July 27, 2013



Serving the Homes of the Mohawk Valley

Volume 4 • Number 2

Jesus said, "Let the little children come to me, and do not hinder them, for the kingdom of heaven belongs to such as these." Matthew 19:14



The lambs clearly take delight in their foster parents, whether following them around the yard or lounging comfortably in their laps being bottle fed. See page 15.

Photo by Jean Ronan







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Tues. Aug 6

9 a.m.- Noon: Parkside Courts, 53 S. Main St., Dolgeville

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Wed. Aug 7

9 a.m.- Noon: London Towers 100 W Main St., Ilion

1 p.m.-3:30 p.m.: Prindle Apartments 80 E North St., Ilion

Thurs. Aug 8

9 a.m.- Noon: Midtown Apts. 315 N Prospect St., Herkimer

1 p.m.-3:30 p.m.: Galinsky Apts. 105 Protection Ave, Herkimer

Fri. Aug 9

2 p.m.-4 p.m.: Old Forge Farmers Market, Park Ave., Old Forge

Mon. Aug 12

9 a.m.- Noon: Rockton Plaza, 550 East John St., Little Falls

1 p.m.-3:30 p.m.: Valley View Courts, E. Monroe St., Little Falls

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Lb.

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Lb.

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Serving the Homes of the Mohawk Valley

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Page Composition......Deborah Countryman
Production Coordinator......Jessica Mackay
Shop Foreman.......Harry Delong

Ad Sales

John Snyder, Sales Manager 518-673-0129, jsnyder@leepub.com Mark Fowler, Sales Associate 518-673-0116, mfowler@leepub.com Kristen Lee, Sales Associate 518-673-0100, klee@leepub.com Mary Skinner, Sales Associate 518-673-0130, mskinner@leepub.com Jed Suits, Sales Associate 518-673-0131, jsuits@leepub.com

Reader ads 518-673-3011 or 800-218-5586

Bruce Button-Corporate Sales Manager 518-673-3011, bbutton@leepub.com Accounting/Billing-Alyce Moyer 518-673-0149, amoyer@leepub.com Commercial Printing-Beth Snyder 518-673-0101, bsnyder@leepub.com Delivery concerns-Tony Keba

Send all correspondence to:
PO Box 121, Palatine Bridge, NY 13428
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July 27, 2013

Hello Again,

In writing weekly Hello Again sometimes I start off with writer's cramp. In other words, finding a subject which I hope readers will find interesting — so I asked a friend what I should I do? He suggested to skip government and political issues and write about something silly — nonsensical issues or basically meaningless yet humorous.

I said, "That's what I have been writing about," and asked what could be sillier than what's going on in our state and federal governments? The sad part — it is hardly meaningless.

Well, we did vote into office our elected government officials. When I was a teenager, the local postmaster retired and the postal department appointed the local dogcatcher to take his place. I imagine he knew as much about post office management as a monkey does about a hymn book while in the same office there were three highly qualified experienced persons.

During those years, the postmaster's position was a political plum. Usually some person outside of the postal system who had some good relationship with the political party in Washington received the plum. Did he deserve such a high-respected position in the community? Heavens no. Is this what happens when big government has the power to pick and choose? You can bet it does. That is what big government does — it feeds on itself and all the wage earners who do not work for the government, choosing their own for positions of power and wealth.

In my youth, the county welfare commissioner held an elected position. Among his duties — he had to answer to the voting public — he was required to keep spending under control. I believe it was in the early 50s welfare commissioners were no longer voted into office. They gained their office by appointment from the government. Needless to say, the cost of the welfare system went berserk. It has been said that our present welfare system could and will destroy our country. Always remember — big government always appoints, and most always take from the people more than it can possibly give back.

Is it chickens do or chickens don't do in Dolgeville? For example, in a recent well-prepared column in a local newspaper, the reporter stated, "The Dolgeville village board did not take action on a proposed local law that would allow residents to keep up to eight chickens." Maybe you will agree with my concern — eight chickens. Let's say a local mother and father with six kids live in the chicken law controlled village and each of the chickens produces eight eggs. Viola — everyone gets an egg. Now this is my point, what will happen if they have seven kids? Will that mean one kid has to go eggless? Well, probably not — Mom will, as mothers usually do. Poor Mom.

The column continued with — "Instead, the trustees decided to give the village planning board time to refine the law and complete a required state environmental quality review — for submission to the Herkimer County planning boards (plural boards), Mayor Bruce Lyon said the public hearing on the law will reconvene after the county planning boards (plural boards) weigh in on the proposal — maybe the state will be next, even Washington. Now that the eight chicken problem has grown to a county level — who will we hear crowing next? Our governor? Or even president?

