year round cottage with view and a very short walk to W. Caroga Lake, DEEDED lake access...

not an association! Don't miss the opportunity to relax in this well maintained 4 season retreat. REDUCED TO \$109,900

115 Bertrand Rd., Town of Mayfield



cottage with HRBRRD permit on the Great Sacandaga Lake. Modern kitchen and bath. Awesome enclosed porch

with stove plus screened in back porch. BONUS... small rental or guest cottage included on same parcel! NEW PRICE \$215,000

3 Early Ave., Gloversville



50 Woodside Ave., Gloversville



Affordable, large home sits atop the hill in the city. It's an estate sale and needs to be sold quickly. Priced right with reasonable taxes...this is a great starter home. Inground pool has

newer filter, pump and solar cover. Waiting for a new family at



bath on 1st floor. Close to golf course, hospital, shopping. Plenty of character with hardwood floors, gas insert fireplace, built in hutch, cute breakfast nook, 2 bedrooms &

full bath on second floor. \$89,900

NEW LISTING

3 Newman St., Gloversville



Pristine condition 3 bedroom home... not a wall to paint or a cobweb to dust. Bring your kids, the pets, your furniture and move right in. Affordable taxes and heat costs. Iodern kitchen and bath, updated systems.

Quaint cottage

style home with

bedroom & full

\$79,900... that's right \$79,900!

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! \$45,900

32 West St., Gloversville



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.

\$18,000!

277 N Kingsboro Ave., Gloversville 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! **\$105,000**

49 Woodward Ave., Gloversville



Too cute duplex might be perfect for singles, retirees or couples! Large open living space, kitchen, bath and 2nd level sleeping Off street park-

ing, separate utilities. Brand new roof! Easy to heat! *Also a Unit Available to Rent! \$49,900

8 Sixth Ave., Gloversville



Decent 3 bed, 1.5 bath home at an enticing price. Cute kitchen has S/S appliances. Living, dining, sitting rooms with period detailing. Large second floor bedrooms plus full bath with laundry. REDUCED TO \$37,900

14 Second Ave., Gloversville



Large 2 family will be great for owner occupied. Main unit with space on 1st & 2nd floors. Small 1 bedroom rental upstairs back. Good bones.. needs some cosmetics.

> WHAT A **BARGAIN AT** \$29,900!

RENTALS:

Johnstown - Upper unit - 2 bedroom - \$800 month

Town of Johnstown - Lower level - 2 bedroom -\$900 month includes utilities

Gloversville - Single Family - 2 bedroom - \$750 month

Gloversville - Duplex with Loft - \$450 month

AND:

Building Lot - Clovercrest Drive, Town of Johntown 2.1 ac	res \$29,900
1 Acre Lot - 1932 State Hwy 29A, Town of Johnstown	\$19,900
3 Acres - State Hwy 29, Johnstown	\$19,900
State Highway 10, Caroga Lake Almost an acre with 200 frontage	

City Lot - 23 & 33 University St., Gloversville .58 acre.....\$11,500

HOW TO FIND the right real estate lawyer

Buying or selling real estate is rarely free of complications. Unforeseen issues often arise during real estate transactions, and in such instances a real estate attorney can prove invaluable. While buyers, sellers or veteran real estate investors might be able to handle minor or routine ssues on their own or with the help of their realtor, more complex matters are best left in the hands of a real estate attorney.

One of the benefits to hiring a real estate attorney when negotiating a complex or potentially complex real estate transaction is the expertise that lawyers can bring to the table. Realtors may have vast experience buying and selling homes, and many are adept at negotiating as well. But realtors are not licensed to practice law, and even the savviest realtor would admit that offering legal advice is not his or her forte. Men and women involved in complex or potentially complex real estate transactions would be wise to hire a real estate attorney, and the following are a few things to consider before hiring someone to represent you.

Experience

One of the reasons to hire a real estate attorney is to make use of their experience. Hurdles have a tendency to spring up during complicated real estate transactions. Men and women involving themselves in development deals or buying rental properties likely won't see potential red flags as clearly as a veteran real estate attorney will. When interviewing a real estate attorney, ask how long he has been working as a real estate lawyer and how long he has been practicing in your particular state and city. Zoning laws and other restrictions vary from state to state and city to city, so look for a lawyer who has considerable experience in your state and city or the state and city where the transaction is taking place.

Plan of action

When interviewing prospective attorneys, don't assume each one knows the best way to approach your particular case. Provide the details of your transaction and then ask each attorney to explain how they would approach the case. A veteran real estate attorney should be able to provide a detailed account of how he plans to represent you, including what needs to be done to

get the transaction off the ground, any potential hurdles that might need to be cleared and how to clear those should they arise. Avoid attorneys who give general or ambiguous answers, as such answers may be poor attempts by the lawyer to mask his or her inexperience with transactions such as yours. Some attorneys may request time to develop a plan of action, and you should not immediately remove them from consideration, especially if they ultimately answer the question in thoughtful detail.

Attorneys are expensive, so it's best to discuss the billing process before hiring someone to represent you. Attorneys tend to bill by the hour, but their rates may be negotiable depending on the service they're providing. Those who will be overseeing your real estate transaction and continuously representing you will likely bill by the hour, but if you're hiring a real estate attorney to examine a potential agreement or draft a contract then you can probably negotiate a flat fee for those services. But be sure to discuss billing before hiring an attorney. Real estate transactions are rarely inexpensive, so you don't want to be blindsided down the road when your legal bills come due.

Representation

When interviewing an attorney, many people assume the attorney they initially interviewed will be the person who represents them throughout the transaction. However, the day-to-day work on your case may be assigned to a junior associate or even someone who isn't licensed to practice law, such as a paralegal or a current law school student who is interning with the firm. These people might be perfectly capable of handling your transaction, but you should meet them before hiring the firm to represent you. A good rapport with the person who will be working on your case can ease the stress associated with complex real estate transactions.

Real estate attorneys can help men and women navigate the sometimes turbulent waters of real estate transactions, and it helps to consider a host of factors before hiring a firm to represent you.



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REDUCED State Route 29, Fairfield



Land - Owner is looking for offers on this 17+ acre parcel in a great location. Eniov phenomenal views from the top of

Barto Hill. This piece is partly wooded with stream and trails. What a place to build your new home!

State Route 168, Stark



A great property for the outdoor enthusiast! 43 mostly wooded acres with trails throughout and a gorgeous waterfall at the back of the property! Great if you are looking to build or just for recreation.

336 William St, Herkimer



your opportunity! A 2 family home with 3 BRs & 1 full bath in each apartment. Apartments also include LR & eatin kitchen. Garage & nice size lot.

Phone: 315-219-5990 Fax: 315-219-5991 Like us on Facebook

28 W. Main Street

2nd Floor Mohawk, NY 13407



New Price for this Lovely Raised Ranch home located on a quiet cul de sac featur-

ing 3BRs, 1.5 baths, LR, kitchen, formal DR. Beautiful hardwoods, central air & garage. Make vour appointment today

1173 State Route 5S, Mohawk



You will just adore this manufactured home which features 3BRs. 2 full baths.

LR with fireplace, kitchen with island, all appliances carport with shop attached, a great big 28 x 40 detached garage, large yard. You don't want to miss out on this one!

355 King St, Herkimer



Affordable and move in ready! This cute 3BR, 1.5 bath home has LR with pellet stove, formal DR, large eat-in kitchen, and first floor laundry.

Nice fenced in yard plus garage. Newer roof, windows appliances, etc. Come and check it out!

Metro World Properties

MWP

Where Dreams Become Reality! 10 North Main St., Broadalbin, NY 12025 518-883-7481 www.metroworldproperties.com



John Fischer, Broker Owner 718-781-2024



COMMERCIAL & RESIDENTIAL SPECIALISTS RESIDENTIAL & ADIRONDACK LAKE PROPERTIES **UPSTATE & DOWNSTATE PROPERTIES**



Middleburgh - Custom built 4BR 3 BA raised ranch with 3,000 sq. ft. in a private secluded setting on 2 acres next to a forest preserve. Open living and dining room w/lots of natural light. Gorgeous eat-in kitchen with maple cabinets, island, tile floor & granite counter tops. Boasts 18×24 master suite with jetted tub. Radiant heat floors in kitchen, living, dining and master suite. Many amenities i.e. cathedral ceilings w/skylights, hardwood floors, Anderson windows, large rear deck, 3 car garage; 4 propane stoves.......\$369,000



Mayfield - Property has a 40 x 60 Garage with a Loading Dock and Inside High Ceiling Parking Facility. Has 41 (STORAGE UNITS) all full. Has a 3 BED-ROOM HOME as well as a 3 Bedroom Mobile Home. Property has more Potential Growth in Adding more Self-Storage Units. Has outside Storage for \$55,000 DOLLARS. Has 510 FEET of FRONTAGE. Too many possibilities to mention. MUST BE SEEN TO TRULY APPRECIATE AND UNDERSTAND..\$319,000



Delanson - Stunning contemporary on 6 acres in private setting with gorgeous interior. Hardwood floors throughout and radiant blue stone slate floors in Vehicles as well on 4.1 ACRES. Current INCOME YEARLY IS approximately kitchen and family room, crown moldings, custom kitchen with maple cabinets and granite counter tops, vaulted ceilings, 2 fireplace inserts, 3 car garage, and much more!!.



Canajoharie - Lots of charm and living space in this lovely 2-story home situated on 52.8 acres. Great property for farming, horse farm, etc. Has 36x110 2-story barn. Home has 4 BR, 2 FB; living room, family room office, den, spacious eat-in kitchen w/new cabinets, Corian counter tops, new appliances, walk-in pantry. All new windows, original woodwork never painted, oak & wide plank floors; 7 ft. doors, 2 car garage; Hardi Plank siding; Large wraparound porch. Many, many amenities. MUST BE SEEN TO TRULY APPRECIATE!!.



Johnstown - Beautiful 5 family Brick building with 4 - 1 bedroom apart ments and 1 - 2 bedroom apartment. The rents are as follows: \$1100, \$700 \$675, \$625 and \$650 monthly. Moneymaker. This is a corner property with a two car garage. Well manicured lawn. Many extras. Must be seen to truly



Wells - A charming 2 story home w/165 ft. of waterfront and beautiful views of Lake Algonquin with spacious rooms throughout including a kitchen, living room, 6 bedrooms--one with a master suite and 2 full baths. This home also features a new addition that can be utilized as one or two business opportunities or additional living space. Must be seen to fully appreciate! \dots



Amsterdam - Beautiful large Semi Detached Brick 6 Family with large 3 Bed-Produces \$41,280 yearly. Must be seen to appreciate.....\$199,900



Broadalbin - Move in ready seasonal home on the outskirts of the Village of Broadalbin with 10 ft. access to Great Sacandaga Lake. Fully furnished 3 BR, 1 BA well maintained home on a wooded lot that sleeps 10-12 comfortably. Many updates including new windows, patio door, front door, electric, plumbing & insulation. Nice sized kitchen & dining area. Propane stove. Large deck with rooms. New Roof. All Apartments have Separate Heating Systems. Property outdoor hot tub! Also has a heated utility rm. & sheds. The perfect place to barn, 16 x 18 ft. garage and attached wood shed. Area is surrounded by 6,000 get away, relax or live year round. Close to Saratoga Springs. ..\$120,000



Charleston - All you need are the plans for building your own dream home on this 8.8 acre plot. Also suitable for a small horse or hobby farm. Property has a professionally installed 500 ft. driveway and 350 ft. of road frontage; 225' drilled well with state certified water and 1000 gallon septic. Utilities have been brought in from the road underground. Contains a 25 x 26 ft. pole acres of state land for 4 season sports......

Whether you are looking to list a property to sell or in the market to buy a home, visit the real estate pros at Metro World Properties at 10 N. Main St. in Broadalbin. Call the office at (518) 883-7481 or call John Fischer at (718) 781-2024 for information or an appointment.

Visit them online for further information or to explore properties at www.metroworldproperties.com From the simplest residential or commercial transaction to the most complicated, trust the professionals at Metro World Properties to complete your deal with expertise. You're in good hands!



When Experience Counts, You Can Count On Us!

AMSTERDAM



MLS 201514487 \$149,000

ar large r with 12x22 office that ould be used as a third bdrm or made into Master Suite.

Appliances all new, new windows, roof and gutters. Drain system under ground surrounds house, large deck, shed and two car garage w/workshop



MLS 201423159 \$52.900

THIS DUPLEX TWO-FAMILY IS READY FOR ITS NEW OWNERS. A GREAT OWNER OCCUPIED TO LIVE IN ONE SIDE AND COLLECT RENT FROM THE OTHER TO HELP PAY YOUR MORTGAGE



MLS 201514495 \$64,000

This is set up as two family but could easily be a down. Separate entrance hot water, electric but only ne furnace. This home has



MLS 201503692 \$195,000

This MLS includes 3 parcels 379 W Main & 383 W Main which

ership. These commercially zoned properties have great exposure from State Hwy 5 & are in close proximity to the NYS Thruway, Endless possibilities for these properties...vehicle repair, car dealership, business opportunities. The building on the Division St. parcel was built in 1980 & is approximately 4536 sq. ft. with city water and city sewer.



MLS 201505311 \$110,000

NICE SOLID 3 BED-ROOM RANCH WITH NEW ROOF, FURNACE AND HOT WATER TANK and sits on a double lot. Close proximity to hospital, shopping and



MLS 201509665 \$279,000

The opportunities are endless with this property. Could easily be converted into retail space, office space, medical offices.

Highway 30, very close to the Route 29/St Hwy 30 roundabout Close to the NYS Thruway and Saratoga. Plenty of parking in front and behind building. Easy on and off access on St Hwy 30

CANAJOHARIE



his home has been meticulously maintained and well cared for, all you need to do is move right in. The first floor features living room and dining room, both with fireplaces, fully applianced kitchen, den, office, sun-room, full bath and master bedroom with sitting room. The upstairs is complete with 2 bedrooms office and second full bath. The details of this home



are incredible and must be seen to be appreciated and is a home like no other in the area.

CANAJOHARIE

MLS 201513753 \$220,000

Magnificent 1820 Federal Center Hall Colonial home with 4 hedrooms 2 of which are master suites and a total of 3.5 baths. This home features a huge family room with plank wood floors and a fireplace, formal dining room, first floor laundry room. The park-like grounds are complete with a tennis court



JOHNSON

MLS 201504417 \$109,000

EVERYTHING IS DONE AND YOU CAN MOVE RIGHT IN! ADORABLE 4 BEDROOM HOME OUTSIDE THE CITY NEW LIPDATES



MLS 201407378 \$129.900

PLAIN

IF YOU LOVE VICTORIAN ARCHITECTURE, this house is for you There's plenty of space in this 4 bdrm/2 bath home close to Fort Plain Elementar & High School. This traditional floor pla delivers a tasteful dining room, formal living room with wood floors, fireplace,

huge gathering room, sunny kitchen with walk-in pantry, breakfast area. Nev roof in 2011, thermal windows, & beautiful woodwork. Large 1st floor bonus room could be used for family room, art studio, or even a day care center.

MINDEN



MLS 201513028 \$169.900

Watch the yachts go by or throw a fishing pole into the water in the backvard of this 3-bedroom/2-bath home that

nestles up to the Mohawk River on 1.13 acres on a dead end road. This farmhouse has been completely remodeled from top to bottom, inside and out!



MOHAWK

\$149,900



A hidden gem, a beautiful home, tucked back off the road in a park like setting. This inviting property has been meticulously maintained and features beautiful wood floors & beams, flowers gardens, central air, a 1.5 story 2 car garage, shed and two decks. Minutes to the NYS thruway, lakes, ski area, schools & shopping! A MUST SEE

NELLISTON MLS 201509075 \$359,000

WHAT A FABULOUS OPPORTUNITY to have your usiness and a gorgeous home on the river all in one! Situated on 5.4 acres along the Mohawk, sits



a 3 bedroom home on a full foundation. The home offers open concept living, finished basement with hot tub room, step outside to a stunning in-ground pool, decks, patios, landscaping, a beautiful pergola customized breezeway, attached over-sized garage and to finish it off. you get a 8000 sq. ft. commercial building to start your own business

ATINE BRIDGE



MLS 201517796 \$165,000

Freshly updated Ranch with 3 bedrooms and 1 and a half baths located in the village.

Refinished hardwood floors throughout, large living room, ormal dining room and eat in kitchen. The grounds are beau tiful from the patio in the back overlooking the yard to the



MLS 201507866 \$149,900

A LOVELY 3 BEDROOM 2 BATH RANCH HOME on 1.3 acres of land in the Oppenheim-Ephratah-St

Johnsville School District. Two car attached garage under the house has a full spacious basement. The roof is 3 years old, the furnace is about 4 years old, septic is about 5 years old

ST. JOHNSVILLE



MLS 201507871 \$69.900

A LOVELY 3 BEDROOM, 2 BATH RANCH STYLE HOME ON 1.3 ACRES in the Oppenheim, Ephratah St. Johnsville school

district. The 2 car garage under the house also includes a full spacious basement.

ROOT



MLS 201508331 \$159.900

Gorgeous sprawling ranch located in the village of St. Johnsville and close to the

school. This 4 bedroom, 2 full bath home has a fireplaced living room, formal dining room, eat-in kitchen, 3 season screen room, full basement, 2 car garage and an extra lot with water and sewer for your RV parking!

ST. JOHNS



MLS 201507878 \$499,900 THIS GORGEOUS CUSTOM BUILT HOME sits on 6.4 acres with breath taking panoramic views of the valley features 3 pedrooms, 3 full baths and ½ bath. master bedroom has a walk-in closet. master bath w/ jacuzzi tub. An elegant

open concept kitchen w/cathedral ceilings in the living room. 2 car garage w/radiant heating and in-law apartment upstairs. State of the art heating system w/5 zones



MLS 201514882 \$\$93,000

Your own 12 acres of wildlife and privacy...New Paint, New Flooring, New Roof...Nothing

to do but move right in...eat in kitchen with loads of cabinets and counter space, spacious LR/DR area. Huge master suite with oversized tub and shower, large closets throughout.