Now, being a duly self-appointed chicken lover — especially at Brook's — I would like to suggest nine chickens and not eight, unless a family has even more kids. One of my favorite waitresses came from a family of 17. With Mom and Dad, that would required a flock of chickens.

Now the next mind blowing question will be, what do you do with the eight chickens when they

stop laying eggs? Head out to the chopping block and turn that tough old laying hen into Sunday's fricassee dinner? Can you imagine the tree huggers and bird watchers of America standing for this? Yet you can't just turn the eight chickens loose — what about all of that chicken doo-doo on the sidewalks of our villages. Why by golly, you would have to carefully watch and step around each dropping.

Maybe Dolgeville should consult with the Cornell University chicken department or require the mayor or at least one of the trustees to take an accredited course at some major approved ag school, to study the behavior patterns of chickens.

Now I believe I see the real problem. Just think what will happen if one of those purchased eight chickens turns out to be a rooster, and about daylight, all of the roosters decide to find a fence post and welcome the sun with their best cockle-doodle-doo? It will be too early to get up and too late to go back to sleep. Now - the big problem will set in. While the eight chickens to a home problem will require a mayor with his board of trustees, several committees, possibly midnight oil to be burned, Dolgeville, I am sure will continue to be a great country atmosphere family village.

Our president has voiced his opinion concerning a Florida State trial. Maybe he should be asked for his opinion. After all, compulsory health insurance for every citizen, now maybe eight compulsory chickens for every home even if you're an egg-chicken hater.

Just think, possibly Mrs. Palosi's gang could write up an eight chicken law of 20,000 pages and pass it without reading it first. In spite of their chicken problem, this writer believes Dolgeville village and its people are a fine example of what our valley is all about.

I have a question, which has always been on my mind. If a black hen lays white eggs, why can't a white hen lay black eggs?

The following is a question you should answer if you are a proponent of the so-called Obama health bill, that is, if you say go-for-it, are you aware that individuals, that means you and I, will be required to purchase health insurance that meets the new expanded federal requirements whether we want it or not? Individuals who do not comply will face a financial penalty. Based on our experience of watching our government grow and grow every year, it is only reasonable to think the need for additional health insurance coverage will grow and grow and the cost will soar. Are we prepared to allow the federal government a free hand in allowing our insurance bill to grow every year, especially while we cannot even vote on it? Is this taxation without representation?

A wise old country philosopher once said, "It's all a question of mind over matter. If you don't mind, it doesn't matter." You can be sure of one thing — communist China doest not want to see our country sink and fail until they can buy as much of it as they want.

Our modern American philosophy appears to be that we are a global nation and should stick our noses in and financially support every nation on earth — except our own people here in the Mohawk Valley. To our valley mayors, may I respectfully remind you — the squeaky wheel gets the grease.

Keep on keeping on and test this old saying.

God bless you, the people of this land that I love. Let's stand beside each other — for each other. Let's also help others, from our bounty even if the shoe pinches a little while we care for our own first.



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Note: Banquet tickets are sold separately, as follows:

Banquet Ticket - 1 banquet ticket\$50.00 or Early Bird Special: BEFORE July 10 only \$40.00

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Banquet Ticket Order Form Please Select Quantity of:						
Banquet Ticket Big Shooters Pkg Group Table Pkg First Choice and an Alternate (50.00 120.00 1,100.00	40.00 100.00		Liberty Pkg Heritage Pkg Freedom Pkg Pioneer Pkg		
1 2 Pre-Event Drawing \$ UTV Drawing \$						
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Thank you to all the Fire Departments who came from near and far, for those of you in the community and surrounding areas that lended a helping hand in our Communities time of need. Words

can not express how grateful we are to all of you, the families and friends who pulled together. For those of you who made food, helped clean or helped in any way you could... we are grateful.









A RIVER RUNS MAGIC MAZE THROUGH IT

APMJGDAXBWVSQNK F D(A M S R A XVTQTOMJ UDHS YOYKOTWUSARPRNL J H F D B E U Z S D X V T A R Q O M K I M L C E H S H N F DBZVYOWILGV I OONLERKISALHRHF DCAZNI LREBCXLAW V U S R Q A K O U N O E M K P IHFECDDNODNOLB

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

Amsterdam Baghdad Berlin Brussels

Cairo Calcutta Delhi Dublin

Kiev Lisbon London **Paris**

Rome Tokyo Warsaw

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King Crossword

ACROSS Humpty's perch - out (relax) Applaud Others (Lat.) Mrs 13 McKinley 14 Helper 15 Dracula's 17 Nasty 18 Before 19 Fellows 20 Reject disdainfully Quid pro 22 3, on the phone Counterfeit