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162: **FORT**

two-family

apartment,

located two

blocks from

downtown Fort Plain

Both

apartments

have new

furnaces.

hot water



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152: REDUCED!!!

GLEN: 2.1 acres located on Egelston Road in Town of Glen. Stream runs through rear of property. **Asking \$17,000**





heaters and electrical panels. Back porches have been remodeled. Asking \$70,000



178: ST. JOHNSVILLE: 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



197: **FORT** PLAIN: Here is a chance to purchase a great home at a great price. This 2600 sq. ft. home with 4 bedrooms, 3 full baths can accommodate vour family with ease. There is a

Great Room with a wood burning fireplace off the kitchen for the family and for entertaining. Basement has potential to be finished. The home is priced to reflect some work that needs to be done. FHA 203k loans maybe available. It is located in a neighborhood that is kid and adult friendly, great for walking, jogging, biking. Take a look. Asking \$80,000



198: FORT PLAIN: A great country home with a great view and a gorgeous 900 sq ft in-law apartment with a large bedroom and full modern kitchen with a private entrance. The main house has a 20 x 30 Great Room with floor to ceiling handmade fireplace. Double French doors to the den, kitchen with all Oak cabinets, stainless steel

appliances, fireplace, step up to formal dining room. In addition a 30 8 Three Season Sun Room, a Master Suite w/master bath includes Jacuzzi Tub, separate shower and built-in vanities. Asking \$369,000



ST. JOHNSVILLE: Two story home with natural woodwork

throughout the home. Beautiful staircase leading to the third floor. Kitchen has been completely remodeled.

Hardwood floors re-done. Third floor has a guest bedroom with its own private bathroom. New driveway going into the right of the house. Property to be sub-divided off from the former "Catholic Church." Asking \$149,900



210: **ST.** JOHNSVILLE: Nice brick 2 story house bordering the creek with a private back vard. Detached 2-stall garage and fenced-in yard. **Asking** \$57,999



enclosed porch. Asking \$69,500

505 GLOVERSVILLE: Two-story, 2 bedroom home with an updated kitchen, formal dining room and large living room. Laundry room on 1st floor, Nice backvard--great for entertaining. Two-stall detached garage

Relaxing front



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



819: FORT PLAIN: This was an Amish home (2005) and has been completely redone. Plumbing, Electric (200 amp), On Demand Hot Water, Septic, Tin Roof, Full Attic Hardwood Flooring: Open Kitchen/dining area 17'x31'; LR 20'x17'; Den 13'x15'; Master Bedroom 15'x28' with bath and 9'x9' closet. VERY PRIVATE 35 acres/12-15 tillable, 8-10 pasture. Barn built in 2005, Stalls, a lot of storage area for hay, water, electric, open to pasture in back. HOBBY FARM CLOSE TO JOHNSTOWN/CANAJO-HARIE. (Owner wants to reserve any mineral rights on the property). Asking \$224,900



968: LITTLE FALLS: MOHAWK: Fantastic opportunity awaits!!! Completely remodeled house, all within the last two years. Windows, electric, plumbing, etc., 30 x 60 cow barn with 21 stanchions, milk house, frost free hydrant. 40 x 80 equipment shed, pond, raspberry bushes, current bushes, cherry, apricot, and peach trees. Drilled well with abundant water supply. Looking for a hobby farm in Upstate New York? Don't miss out on this one. Priced to sell.

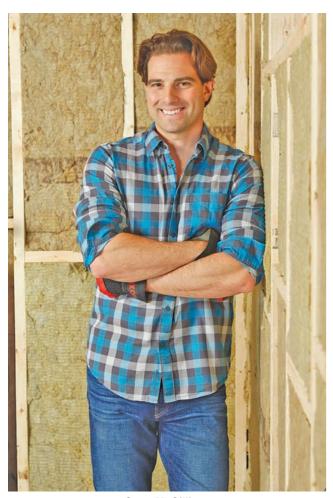


969: FONDA: REDUCED!!! Nice two-family home located in the heart of the Mohawk Valley. Easy access to village amenities and the school. Only minutes from the New York State Thruway and access to the Mohawk River. Asking \$54,499



970: FORT PLAIN: A quaint Ranch home located in the Historic Mohawk Valley. Updates include vinyl siding 1 yr old, new roof 2 yrs old, ceramic tile at the front door, kitchen, shower, and counter tops. New windows except the front bay window and two in the front. Updated laundry room, radiant heat in the bathroom under the new tile floor and a 30 x 10 deck. Asking \$119,900

FOUR EASY TIPS for a basement makeover



Scott McGillivray

(MS) — by Scott McGillivray

The start of a new season is the perfect time to check some tasks off of your "to-do" list — whether it's to get in shape or tackle at-home projects. If you're planning on making some simple but effective changes at home, here are some tips on how to give your basement a total 180-degree makeover.

Soundproof it

Installing acoustic insulation is the perfect excuse to crank up the subwoofer, host a get-together or let the kids run wild. Soundproofing is the ultimate solution to maximize your basement's peace, quiet and privacy. Industry experts suggest using Roxul Safe n' Sound, which effectively absorbs sound and is easy to work with.

Out with the old, in with a floor

Installing a new floor or updating the existing one can improve the overall comfort level and look of your basement. Many unfinished basements have basic concrete flooring, which is cold year-round. Flooring options are endless — hardwood, laminate, cork and Berber flooring all add warmth to a basement bedroom or TV room; play mats are great for kids' playrooms; and carpets are perfect to make any room feel more comfy and welcoming.

Get creative with a fresh coat of paint

Transform the dull and boring space into an inviting entertainment oasis or a colorful playroom with a simple coat of paint. When considering the paint, think about what color will compliment your existing furniture. To add some drama, consider adding depth and visual interest to your space with a different colored accent wall.

Accessorize it

Throw pillows, rugs, lighting, and artwork are simple additions that can immediately enhance or change your basement's look and feel. Pot lights can modernize, while art work and throw pillows can add a splash of color. Decide on a theme and color scheme for your room and keep your eye out for staple pieces that will make it feel like an entirely new space.

Scott McGillivray is the award-winning TV host, a full-time real estate investor, contractor, author, and educator. Follow him on Twitter @smcgillivray.



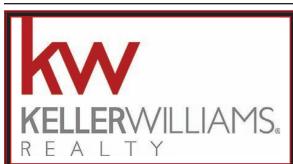


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Local, Honest & Dependable. Call today for all your real estate needs.

\$169,900 Auntie Kim's Ice Cream Shop 6093 St Hwy 5, Palatine Bridge



THIS THRIVING TURN KEY & FULLY STOCKED BUSINESS COULD BE ALL YOURS! Nearly 1200 sq. ft., plentiful parking, picnic area, and TONS OF POSSIBILITY! Choose to work seasonal or all year around.

New Listing \$134,000 114 Old State Route 80, Fort Plain



This is a **STUNNING 3 BDRM RANCH** with a
HUGE 2 car garage, carport,
pool, and in-law apt./finished area in the basement,
portion of yard is fenced, all
situated on 1.2 acres & on a
dead end road.

\$159,000 2561 St. Hwy. 30A, Fonda



This is a 2800+ sq. ft. 4BR, 3 full bath home with a new septic system, many updates, dry sauna, fenced yard, shed & large deck to enjoy for the summer months. Fonda-Fultonville School District.

\$89,000 150 Mohawk Drive, Tribes Hill



CUTE 2BR (could be a 3rd).

1 full bath home with a small above ground pool, hot tub, new 200 amp electrical, beautiful ceramic tile standup shower w/bench, hardwood floors, natural gas furnace & fireplace and LOW TAXES.

New Listing \$179,000 247 Sprakers Rd., Esperance



WE HAVE A 20 ACRE HORSE FARM HERE! 3 BDRMS, 1 1/2 baths with an amazing view. 2 individual stalls, 1 large run in stall that can house 6 to 8 horses, a tack room & Hunting Cabin on property. CLOSE TO ROUTE 20 & ROUTE 162 FOR AN EASY COMMUTE TO THE CAPITAL REGION.

New Listing \$130,000 307 Mobawk Drive, Tribes Hill



WAY MORE ROOM HERE THAN MEETS THE EYE (just over 1600 sq ft). 4 spacious BDRMS, cute, move in condition, 2 car garage, deck, full basement, nice corner lot & in the Fonda-Fultonville School District. Newer natural gas furnace & reasonable taxes.

New Listing \$75,000 206 Prospect St., Johnstown



2 FAMILY - NICE INVESTMENT, This is a nice spacious owner occupied 2 family. Upper unit is currently vacant, easy to show, low taxes & nice investment opportunity. Each unit has 2 BDRMS, easy to rent at a min. of \$650 per month. Lots of off street parking, full basement, full attic & shed.

New Listing \$169,900 19 Gifford Avenue, Fultonville



GORGEOUS 3 BDRM RANCH, 2 car garage, nice lot, deck, HOT TUB, CENTRAL AIR, STUNNING WOOD FLOORS, CERAMIC TILE, GRANITE COUNTER TOPS, CROWN MOLDING...HUGE, dry, walkout basement could be finished for even more living space.