- 26 Spoke highly of 50 Workbench 30 Met melody 31 Bliss 51 Nays 32 Italy's capital "Oh, what a - web we 53 12 months weave ..
- 35 Underneath 36 Wrestling surface Storefront
- sign abbr. 38 DJ's creation Twosome
- Ostrich's cousin Tresses
- 46 Shortcircuits the ignition 48 Slave to crosswords?
- DOWN Greet silently Winged Key - pie Once around the track
 - Migratory songbird Biblical

Joan of -

attachment

opponents

-jonga

garden Petrol S'mores are often cooked 28 Comedian

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over them

26 Spacecraft compartment Scale

24 Man-mouse

link

Stead

month

10 Jewish

11 Teller's

member **Philips**

- 29 Morning moisture 31 Lustrous black
- 34 Remiss partner 16 Don of radio 35 Forehead fame 37 Starsky's pal
- 20 Vast expanse 38 Perlman of 21 Marshes 'Cheers' 39 Simple 22 Parched 23 Cudael
- place? 25 Martini 41 Nickelodingredient eon's explorer

40 Gold

digger's

- 42 Great Lake 43 Arizona city Addict
- 46 Easter entree, often 47 Wall climber

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2 8 4 5 2 5 7 7 6 2 4 3 S В В W E A C S S Ε Α 5 3 5 6 8 4 7 4 2 4 5 4 P N E Е Т D S 0 Α 7 5 6 8 2 8 4 3 6 3 7 2 4 E S R U E G 1 V Т N 3 2 5 4 7 8 7 6 8 8 4 8 5 F ١ D D Т N A S N N E ı N 3 5 7 6 3 2 7 3 6 5 8 7 4 0 C W D Ε D R 0 U S Т ı 6 4 2 5 4 3 4 6 3 2 3 2 3 Т 0 R R G S Н т F Н Е R 6 3 8 6 7 6 2 6 7 8 6 8 8 C S W Α Ε Υ Α Е S R S

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

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

Weekly **SUDOKU**

by Linda Thistle

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

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

DIFFICULTY THIS WEEK: * * *

★ Moderate ★★ Challenging ★ ★ ★ HOO BOY!

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See Page 24 for the Answers to All of These Puzzles

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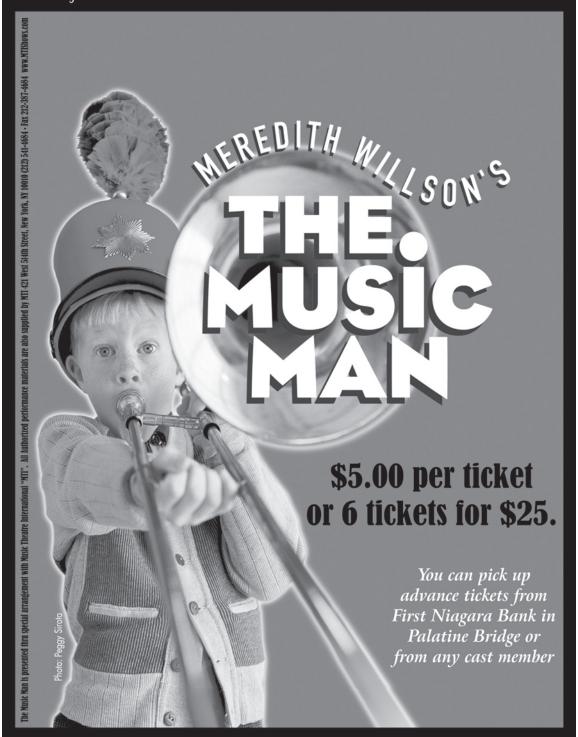


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FROZEN Blueberries and Strawberries in bulk. Peruzzi's Meat Market, 69 Church Street, Canajoharie. 518-673-3382 Furniture, Antiques and Collectibles Consignment Auction: Thursday, August 15th, 6:00pm. JR'S Auction, 56 Willett Street, Fort Plain, NY. Already consigned is a Dining Room Set with 6 Chairs, Sideboard. Hutch, Small Dining Set with 4 Chairs, and more still coming. Bring your good quality furniture and items and we will turn them into cash for you!! 518-993-4668.

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MORE TO COME... WATCH THE PENNYSAVER FOR MORE UPDATES EVERY WEEK!



Already Consigned in our Small Animal Auction on Saturday, July 27th, JR'S Auction, 56 Willett Street, Fort Plain, NY, is 11 Nigerian Dwarf Doelings and 1 Buckling, 1 Haflinger Cross Mare, & 1 year old miniature pony and lots more still coming!! 518-993-4668.