REDUCED \$85,000 • 184 Moyer St., Canajobarie



3 BDRM, 1 BATH RANCH situated on a large lot, home has a new roof, newer furnace & paved driveway. Don't

wait, Call Today!

A VERY CUTE

\$155,000 • 112 First Ave East, Tribes Hill



Its a Nice Ranch
with MANY
UPDATES, including a New Roof!
3 BRs, 2 full bath,
double lot, garage
& FondaFultonville
School District.

ONLY \$168,900 306 West State St., Johnstown



This is a BEAUTIFUL LARGE 4 bdrm, 1 1/2 bath, 2 car garage w/bonus room & fenced yard. AMAZING, STUNNING WOOD WORK THROUGHOUT THIS HOME! Lots of old character & charm but lots of modernization too. Book your appointment today!

\$79,900 • 36 Broad St., Gloversville



FABULOUS 2 FAMILY HOME,
Downstairs is completely remodeled w/a stunning kitchen, granite countertops, 3 bdrms, deck & bar area off the back, above ground pool, upstairs unit has 2 bdrms, room to make a 3rd bdrm.
WOULD BE A SUPER HOME FOR ANYONE & LET YOUR TENANT PAY YOUR MORTGAGE!

\$135,000.00 825 State Highway 163, Ft. Plain



This is a lovely & spacious ranch with just over 1800 sq. ft & situated on 4 acres in a county setting. Only 19 yrs young, 3 BDRM, 2 Full Baths, 1 Car Garage, detached 2 car garage/ workshop & full basement.

\$224,900 288 Burtonville Rd, Charleston



Large 3 BDRM, 2 Full Bath Ranch with a HUGE 3 car garage & HUGE basement on 25 acres. Only 13 yrs old, Fonda-Fultonville School District, fenced yard, hot tub & Generac generator.

PRICED TO SELL AT \$109,900 2 Center Street, Fonda



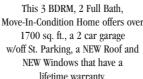
A LARGE, BEAUTIFUL AND IMMACULATE KEPT HOME with Custom CHERRY kitchen cabinets. 3 BDRM (could be 4 easy) 1 1/2 bath, over 1900 sq. ft. with a large detached garage. Nice Village setting & close to the park in Fonda.

THEY ARE GIVING IT AWAY AT THIS PRICE! \$ 189,000 12 Tilton Rd, Palatine Bridge



A BEAUTIFULLY REMODELED 2200 SQ. FT. HOME HERE! Offers 5 BDRMS, 2 Full Baths, Large Master BDRM on 1st floor,1 car garage & 1 car carport, gorgeous landscaping & enjoy the patio area this summer. New Siding, all New Windows, New Gutters, New Ductless Heating & Cooling System & so much more!

\$79,000 79 Walnut Street, Canajobarie

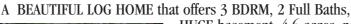


\$84,900 38 Pulaski Street, Amsterdam



THIS HOME IS SO MUCH LARGER THAN IT APPEARS. Over 1600 sq. ft. 3 BDRM, 2 Full Bath, Stylish & Cozy Home, family room in the basement, 1 car garage, hard wood floors, taxes are only \$2,575 with a basic star exemption.

REDUCED \$268,000 • 510 Progress Road, Johnstown



HUGE basement, 4.6 acres, private setting, 2 car attached garage and a HUGE 4 car detached garage.

SELLERS SAY BRING THEM AN OFFER TODAY!

\$185,000 3782 State Highway 5s, Fultonville



This is a Spacious
5 BDRM 2 1/2 bath home,
just over 4,300 sq. ft, w/an in
law apt on 1.6 acres. Home is
full of old time Character,
New Hickory Kitchen,
Ceramic Tile, Wide Plank
Wood Floors.









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



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

New Agent! Mike Dibartolomeo Licensed RE Salesperson 518-763-8476



\$234,900 **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



\$132,000 556 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



REDUCED! \$155,000 70 ACRES

4BR/2BA home. Bleecker homestead! Knotty pine interior, fireplace! Swimming pool. Borders year round river for soothing water sound. Come see 'Beaver Brook



\$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!



ARIETTA HOTEL RESTAURANT AND BAR. \$315,000

Turnkey established successful restaurant/bar with rooms for rent too!! 40 years you can take over and make money instantly. Everything ready to go!



\$180,000 SPECTACULAR 7.5 ACRES NON MOTOR LAKE EDWARD! Borders State land portable cabin on site. APA OK to build bigger



\$159,900 BLEECKER MT.

46 Acres! 4BR/2BA. Move in Ready. Big house w/2 living rooms. Hickory kitchen. Big Heated garage for the toys. Trails thru the acreage. On a Dead end road.



\$95,000 TOWN OF MOHAWK

VACANT LAND! Fonda Schools. 65 Acres Surveyed Fabulous Hunting Land or Build with Lots of Privacy. Make Offer!



\$118,000 MOUNTAIN LAKE

This summer camp is looking for new owners! You can mov right in. Most of the furnishings will be staying. It's a BIG Camp! Lots of sleeping space here 4BRs plus an attic full of beds! Open living room, dining room, heated with propane space heater. Nice big front porch to watch the day go by. Western SUNSET VIEWS!! Very easy to access the water, new steps lead down to the docks, and a covered boat area



\$29,900 4+ ACRES STRATFORD

Get away here!! Beautiful land with a true hunters cabin! One room cabin, perfect get-away Very Private, lots of wildlife.
Drilled well. Owner's use a generator for electricity. Electric & Phone at the road for you to build bigger. Plenty of room for a



\$160,000 FONDA SCHOOLS. 9+ ACRES!

Bring the HORSES!! Beautiful open fields. Big 4BR/2BA home with 3 Car Garage plus attached Stalls & 2nd small barn. Owners WANT ALL OFFERS!!!

LAND FOR SALE

Mountain Lake 2 Parcels.\$52,500

Peck Lake Waterfront Lot\$129,900

Acres W Stoner Lake Waterfront\$119,900

1 Acre W Stoner Lake \$19,900





GLOVERSVILLE WAREHOUSE! REDUCED \$89,000

Broad Street. Pennies per sq. ft. for this 3 story brick building! ully sprinkled, freight elevator, high ceilings, MAKE OFFER



MAKE OFFER! GET IN ON THE ACTION! Big Store Across from Sherman's Amusement Park!

MAKE A PACKAGE

3BR apartment above store plus a back house to live or rent! Bring all offers.



\$140.000 CANAJOHARIE ARTS & CRAFTS!

Over 1800 sq. ft. 3BR/2BA, extremely well maintained inside and out! Master suite, fireplaced living room, den, office, full basement. Front and back porches! Garage too!

THESE



\$69.900 85 NEWMAN

Great starter or downsizing home 2 BR 1.5 BA. Dead end street



\$129,900 55 WEST 11TH AVE

4 BR, 2BA huge lot. Country in the city! Hardwood flooring. many updates, garage and privacy!



\$55,000 24 JAY ST GLOVERSVILLE

ncome producing 2 family, 2 flats up & down, both with great tenants. Apartments have 2BRs /closets, 3rd room without closet currently both using as bedrooom Big living rooms, down with pretty tin ceilings. Big eat in kitchens. Ful baths w/showers. Full basement

with separate storage for each apartment. Both up & down have balconies. Garage used by 1 tenant, plenty of off street parking. Garden area. Vinyl siding, separate utilities, updated electric, forced hot air furnace down, space heater up. Ready to go!



\$65,000 23 JAY ST.

TWO

GLOVERSVILLE Totally updated Neat. clean and well insulated. \$200 highest heat bill last winter!! Easy care 2 Flats each w/2BR/1BA. Living &

stay. Big Barn and off street parking. Plus Owners own another 2 family that is for sale too! Come see and make a smart move for owner occupied or investment.





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

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ADK REALTY EXCLUSIVE - NOT IN MLS

Asking \$199,900 151 EAST SHORE RD.,

WEST CAROGA LAKE. TURNKEY!

You can MOVE RIGHT IN! Everything (less personal items) is staying in this lakefront cottage! Darling 2BR, 1 bath cottage with an easy care

open floor plan. All in super condition. These owners are selling fur-

50 feet and lot is 273 ft deer

\$159,000 422 ST HWY 10. E. STONER LAKE

123 ft. waterfront! Adirondack style 3BR/1BA. Dine overlook-

ing the lake. Relax by the woodstove. Jump in the lake from

your dock. Big and Beautiful!

ished (less personal items). Deeded private sandy beach. Waterfront is



\$97.000 12 ACRES LAKE EDWARD

Surveyed and APA approved building lot on picturesque Lake Edward. 330 ft. direct shoreline. Quiet no gas motor lake with great fishing. The site plan for the house is all done, electric at the road. Water frontage for your dock and 1203 ft road frontage. 12.76 acre lot. At the end of a town maintained road to ensure peace and quiet!



\$250,000 CAROGA LAKEFRONT

Quintessential ADK Summer Home! 4BR/1.5BA, Amazing woodwork, fireplace, most furnishings can stay! 2 Guest Houses behind. Sandy beach w/western views!