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THOUGHT FOR THE WEEK: "Lets Attend Church This Sunday". You and your family are welcome at Grandview Baptist Church, corner of Lydius & Washington St., Ft. Plain, NY. Sunday School 10am. Morning Worship 11am.

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FOR SALE: 1948 Ford 8N tractor with plow and a t t a c h m e n t s , \$3,000/OBO. Call 607-264-3680

Lessons from Brook Farm

by Jean Ronan

If you have a bucket list make sure to add 'hold a newborn lamb' to the very top. You will, of course, need a lamb, and a great place to go is the Kenney's 'Brook Farm' in Little Falls, as scores of lambs have already been born this spring.

If not in their playpen, two adorable bottle babies can be seen running around the lawn, under the Kenney's close supervision. The white lamb, born to a yearling, was a surprise and the primiparous (first-time) mother "needed some help," says owner Paul Kenney. Sometimes even a more experienced ewe will reject a lamb outright, as was the case of the mother of their brown & white bottle baby. Not to worry! These two lambs hit a gold mine with Paul and his wife Gundi as their foster parents, and the lambs clearly take delight in them, whether following them around the

yard or lounging comfortably in their laps being bottle fed.

You never know what you'll see next on the Kenney farm. I watched a lamb being followed by a cat that was nearly the same size. While the lamb seemed quite oblivious to the presence of the domesticated predator stalking him a few feet away, the cat seemed equally oblivious to absurdity of the moment. Just as I was chucking, "What would he do if he caught him?" the cat turned and walked away, perhaps off to stalk something more petite. Soon an old Basset hound arrived. and while not known for their shepherding prowess, clearly nobody told this dog. Paul revealed, quite matter-of-factly, that this old dog has saved many a lamb over the years, not only calling their attention to those left abandoned and hidden, but also licking them, just as a dam (ewe at lambing time) licks her lamb to stimulate it. While this Basset seems perfectly equipped to sniff out lost lambs, with a nose second only to the Bloodhound, those maternal instincts aren't too shabby either, for a good old boy named Buster!

The sense of calm and the slowing down of time itself that a farm can offer is addictive, as evidenced by my three visits there in as many days. When leaving on the third day, Paul assured me that, "We love to show off our lambs, even if it's to the same person every day!" then added, "See ya tomorrow!" Perhaps I was overstaying my welcome, but having a tiny 2-day-old lamb come over and suckle your fingers is no small treat.

Whether you're in the market for some lambs or just want to check an item off your bucket list, you'll really enjoy the company of the Kenneys, and you may find that animals

> are great teachers. The cat will teach you to think big once in a while, whatever you do after in life. If had an illequipped parent or the two, rejected lambs will show you how to put it all behind you, appreciate what you have, and live life to its fullest. And Basset hound? He'll prove that every life is precious and that miracles do happen.



While the lamb seemed quite oblivious to the presence of the domesticated predator stalking him a few feet away, the cat seemed equally oblivious to the absurdity of the moment.

Photo by Jean Ronan

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REX - 2 year old male Lab/Pit bull mix, 63 lbs. Found on Lang Drive, Glen on July 12th. Very "regal" and also a big smiley guy! Knows the "sit" command.



CINDY - 5 month old female Pit Bull. Found on Carroll Road, Minden on July 19th. Bundle of energy and enthusiasm! Knows the "sit" command.



TAYA - 1-2 year old female Lab mix. Found on Route 334, Fonda on July 16th. Knows lots of commands, including "shake". Delightful, charming dog.



EMMA - 2 year old female Pit Bull. Found on Pine St., Tribes Hill in February 2012. High-energy and playful. Loves squeaky toys. Should be only pet in adult home.



CHANCE - 3-5 year old male Lab mix, 57 lbs. Found on Route 30A, Charleston in June 2012. Knows "sit" and "shake". OK with dogs, not cats. Adult home only.



TYSON - 3 year old male Pit Bull, 64 lbs. Loves car rides, swimming and treats. Should be only pet in adult home.



SPENCER - 5 1/2 year old male Pit Bull, 55 lbs. Friendly and loves his toys. Older kids only. Not good with cats.



BRENNA - 5 month old female tiger and white. Sweet and sociable, very lovely

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RUBY - 6 month old female tiger. Found on Shunk Road, Canajoharie on July 7th. Very appealing and loving.



JILL - 9-11 week old gray tiger female kitten. Found in a furnace vent in Fort. Plain after the flood.



ROWDY - 1 year old tiger and white male. Found in a barn in Charleston in August 2012. Very playful and fun to



ZORRO - 8 year old medium-haired black male. Found on Stone Arabia Road, Fort Plain in December 2012. Very talkative! Not good with dogs.



MARTY - Very handsome adult medium-haired orange tiger male. Found on (with black) male. He's a doll! Playful and Mohawk St. Fort Plain on June 11th



FLYNN - Handsome 6 year old white very affectionate. Fine with other cats.



IRVING - Gorgeous longhaired adult male. Found on Hilltop Road, Sprakers on March 28th. Not good with other cats. Adult home only.



JED - Adult gray male. Found on Currytown Road on April 30th. Very



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In Conjunction with the Inside Sportsman Show, outside on the Parking we will be having our Animal Auction!! Special Pony, Small Animal and Tailgate Consignment Auction!! Saturday, July 29th, 10:00am. Ponies, Miniature Horses, Animals, Chickens, Roost-Banties, Ducks, Turkeys, Sheep, Goats, Pigs, Birds, and more!! Tailgate Auction will start after the animals!! Also Tractors, Tools, Farm Related Items and other Consignments Wanted!! All ponies must have updated coggins test!! JR'S Auction, 56 Willett Street, Fort Plain, NY. 518-993-4668

MATTRESS SETS: Ware house clean out! Purchase in store or at auction! Saturday Aug. 3rd & 10th auctions at 6:33 pm. King's located on Burrows Rd., West Winfield, NY. Call (315) 822-5221 for more information.

3 Parcel Public Real Estate Auction: Saturday August 3rd, 10:00am. Real Estate 12:00noon. 359 Fishing Rock Rd., Newport/Middleville, NY 13416. Parcel A & B 77 Acres, Parcel C 7.5 Acres with buildings, All 4 parcels border West Canada Creek!! Also will be selling Equipment, 3 Trailers, Snowmobiles, Tools, 2002 Handicap Van with lift, Furniture and much more!! Don't Miss This Super Auction where we will be selling 100's of tools and other items!! 518-993-4668.

Gun Auction: Wednesday, July 31st, 6:00pm at JR'S Auction, 56 Willett Street, Fort Plain, NY. 518-993-4668. Already Consigned is a Browning Xbolt Hunter 7MM-08, Double Barrel Shot Gun, and more Consignments Wanted of Guns, Canoes, Boats, Kayak's, 3 and 4 Wheelers, and more!! 518-993-4668.

Looking for Antique consignments for our Special Antique Auction on September 19th. JR'S Auction in Fort Plain. Items that will qualify are Antique Furniture, High Boys, Dining Room Suites, Bedroom Suites, Chests, Collectibles Signs, Antique Tractors, Antique Gas Pumps and much more!! This is the Auction to bring your great items that you want to sell!! Call for details 518-993-4668. Pick up is available!!

Guns and Sportsman Auction: Wednesday, July 31st, 6:00pm at JR'S Auction, 56 Willett Street, Fort Plain, NY, 13339. If you have ammunition, guns, traps, 4 wheelers, 3 wheelers, boats, canoes, or other hunting related items that you want to sell bring them on down and we will turn them into CASH for you!! 518-993-4668

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Whatchamacallits

If you happened to frequent the Herkimer County Fair the past couple years, you may have seen this item. It won a blue ribbon there, as no one could guess what it was.

This puzzling award winner is a stocking darner.

Stocking darners function much like embroidery hoops: they hold a seamstress' material in place while she works.

To darn a sock, place this hoop around the hole you are mending. Twist the six arms around to hold the rest of the sock in place, so it is out of the needle's way. Then place the hoop beneath the needle of your sewing machine (make sure you have a darning foot!) and mend away!

This particular model is called 'The Dorcas Stocking Darner.' It came from the Maynard Manufacturing Company in Chicago and was

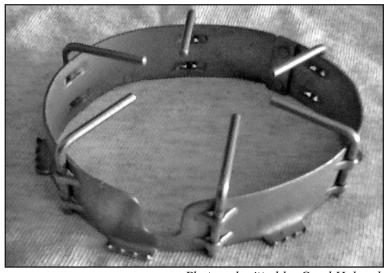


Photo submitted by Carol Haberek

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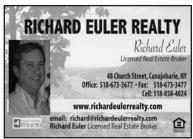
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Fort Klock Youth Pioneer Summer program scheduled Aug. 6-8

Fort Klock, owned by Fort Klock Historic Restoration, is a non-profit (501-C-3) organization, located two miles east of St. Johnsville on Route 5. An educational institution charted the Board of Regents of the New York State Educa-Department. Initially constructed 1750 by **Johannes** Klock, designated a National Historic Landmark in 1973, a site exceptional value in Commemoration or illustrating the history of the United States."