\$179,000 W. STONER LAKE

170Ft Waterfront w/4-5BR Seasonal! Plenty of room inside and out on peaceful W. Stoner Lake. Deck and enclosed porch overlooking the lake. Knotty pine kitchen, 4BRs down and one big loft style up. Can't see from main road, is very private, DOCK, outdoor firepit, shed and even the furnishings, snow mobiles, jet skis can be purchased making this a MOVE IN Getaway! State trails and state land at the end of the road



\$199,900 203 KASSON DR., CANADA LAKE

215Ft Waterfront Canada Lake! Immaculate 700 sq ft 2BR/1BA cottage w/sandy waterfront dock, BRAND New interior, high open ceilings! Well insulated, all new windows, elec. floors etc. Motor right out on the lake! All new oak floors, new bath kitchen ready for countertop. Beautiful location, large lot, pinkster bushes, propane for heat, come see



\$139,900

40 Acres borders state land with cute chalet, 2BR/1BA plus big loft, sleeps 8-10. Open living, dining and kitchen, woodstove Big yard to play. Caroga Lake. Close to lakes, golf, motocross



W. CAROGA LAKE

3BR/1Bath. BEAUTIFUL Lakehouse! Big Combo Dining & Living room w/fireplace. Enclosed lakefront porch. Everything is done right! Easy entry to sandy lakefront w/dock. 2Car garage Back lot included in sale. \$295 nnn



\$267,900

224 S SHORE EAST CAROGA LAKE!

Move in! Totally re-vamped in ADK Style! 3BR/2BA, deck overlooking the lake w/sunset views! Dock ready for your boat!



\$279,000 CANADA LAKE-GREEN LAKE

Level Acre Lot! Waterfront 4BR/1BA w/224Ft on Green Lake Access to Canada Lake! 2BR & bath on 1st Fl. 2BR up. Lots of closets! Great room w/fabulous lakeviews. Field-stone fireplace (propage gas insert). Eat-in kitchen, Bonus room lakeside, perfect for dining or relaxing. 2 Car garage w/washer/dryer. Move in ready! Dock & Float. Peaceful Lake



\$175,000 EAST STONER LAKE!

3+ surveyed acres and Lake house! 1BR/2BA. Den Living Room, Laundry, Pantry, Deck to watch the sunset.



\$59,000 158 LONDON BRIDGE RD. **CAROGA LAKE**

Immaculate 1BR cottage on a deep lot! Move in and enjoy Sportsman's Paradise! Golf, Hike, Snowmobile, Marina for boats nearby. This cottage has plenty of Adirondack charm & a new kitchen & bath w/new appliances, hot H2O heater pump. Back deck overlooks the woods. Could expand to 2nd floor for more room or make year round. Easy to take care easy to come and go and enjoy Caroga Lake.



742 SOUTH SHORE EAST CAROGA LAKE

Darling 3BR/1BA immaculate cottage on the quiet portion of East Caroga Lake. New Dock to park the boat and listen to the loons. Deep private lot w/plenty of parking. Make way for East Caroga Lake!!



\$189.000 EAST STONER

LAKE WATERFRONT! Sandy Waterfront! 3BR/1BA. Living room w/fireplace, dining room, laundry room. Patio overlooks motor friendly E. Stoner Lake!



\$91,000 CAROGA LAKE

Steps to FREE West Caroga Lake Beach! 5BR/1BA updated 3 season home! New roof, septic, drilled well, new flooring, new walls. Oversized garage. Even a Central Vacuum System Most furnishings will stay so you can just bring your toothbrush, clothes and get on the lake this summer!! Owners are sad to be leaving but know you'll enjoy this lake house!



\$229,000 BORDERS STATE LAND! **CAROGA CAPE**

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



\$50,000 CAROGA LAKE

Borders 100's of acres of NY State Forest! Access East & West Caroga Lake! 3 lots included. Cute cabin with new bath, loft style bedroom, open floor plan. Outside deck and level lot with lawns to play. Tile in bath, knotty pine walls, some finishing needed but priced to sell! Caroga Lake offers lots to do year round! In winte you can ride your snowmobile from here too! Drilled well & modern septic, propane furnace & pellet stove, newer roof too



\$44,900 122 MAC AVE

Second Ave Beach just a block away. 2BR/1BA cottage w/attached garage. Knotty pine interior, huge BR up could become 2 rooms. Easy to see, Owners want offers and hope for you to enjoy as much as they have!



REDUCED \$149,900 MOUNTAIN LAKE!

Top of Bleecker Mt! Waterfront summer house 2BR/1BA direct waterfront! Furnishings stay! Private location on this quieter ADK lake!

Waterfront SOLD 105,000 Canada Lake

GUIDE TO replacing home siding

Few home improvements can transform a home more than the installation of new siding. Replacing siding can be a costly venture, but the right siding will maintain its appeal for years to come.

Updated siding can improve home's energy value by enabling owners to save on heating and cooling costs. A new design and color also can improve a home's property value and set it apart from neighboring properties. According to the Professional Builder's Home Exteriors Survey, exterior design and materials used are a top priority for new home buyers.

Project costs depend on the size of the home as well as which siding material homeowners choose. Considering new siding is a major renovation, it pays to get the job done right.

Choose a qualified contractor

It is important for consumers to do their research when it comes to siding materials and contractors. A contractor who takes shortcuts or improperly installs the siding may void a manufacturer's warranty. Always ask family members and friends for recommendations before choosing a contractor, and check out each prospective contractor's work for yourself. Interview more than one contractor and compare both their costs and what they offer. Ask plenty of questions of the contractors, and avoid those who try hard-sell methods. Questionable contractors may try strategies like a promise of a considerable discount if you "act now" or scare tactics that your home is unsafe in its present condition.

Be sure the contractor carries general liability insurance as well as workers' compensation insurance for their subcontractors. Ask for a license number as well and verify its accuracy.

Select a durable material

Siding comes in all types of materials — from wood to plastic to fiber cement — but vinyl is among the most popular due to cost and availability. Research how well particular brands of siding stand up to conditions and which are the least likely to crack, warp or discolor. Find this information from online reviews or through consumer advocacy groups. Also remember, vinyl and other synthetic materials have improved and can now mimic the look of many other materials for a fraction of the cost.

Calculate how much you need

Before you price out siding with contractors, estimate how much you will need for your house. Consumer Reports suggests

multiplying the height times the width of each rectangular section of your house in feet, going by what you can measure from the ground, to determine their areas. Multiply the approximate height and width of gables and other triangular surfaces and divide each total by two. Then add all the totals. To allow for waste, don't subtract for doors, windows or other areas that won't be covered. Finally, divide the total square footage by 100 to estimate how many squares of siding you will need. A square represents 100 square feet. Knowing how much you need can save you money.

Vinyl siding can completely transform the look of a home and make it more energy efficient. Consumers who do their homework will get the best value for their investments.

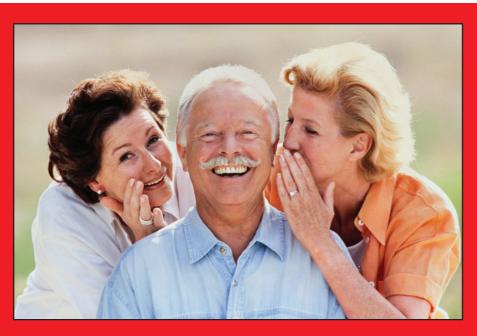


Finding a qualified contractor is an important component to any siding project.









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226 E Fulton St., Gloversville, NY 12078

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





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





CONTEMPORARY HOME ON 2.1 ACRES (Town of Palatine): Beautifully maintained, view of valley and many extras Living room w/pellet stove, dining area, great kitchen and extra room (BR or den) down, 2 BRs up. Full baths up and down.