For over 20 years Fort Klock has offered a program for young boys and girls called, "The Young Program". Pioneer The Young Pioneer Program is an educational program for children between the ages of 8 through 13. The chidren, dressed in time appropriate apparel, expierence frontier life. They have fun learning abut colonial life skills common to the times with hands on activities. Some of activities include hearthside cooking, candle and rope making, leather working, tin piercing, spinning and weaving, making Shooks in the Fort Klock Black Smith Shop and the will expierence what life was like as a child who attended a one room schoolhouse. The program also includes participation in games children would have played in the late 1700's.

It is our hope that these children will back come and someday become of Fort members Klock Historic Restoration. The future of Fort Klock will depend on young people taking interest in the fort.

Fort Klock is pleased to again be offering the Youth Pioneer Summer program beginning Tuesday, Aug. 6, 7, and 8. We would be delighted to have your child join us in this exciting enriching opportunity. The program is limited to 20 chil-For more information contact Fort Klock at 518-568-7779.





Call the Original Valley Pennysaver to place your Reader Ad 518-673-3011

To your good health

by Paul G. Donohue, M.D.

Diabetic diet can be daunting

Dear Dr. Donohue: What should I eat with type 2 diabetes, high blood pressure and high cholesterol? All the advice I get tells me what I cannot eat potatoes, no bread, no crackers, no cereal, no fruit. Since breakfast is the most important meal of the day, I don't know what to eat. — C.L.

Answer: The diet for type 1 and type 2 diabetes is not as restrictive as it once was. You can eat all the foods you mentioned. Sugar also can be eaten, something that was strictly prohibited in the

past. You have to use it in moderation, and it's best to save sugar calories for other carbohydrates by using artificial sweeteners.

Weight reduction, if applicable to you, is the best way for you to control blood sugar. A 5 percent to 10 percent weight loss is a sure way to keep blood sugar where it should be. For high blood pressure, limit salt. You ought not to eat more than 1,500 mg a day of sodium. Read the sodium content of foods on their nutrition labels. For cholesterol control, cut back on fatty meats and whole-fat dairy products. You can use low-fat dairy.

Carbohydrates are an issue with diabetes. Carbohydrates are sugars and starches. They should constitute 50 percent to 55 percent of your total daily calories. Fruits (yes, you can eat them), vegetables, cereals, breads, crackers, pastas and similar foods are carbohydrates. You have to get a book that lists the calorie content of foods and their protein, fat and carbohydrate makeup. These guides are in all bookstores, and they're cheap.

Breakfast shouldn't be a problem. You can drink orange juice if you like it, have cereal, have toast and drink coffee or whatever.

You need a coach in the form of a dieti-

tian. The dietitian can help you navigate through the difficulties of understanding a diabetic diet. Your doctor or the local hospital can put you in touch with one.

You also need to contact the American Diabetes Association, whose website is www.diabetes.org. Or call 800-342-2383. The association will provide you with tons of information on diet and on diabetes in general.

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Tkaczyk brings investors, developers to Fort Plain

New York State Senator Cecilia Tkaczyk, together with local officials from the Village of Fort Plain and Montgomery County, led a group of investors, community development agencies and financial institutions on a tour of some of the businesses hit by the recent flooding.

"My goal is to bring organizations with money to invest or donate and introduce them to local officials and businesspeople that desperately need help," Senator Tkaczyk said. "I have seen firsthand just how resilient the people of Fort Plain are. Together with these organizations, and their expertise revitalizing businesses and communities, we can rebuild Fort Plain and make it better than ever."

Representatives on the tour included:

- Karen Bilowith; President /CEO; and Jackie Mahoney, vice-president of the Community Foundation for the Greater Capital Region. This organization works to improve the quality of life in the region by promoting and facilitating effective philanthropy.
- Bob Radliff; executive director of the Community Loan Fund of the Capital Region, which promotes sustainable community development efforts for economically underserved people and communities.

- Amy Clinton, director of grants and public policy for United Way of the Greater Capital Region, which helps improve lives and community conditions across the Greater Capital Region by investing in programs and leading initiatives that bring partners together around issues that are best addressed collectively.
- Aimee Kollar, Fort Plain Coordinator for Fulmont Community action Agency, which has been designated as a relief agency to assist with recovery efforts in Fort Plain.
- Michael Oates, CEO of Hudson River Ventures, a small business investment fund, working to empower entrepreneurs and build thriving businesses in Upstate New York.
- Colin McKnight, deputy director of the New York State Rural Housing Coalition, a network of rural housing professionals who work toward a common goal: to design, develop, finance, build and manage affordable housing to meet the diverse needs of rural New Yorkers.
- Jeffrey Lazarou; executive director of the Valley Rural Housing Corporation, one of New York's Community-Based Housing Organizations, which have a direct impact on the quality of life in the inner cities, towns, villages, and remote rural communities of our state.