FANTASTIC VIEW (Johnstown): Spacious raised ranch on 1.7 acres just outside city. Split foyer entry, pellet/corn stove in LR. DR opens to rear deck, kitchen w/breakfast bar, master BR suite w/bath, 2 more BRs and another full bath. Attic and basement possibilities for additional space. Detached 2-car garage w/storage above Reduced to \$199,900



ROOMY RANCH WITH POOL (Mayfield): Living room, formal dining room w/fireplace. In-ground pool, attached garage Asking \$149,900



DARLING RANCH HOME (Gloversville): LR, DR opens to large rear area, kitchen, 3 BRs and 2 fill baths, all on one floor! Lower-level family deck, kitchen, 3 BRs. Freshly painted interior, new bathroom. Attached one-car garage, large backyard



BEAUTIFUL COLONIAL (Johnstown): Hardwood floors, gorgeous natu ral woodwork, pocket doors, inlaid staircase, designer lead-glass windows, antique fireplace, window seats & many more unique features. Four bed



GRAND OLD COLONIAL (Gloversville): Hardwood floors, natural woodwork, 2 corner fireplaces, LR, DR, kitchen, den, half-bath down; 4 BRs, full bath up. Detached garage.\$69,900



GENEROUS ROOMS (Gloversville): LR, DR, working kitchen and laundry/mud room down, 3BRs, family room and full bath up, Fenced yard, carport. Nothing to do but move in \$67,000



SIDE HALL COLONIAL (Gloversville): Hardwood floors, open staircase, LR, DR, kitchen and den down, 4 BRs and one full bath up. 2-car detached garage (needs some work). .Asking \$35,000



COMPLETELY RENOVATED LAKEFRONT HOME (East Caroga Lake) Terrific view! Open LR/DR/Kitchen, 4 BRs, 2.5 baths, fully furnished. Deck, dock in deep water area, 2-car REDUCED TO \$425,000



ADORABLE YEAR-ROUND RANCH (East Caroga Lake) Fireplaced LR, retro style kitchen, 2BRs, 1 full bath. Shared water rights just down the road. Beautiful lot, large pole barn . .\$91,000



MLS 201516306 all cove. Living room, dining CUTE 3-BEDROOM COTTAGE (East Caroga Lake): Located on cul-de-sac w/lake frontage w area and kitchen down, 3 BRs and 3/4 bath up. Enclosed porches up and down. Outside fireplace, natural ga Reduced to \$195,000



NGERBREAD COTTAGE (Caroga Lake): Bring your fa 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 hea



YEAR-ROUND COTTAGE W/LAKE RIGHTS (West Caroga Lake): Open living space and bath down, 4 bedr back deck, storage shed

LAND:

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

Town of Johnstown: 5.3 acres......\$25,000

38.9 acres.....\$45,000 79.9 acres......\$65,000

COMMERCIAL: Town of Caroga:

Highly visible 4 acre lot Call for details Downtown Gloversville, 1st floor office or retail

space and 2nd floor office suite available for lease Call for details



NICE 3 OR 4 BEDROOM FLATS (Gloversville): Move-in condition down, upper needs some work. Enclosed porches, nice backyard, offstreet parking\$49,900



Many signs point to an improved real estate market. Some are more obvious than others.

In markets like ours, real estate is making strides toward recovery. Buyers are taking advantage of low interest rates and investing in their future through homeownership. It all adds up to the four bold letters every buyer (and seller) wants to see: S-O-L-D. If you're in the position to buy a home, now may be the time. When you're ready, make sure you contact a real estate agent who's a REALTOR.



Every market's different, call a REALTOR* today.

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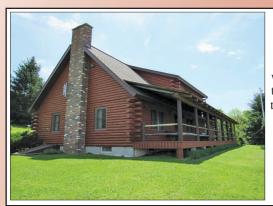
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Cherry Valley: 144.59 scenic acres with 4 BR log home in historic Cherry Valley, NY. Between 40 - 60 acres of tillable land, long road frontage, 80 plus wooded. Sweeping views of the Mohawk Valley. Beautifully maintained 4 BR, 2 BA log home perfectly situated to take in the tremendous Upstate NY scenery. Large barn at the end of the long winding driveway has its own drilled well, septic system, and even half bath! Great hay/equipment/rec vehicle/animal storage. 15 minutes to Cooperstown, Glimmerglass, and Adirondacks. \$359,900

Cherry Valley: Own a piece of country heaven with this 3 BR, 2 BA log home set on 60 serene acres abutting the 1566 acre Cherry Valley State Forest. This beautiful home features a second floor master suite complete with balcony overlooking the stocked, spring fed pond and bunk house. Very private setting with 200' driveway off of a publicly maintained dirt road, but only minutes away from Cooperstown, Glimmerglass, and loads of other fantastic upstate activities and attractions. Some of the

best hunting in upstate NY. \$349,000



Harpersfield:

Extraordinary 3 BR, 3 BA post and beam home in the Northern Catskills. Beautiful brand new hickory kitchen, quartz counter tops and stainless steel appliances. Radiant heat, large family room, master suite and close to all types of recreational activities of all seasons.

\$275,000





Cobleskill: Special location was why this beautiful, spacious contemporary was built on Settles Mountain Rd in Cobleskill overlooking everything! On over 20 acres in a hillside setting of fine homes, this property has it all. Gorgeous views, hunting, hiking, privacy yet you can walk to the village. A 20' x 50' pavilion has hosted parties for hundreds. Lowest level has a separate kitchen, BA, BR, Interior top two floors freshly painted. 20' X 50' pad w/50 amp service for a motor home. Incredible value. Motivated seller. **\$274,900**



Sloansville: Large young ranch on over 30 acres of tillable land with 30' X 40' pole barn and 3 ponds. 2 BR, 1.5 BA on main level and an in-law apartment close to completion in full walk-out basement with kitchen, living room and bedroom. 2 car attached garage. Decks overlooking beautiful views. Tremendous potential here for mini farm for animals of any type. High visibility location if you are looking for an agricultural retailing business that includes 1035 feet of road frontage. Exceptional opportunity! **\$225,000**



Beautiful contemporary set on 10 acres in walking distance to thousands of acres of State land. Spacious 4 BR, 3 BA floor plan accommodates all of your family and friends for a great second home or primary residence. Fifteen minutes from I-88. Move in condition with recent updates, it is ready for summertime fun!

\$225,000



Richmondville:

Lake front 4 BR, 3 BA ranch in pristine condition. Private lake community in Upstate NY 30 minutes from Albany. Upgrades throughout include gas fireplace in the living room, stainless appliances, granite countertops in this open floor plan home with beautiful views from the deck of the spring fed mountain lake. Swim, fish, canoe, kayak right from the 110' of your own lake frontage! \$225,000



Cobleskill:

Spacious 4 BR, 3 BA, executive ranch in superior condition tucked away on a Cobleskill village landscaped parcel on a quiet dead end street with other fine homes. Beautiful remodeled eat-in kitchen, formal dining area, large living room, 2 fireplaces, and a fantastic layout. Other features include central a/c, a wet bar, built in greenhouse, work out/media room, and in-ground pool with custom landscaping. What a great home!

\$199,900



Cobleskill:

Beautiful center hall colonial on High Street in Cobleskill village. This 4 BR spacious home has a new natural gas heating system and many other improvements. The condition is exceptional with hardwood floors throughout, original woodwork, two fireplaces, large rooms including a relaxing sitting room with energy efficient windows and fireplace. If you are contemplating village life, High Street is a dead end so there is no traffic!

\$174,900



Very special 4 BR, 2 story home that has been updated and lovingly maintained for the 35 years that the current owners have lived there. Lots of paved parking and a great over sized garage with power, water, heat, and second story storage. Great location and a large parcel make this a great place to raise a family.

\$115,000





SIGNS that more insulation is necessary

Insulation serves dual purposes in a home. In the winter, insulation prevents heat loss and keeps homes comfortably warm, while in the summer it buffers a home from the heat and prevent cold air from escaping.

Insulation also is one of the most cost-effective ways to make a home more energy-efficient.

Homeowners may recognize the importance of insulation, but be unaware of how to recognize when insulation needs to be replaced or even if they have adequate insulation in their homes. According to the United States Department of Energy, a qualified home energy auditor can check a home's insulation as part of a whole-house energy assessment. An energy assessment, also known as a home energy audit, also helps to identify areas of the home that are in need of air sealing.

Homeowners also can do their own visual assessments to determine if their homes need more insulation. The following are a handful of signs that indicate you may have an insulation deficit in your home.

- If the snow melts on your roof but not on your neighbors', this may be a sign that you need more insulation in the attic. Melting snow means heat is escaping from the attic or under the eaves.
- · Bare spots in the attic and insulation that does not extend to the edge of the roof may indicate a need for more.
 - · Check the level of insulation in the attic. If it is level with

or falls below the ceiling joists, an extra layer should be installed.

- . If energy bills are higher than normal for the time of year. that may be due to a lack of insulation. Notice whether the HVAC system is running more than usual.
- · An unusually warm second story during hot weather also may be indicative of an insulation deficiency. Such a situation

suggests hot air is infiltrating the home through the roof.

When adding insulation, choose the right R-value for your home. R-value measures how well certain materials, such as insulation, resist heat. The higher the R-value, the greater the insulation. Therefore, insulation with a higher R-value will perform better than insulation with a lower rating. Colder climates may require a higher R-value than warmer ones.



When adding insulation, choose the right R-value for your home. R-value measures how well certain materials, such as insulation, resist heat.

The higher the R-value, the greater the insulation. Colder climates may require a higher R-value than warmer ones.



(088) Palatine: 4 - 5 BR Home has updated kitchen with Quaker made cabinets and ceramic tile floor. LR with fireplace & open staircase. \$129,000



(089) Canajoharie: 2 -3 BR, 1 1/2 Bath Home located a few blocks from the school. 230 feet deep lot. 2 car garage. Historic tax credit available. \$78,500



(090) Canajoharie: This 5 BR home is located at the village line on 5.5 Acres. New Cherry Kitchen with state of the art appliances. Barn. Outbuildings. \$239,000



(093) Fully equipped, turn key Italian Restaurant is ready to go. Also includes 3 apartments. Located just a minute to the NYS Thruway. \$249,000



(648) Fort Plain: 2 BR Bungalow is nicely maintained. Oak Kitchen, LR, full Bath and laundry/mudroom. Includes a garage. ONLY \$53,500



(401) Canajoharie: Formerly "The Knox Farm" Built approximately 1830, 3 - 4 BRs. Situated on quiet country road with 7.4 Acres. NOW \$129,000



(224) Fort Plain: 4 BR home has fully handicap accessible apartment. All new landscaping, pool, fire pit and wiring. Many updates. \$189,500



(185) Canajoharie: This 4 unit has been repriced. Many updates: boiler, hot water heater, siding, windows. Double lot for off street parking. NOW \$129,000



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How Adorable!