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Chow Line: Healthy eating tips the easy way

I'm interested in eating more healthfully an hopefully losing a few pounds, but I don't want to track everything I eat or count calories. Do you have any general tips that could help?

Many people do find that keeping a food log helps them lose weight, but if you're not interested in doing that right now, yes, of course you can take other steps. Here are some tips:

- The Harvard Medical School suggests cutting back on carbohydrates, particularly from sugarsweetened beverages such as soft drinks, sports drinks and energy drinks and from refined-carbohydrate foods, including many types of bread, cerepasta, snack foods, and French fries and other types of fried potatoes. Instead, choose water or unsweetened beverages, and whole-grain foods that offer fiber and other nutrients. Look for at least 2 grams of fiber per serving.
- Pay special attention to portion sizes, even if you're eating something you consider to be good for you. A study recently published the in International Jour-Obesity of showed that people tend to eat more of a food if it's labeled as "healthy," even if it has the same number of calories as similar options.
- Similarly, don't assume cutting fat is

always healthier. Some low- or no-fat products food replace the fat with added refined-carbohydrate ingredients — not necessarily a benefit. research has shown a little fat, such as that in dressings or avocados, helps the body absorb nutrients in leafy greens. Instead, focus limiting saturated fat eliminating trans fat, opting instead for unsaturated fats.

- Eat a wide variety of produce, whole grains, and beans and other legumes to get a broad range of nutrients. In particular, choose fruits and vegetables of many colors, especially green, red, yellow, orange and dark purple. The pigments in colorful produce contain vitamins and phytochemicals that are linked with a lower risk of certain cancers and heart disease.
- Incorporate more fish and small amounts of nuts into your diet. They are good sources of protein and healthy fats, and Americans tend to not get enough of them.

Chow Line is a service of Ohio State University's College of Food, Agricultural, and Environmental Sciences and its outreach and research arms, Ohio State University Extension and the Ohio Agricultural Research and Development Center.

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Answers to this week's puzzles

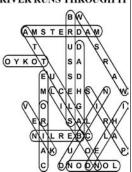






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FOR SALE: '94 Dodge Ram Van 190 Horizon High Top, 360 motor, runs great, very little rust. Also Beds, sink, toilet - trade for 4 wheeler. 518-853-3921

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

2007 CHEVY Impala LT, red, 78k, V-6, auto, full power, SALE: \$10,995. John C. Miller, Inc. 5 1 8 - 7 6 2 - 7 1 2 4 www.johncmiller.com

Meat Band Saw, 3 Commercial Meat Slicers. Meat Grinders, 100's of other items will be sold over Auction on August 10th, starting 10:00am at Rt 30A Central Bridge, NY, 1/2 mile south of Central Bridge Livestock Auction. Don't miss this Auction if you want to buy these & other items at Auction prices!! Easy to get to right on main road, call JR'S Auction for more details 518-993-4668.

Sportsman Show!! Saturday, July 27th, 8:00am to 2:00pm. This Event will be held at: JR'S Auction, 56 Willett Street, Fort Plain, NY. Outside on the parking lot we will be having our Animal and Tailgate Auction!! This we be an Action packed day! Vendors Wanted!! Rent a space to sell your Sporting Goods, Ammunition, Hunting Items, & more!! 518-993-4668.

HOUSE FOR RENT - 3 bedroom, living room, dining room, kitchen, 1 full bath and 1/2 bathroom. Utilities not included, not HUD approved, references and security deposit required, no pets. \$650. Call 518-265-3197 between 9 and 4pm only. NO weekend calls.

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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

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.

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2012 FORD Focus SE hatchback, gray, 25k, 4cyl., auto, full power. Great on Gas!! Sale: \$15,995. John C. Miller, Inc. 518-762-7124 www.johncmiller.com

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EXHIBIT YOUR FARM tractor at Farm Family Day, Aug. 24. Call Jack Carlin at 315-429-3395. 795 Snells Bush Rd., Little Falls.