An immaculately maintained home on Rt 10 with easy year round access and terrific waterfront dock behind on Maloney Rd.



Just an adorable cottage

East Caroga. So close to the beach and docks. The kids will swim like "fish" at summers end. You'll love the interior.



Very Unique!

This Caroga Charmer is reminiscent of days gone by, but has recent electric, septic and plumbing updates and is close to a sandy beach. Asking \$74,900





Pine Lake Beach it every day!! Really cute mobile home at an absolute steal!! Quiet paved road. Amazing new appliances. **Only Asking \$25,000**



Near Canada Lake

Beautiful country setting. Unbelievable 3 bed bargain with attached garage. Enjoy lake area living at a bargain. REDUCED \$45,000





Caroga sawmill or any business!!

7.7 acres and pole barn with living quarters. Separate house foundation with radiant heat floors, for 1500 sq ft home. APA approved for subdivision. Has 2 wells, septics and electrics. Entry also on Hilley Rd. Endless potential!!

Asking \$99,000

Acreage with Timber

47.60 Acres with Road frontage on 2 roads. On Rt 112 just outside Caroga. Close to lakes, golf course, skiing and snowmobiling WOW!!! Only asking \$69,000



Stunning Classic Adirondack!

Lodge style home with 2 cozy fireplaces and beautiful major improvements. Close to E Caroga with beach available. **REDUCED \$115,000**

NEW LISTING!



Bargain and Beach!! Year round with a very large lot being professionally manicured. Nice area near lake! Better Run - Only \$25,000





Beautiful N. Shore Rd, Caroga!

Stunning year round home near

the water and snowmobile trails. Propane heat plus cozy woodstove. Do not miss this bargain!! \$88,900





A family and friends Must Have!

2 camps nearby on the same avenue can't be beat

for bargains and beach! The green camp offers appliances, metal roof, insulation and 3 beds. **Steal at \$39,900**

Yellow camp is nearly year round with furnace, full insulation, 100 Amp circuit breaker wiring. **Only \$49,900**



NEW LISTING!

Nice secluded area near beach, much new construction. Very exciting find in this West Caroga area.



Cute bargain mobile!!

Perfect for summer fun, Dad's hunting season and all your winter sports. Furnished to move right in. Near Lake! Asking \$50,000



316 Mohawk Drive, Tribes Hill, New York



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Lake, Stratford





Gorgeous camp set on Pleasant Lake with 100' of frontage directly on the lake. Home has large eat in kitchen with plenty of cabinets and a wood stove, living room with fireplace, 5 bedrooms & 1 1/2 baths. Wood and tile flooring, great enclosed porch overlooking the lake, deck on the front, large dock, picnic area in the back and a work/storage shed on the property. Camp is being sold mostly furnished. \$299,000.

Mohawk Dr., Tribes Hill



Step back in time in this adorable Cottage set on a nice corner lot. Home has an eat in knotty pine kitchen, dining room and cozy living room. 3 bedrooms, 1 bath, lovely open front porch, hardwood floors. Surrounded by nice mature locust and lilac trees. Great starter home. \$59,000

Prospect St., Tribes



Nice Craftsman style home in a great residential eighborhood! Manle kitchen with DA. formal DR w/beautiful columns and

spacious LR. Gorgeous staircase, 4 beds and 1 1/2 baths. 1st floor laundry room. HW floors throughout, nice screened in front porch, fenced in yard and a large 2 car garage. Replacement windows, new electrical service and a new well pump. 2 lots go with this property. \$129,000.

Joann Way, Town of Florida



,370 square foot Colonial style home built in 2012. Home has an open concept kitchen w/center island, formal DR, LR with french doors and a fireplace and FR also with a fireplace. 4 beds, 2 1/2 baths. H/W floors in the foyer and DR. central air, full poured foundation and an attached 2 car garage. **\$252,500.**



One of a kind 3 family on the south side. Building has original work, gorgeous molding and doors. 1st floor has a 1 and 2 bedroom apartment and 2nd floor has an amazing 6 bedroom apartment, perfect for owner occupy! Great income property! Call for more details. \$142,500.



ırn-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, ormal DR and LR each with wood burning FP and vaulted ceiling 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.**

Marie Dr. Tribes Hill



Split Level home in a semi-rural setting. Home has gorgeous therry kitchen with granite countertops, open concept DR and LR with gas F/P and lower level family room with pellet stove, 4 beds & 3 baths. Hardwood and tile floors, walk out patio in the back. ack yard, composite deck, koi pond, and a car garage. **REDUCED \$195,000.**



Inside has an updated kitchen with appliances and dining area spacious LR, 4 beds & 2 baths. Detached 2 car garage, large driveway, deck on the front and home sits on a double lot with privacy! **\$94,500.**

Smith Ave, Amsterdam



Newer Ranch style home in a nice neighborhood features eat in Oak kitchen w/ appliances and spacious LR. 3 beds, 2 baths and full basement that could be converted. Hardwood flooring throughout, C/A, a deck off the back and an attached 2 car garage. \$108,500



Exceptional Colonial style home with a great view of the valley. Home has a kitchen with Corian counter tops, light maple cabinets and all appliances. Formal DR, LR with fireplace, 3BRs and 2 1/2 baths. French doors to a new Frex deck, walk out basement and a 2 car attached garage \$245,000.



Immaculate Ranch style home has brand new kitchen with oak cabinets, granite counter tops and all appliances. Oper DR with HW floors and wood stove, LR w/wood stove. 3BRs, 2 baths, sun room, basement FR with bar, 3BR and 2 baths. House has new windows and doors, all new wiring, and a deck off the back. Amazing 2 story outbuilding with workshop, poured concrete floor and walk up 2nd floor storage. **\$175,000.**

Northampton Rd., Amsterdam



NOT a drive by! You NEED to see the inside of this one! Brand new kitchen with granite counter tops, gorgeous white cabinets and stainless appliances, 3 beds, 3 new baths, DR, LR and den. Hardwood floors throughout, huge deck off the back and a 1 car garage. Don't decide from the outside of this one, come in and see for yourself!!! \$159,900.



Great condition home has a brand new kitchen with cherry cabinets, granite counter tops, formal DR and LR. 4 beds, 2 baths, and a den. New electrical, H/W flooring, wrap around front porch, 3 season sun room, 2 car garage, a carport and a great side vard

Merry Road, Town of Florida



64.20 wooded acres on the corner of Merry Road and Shellstone Road. Older home and unfinished building on the property needs some TLC. Garage, well and septic on the property along with an older outbuilding. Great recreational property. \$120,000.



Excellent condition Ranch style home on a nice 100' x 100 lot as per deed. Home features eat in kitchen with appliances, separate dining room and living room. 2 bedrooms 1 tile bath, hardwood flooring and attached 1 car garage, nice yard and super neighborhood! \$99,900.



Ranch style home in a great residential neighborhood! Home has 3 beds, 1 1/2 baths, kitchen w/dining area and appliances and LR. Finished basement with FR, bar and gas fireplace. f car attached garage, central air-conditioning and a deck off of the back. **\$105,000.**



Ranch style home features updated kitchen with appliances formal DR and LR with fireplace w/pellet stove insert. Finished basement has FR with wood stove and den. 3 beds and a full bath. Basement has a B-Dry drainage system, enclosed back porch, deck, a brand new roof with lifetime shingles, shed and a 2 car garage. 4 lots included \$142,500



Almost new 1,826 sq.ft. Ranch style home features an open kitchen with breakfast bar and pantry, open to the family room with fireplace and a formal DR. 3 bedrooms, 2 baths hardwood and tile flooring and a full basement could be finished for more living space. Attached 2 car garage, 12' x 14' deck off the back, paver patio with wood burning

fireside and a storage shed on the property. \$252,500.



Immaculate condition Condominium situated in a 55 and up commu nity. Home features open concept kitchen with appliances, dining area and good sized LF with gas fireplace. 2 beds, a den, and 2 baths. Sliding glass doors off the living room that lead to a deck. Entrance fover. central air conditioning and an attached 1 car garage. \$159,000.



316 Mohawk Drive, Tribes Hill, New York



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Ranch style home set on the edge of the Village of Hagaman. Home has large eat in kitchen with appliances, an oversized LR with cove ceilings and fireplace, 3 beds & 2 baths. Deck off the back with stamped concrete patio and vinyl fenced in backyard. Storage shed out & a 2 car garage. **\$169,500**



Ranch style home situated in a great part of the city! Home features eat in kitchen w/ appliances, dining area off and spacious LR with H/W floor, 3 beds, 1 1/2 baths, basement family room with bar, workshop and laundry area. Enclosed screen porch overlooking a lovely backyard. 1 car garage with breezeway. \$152.500

Belfance Rd., Town of Amsterdam



Quiet country living in this immaculate house featuring a spicious pine kitchen with breakfast bar, formal DR and large L cious pine kitchen with breakfast bar, formal DR and large LR with stone fireplace. Den area, 2+ beds & 1 1/2 baths. Oversizer 2 car garage, deck off the back of the house, stamped concert ully landscaped 1.90 acres of land. **REDUCED \$219,000.**

N. Main St.. Broadalbin/Com



Upper back 1BR/Office \$525.00 plus \$25.00 water heat included. Upper Front 1BR \$500.00 plus \$25.00 water heat included Basement apartment 1BR/Office \$595.00 plus \$25.00 water heat included. Plus nice store front. Each floor has 876 sq. ft. for a total of 2628 sq. ft. for the building. Back of building has finished addi tion, all new windows, siding and deck overlooking the creek. Oil baseboard heat, and all separate electric. **\$129,900.**

onathan Lane, Amsterdan



Ranch style home features an open, eat in, Carriage House kitchen with SS appliances open to the FR with gas F/P. Formal LR, an all season, knotty pine sun room, 3 beds, 1 full bath. patio off the back, 16' x 32' in ground pool with ca way and comes with 4 lots!! \$152,500

Schuyler Rd., Town of Florida



Ranch style home is set on 4.90 acres with 814' of road frontage. House features 4 beds, 1 3/4 baths, open concept Carriage House kitchen and dining area with pellet stove. Large LR, finished basement family room, 1st floor laundry, generator hookup, covered front deck, 2 car attached garage with storage area and separate adjacent storage garage. \$178,500.

Oswegatchie Rd., Town of Palatine



Great hobby farm that sits on 22.5 acres of land. House features large eat in Carriage House kitchen w/center island, knott pine ceiling and appliances, formal DR and oversized LR with stone fireplace. 4 beds, 2 baths, wrap around porch and a 2 cal garage. 3 stall horse barn, surrounded by farmland. \$179,000

County Highway 126, Town of Perth



Ranch style home features kitchen with appliances and breakfasi bar, dining area, LR and FR with stone fireplace, 3 beds, 1 3/4 bath, full basement, new roof, oil tank, and water heater and dated furnace. 2 car garage, deck off the back, 16' 33' in groun pool and all situated in the Broadalbin Perth school district. \$205,000.



Great 1800's Saltbox Colonial style home in a great country setting. Great restoration project home has an eat in kitche ances, LR with propane stove, 3 bedrooms & 1 full bath. Home has a 2 car garage, new furnace and oil tank, new septic, new water pump, and replacement windows. Amazing 3.86 acres of land with stream, matu sugar maples and oaks, and abundant wild life. \$64,500

Mohawk Dr, Tribes Hill



Ranch style house overlooking the valley. Home has large ear in kitchen with oak cabinets. & breakfast bar, DR and an oversized LR with a F/P. 4 beds, a den & 2 baths. Basement with workshop area, 2 car garage, private backyard and home sits on over 3.5 acres! \$168.000.

Bavard St.. Amsterdam



Home features kitchen with appliances, large DR/LR combo w/fireplace and cozy den. HW floors, 3 beds and 1 1/2 baths nclosed back porch, nice backyard, many updates! \$62,500



1996 sits in a nic country setting or 20.27 acres, as per deeds. Home features new LR. 3 beds, 1 bath and a lower level FR. Pond on the

Colonial style

approximately 1 acre, new Lenox high efficiency furnace, and a 2 cal garage. **\$250,000.**

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. \$229.000.

Turn key ready home on a quiet side street nice kitcher with break fast bar and

formal din-



ing room cozy living room and parlor, 4+ beds, 1 1/2 baths, Wrap round front porch, back porch, replaceme roof, and a 4 car garage, \$67.500.



2007 Banch style home set on 2.90 acres as per deed. Home eatures maple kitchen with breakfast bar. Dining area open to the large, bright LR with a wood stove and sliding glass doors out to a deck. 1st floor has 3 beds and 2 haths. Do a bar area and a den. 2 car garage. \$179,000.

Keller Lane. Fonda



Ranch style house features galley kitchen with appliances, dining area and formal DR. Lg. LR with pellet stove insert, 3 beds and 2 baths. Deck off of the back of the house overlooks the private back yard, lower level family room with propane stove has sliding glass door out to the backyard and den or 4th bedroom. 2 car attached garage. \$182,900.

State Highway 30, Town of Perth



Great 85.90 acre in ment property on NYS Highway 30. mmercially zoned and comes with a recently renovated 4 nit building and a ren ovated 1 family, Many commercial or agricul Also comes with a pos and heam conve

barn and a great Town of Perth location in the Broadalbin Perth school district. Borders car dealership and gas station. Subdivision potential that is endless!!! \$385,000.



lot. Home features freshly painted kitchen with newer appliances formal DR with built-ins and H/W flooring and a large LR w/ F/P 3 beds and 1 1/2 baths. H/W throughout, central air cond all replacement windows. Fenced in yard, new roof, and a 1 car garage with 2nd floor storage. \$139,900.

Meadow View Dr.. Town of Perth



lew construction 2,115 square foot, Prairie style house set on 1.10 acres of land. Home has a great floor plan including a gorgeous kitchen open to a edral ceilings with a gas fireplace & DR. 1st floor mas ter suite, 4 beds total & 2 1/2 baths. An oversized 2 car garage. 20' x 12' pressure treated deck, walk out basement, culture stone front with vinvl and cedar shake siding. Still time to pick out your own interiors! \$399,000



style home great neigh borhood. Home features Carriage House kitchen with appliances. formal dining room and living room. 3 bedrooms

Victorian

1 1/2 bathrooms, and den area upstairs. Nice backyard and a barn/garage on the property. \$92,500.



Excellent condi tion Cottage style home fea kitchen with appliances and large, bright LR that has been freshly painted 3 beds, and 1 3/4 undated

hs. Great enclosed 3 season front porch, mud room coming i from the back and a small deck off the back. Great vard, vinvl siding, updated roof, all new windows and a 1 car garage \$76,500.



Exceptional condition 7 unit building! Each flat has at least 1 bedroom, kitchen, living room and a ful bath, 1st & 2nd units each and

3rd floor unit has 2+ bedrooms. Gorgeous foyer with beauti ful woodwork and staircase, 2 large municipal parking lots next to the building for tenant parking and a 2 car garage also comes with this great rental unit! \$159,500.

LOTS FOR SALE

Memory Lane, Perth

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THREE STEPS to prepare your credit for homeownership

(BPT) — Homeownership is a dream for many Americans, and maybe it's one of yours as well. Making this dream a reality requires hard work, dedication and the proper preparation. You must figure out where you want to live, what type of home you desire, what you can afford and also how your credit rating may impact your home-purchasing goals.

Your credit rating can play an important role in the home buying process, and your creditworthiness could also affect the amount that you can borrow, the interest rates you will qualify for and your ability to obtain a mortgage loan in the first place.

"A consumer's credit is one of the biggest factors that goes into the mortgage-application process," says Eric Hamilton, President of Vanderbilt Mortgage and Finance, Inc. "Before applying for a loan, it is crucial to get your credit in the best shape you possibly can."

To help you build good credit and increase your ability to obtain better loan terms, Vanderbilt Mortgage and Finance, Inc. offers these tips for improving your credit:

Pay your bills on time

Late or missed payments on any of your credit accounts, such as credit cards, mortgages and other loans, could cause a drop in your credit score. To prevent this, make your payments on time. Making additional payments whenever possible and paying extra toward the principal balance will also help to keep a good payment history and decrease the payoff timeline. Using an Extra Principal Payment Calculator

tool can also help you calculate the savings that come with paying extra - generating additional motivation to do so.

Minimize any outstanding debt and keep existing debt manageable

Paying your statement balances in full instead of letting debt accumulate can improve your credit scores, which may result in better terms being offered from lenders. Lenders often check your credit report when you apply for a loan and measure the amount of debt you're carrying against the loan amount they've requested. Excessive debt is one of the factors that could cause a lender to decline your application.

Avoid applying for unnecessary credit

Credit applications can appear as inquiries on credit reports, which may suggest to lenders that an applicant is taking on additional debt. Be aware of advertising or sales promotions that offer purchase discounts if you apply for a credit card. Even these cards could show up as inquiries on your credit report. These inquiries remain on credit reports for two years. Instead of applying for additional credit, use your existing lines of credit to showcase your responsible

credit management by paying bills on time and paying off the debt quickly.

"There are a lot of steps you can take to improve your credit, but it's important to remember that credit scores don't change overnight," says Hamilton. "It takes time to increase your credit rating, and while it may feel like a slow-moving effort, it is well worth the wait when you get to open the door to a home of your own for you and your family."

For more credit tips, you can check out the full Guide to Credit, and find other useful guides for homebuyers on vmfhomeloan.com.



It takes time to increase your credit rating but it is well worth the wait when you get to open the door to a home of your own.



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2015 Big Tex Trailers Tandem Axle Trailers 50LA

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