2008 MAZDA 5, gray, 64k, 4cyl., auto., moonroof, quad seats, 3rd row seat, SALE: \$11,495. John C. Miller, Inc. 5 1 8 - 7 6 2 - 7 1 2 4 www.johncmiller.com

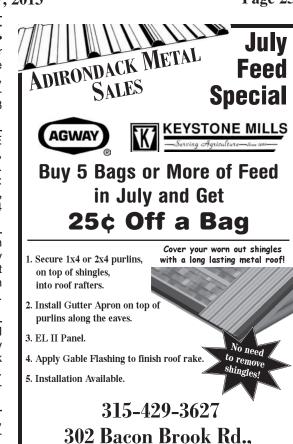
30-30 Winchester Caliber lever action rifle, good shape, \$350.00. 12 gauge Double Barrel Shot Gun, \$150.00. Call 518-993-4668.

2006 CHRYSLER Sebring Touring, silver, 72k, V-6, auto, AC, CD, full power. SALE: \$8,995. John C. Miller, Inc. 518-762-7124

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To your good health

by Paul G. Donohue, M.D.

Smoking isn't only cause of emphyse-

ma

Dear Dr. Donohue: I work with a woman who claims she has emphysema. She smokes regularly and finds herself out of breath when coming up the stairs. She is 60. She says when she was 9, a local gas station near her home moved and, in the process, pulled up the gas tanks that provide gas to the pumps. The fumes the caused her emphyse-She doesn't know anyone else with the problem, and there are no class-action lawsuits I can find that cite gas fumes from moving gas tanks as causing emphysema.

Will you clarify and talk about emphysema? — E.E.

Answer: Emphysema is destruction of the millions of air sacs that fill the lungs. It's through these sacs that oxyreaches the blood. One of the chief signs of emphysema is shortness of breath when active, as in climbing stairs. Emphysema is onehalf of chronic obstructive pulmonary disease, COPD. The other half is chronic bronchitis. an inflammation and narrowing of the breathing tubes, filled with pus. The inflamed tubes

obstruct airflow into the lungs. The chief sign of chronic bronchitis is a never-ending cough.

Smoking is the greatest cause COPD, emphysema and chronic bronchitis, but not the only cause. In past days, workers in mines inhaling the dust were subject emphysema, as were people who worked in cotton mills. Those who made a living in grain-processing plants also were subject to COPD. Now stringent regulations protect these workers.

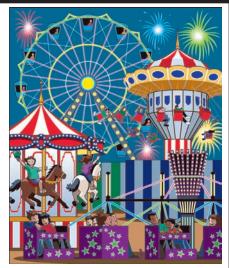
An inherited condition, called alpha-1 antitrypsin deficiency, also leads to emphysema. Alpha-1 antitrypsin tells cells that scrub the interior of air sacs to stop scrubbing when the air sacs are clean. Without its signal, scrubbing goes on, and the air sacs are destroyed.

I have never heard of emphysema arising in a situation like your fellow worker describes. She must be happy explaining her condition the way she does. Let her be happy. It's her way of coping with the illness. She also must be enough to know that smoking is harming her greatly, regardless of her emphysema cause.

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Herkimer County FAIR 2013 FRANKFORT, NY AUGUST 13-18



"COWBOYS & CAROUSELS"

TUESDAY, AUGUST 13th

3:00 P.M. - OPENING CEREMONIES - Memorial Park 4:00 P.M. - Gates Open

6:30 P.M. - JR. MISS, LITTLE MISTER, LITTLE MISS PAGEANTS

9:00 P.M. - PRINCESS, PRINCE, & QUEEN PAGEANTS 10:30 P.M. - FIREWORKS

WEDNESDAY, AUGUST 14th

10:00 A.M. - 4:00 P.M. - CHILDREN'S DAY Children 11 & under admitted free (Rides open at noon)

9:30 A.M. - YOUTH DAIRY SHOW

6:00 P.M. - CENTRAL NY GARDEN TRACTOR PULL 7:30 P.M. & 9:30 P.M. - "SHANIA TWIN"

THURSDAY, AUGUST 15th

10:00 A.M- 4 P.M. CHILDREN'S DAY Children 11 & under admitted free (Rides open at noon)

1:00 P.M. - ICE CREAM GIVEAWAY

7:00 P.M. - "DOUBLE R & BROKEN B RODEO" 7:30 P.M. & 9:30 P.M. - "JEREMY MILLER"

FRIDAY, AUGUST 16th

10:00 A.M. - 4:00 P.M. - Family/Senior Citizen Day (1/2 Price Admission until 4 P.M.)

9:30 A.M. - OPEN DAIRY SHOW

 $11:\!00$ A.M. - $2:\!00$ P.M. - AGRICULTURE SCAVENGER HUNT $11:\!00$ A.M. - $2:\!00$ P.M. - SENIOR CITIZEN'S BINGO-FREE

3:00 P.M. & 5:30 P.M. - PEDAL TRACTOR PULL 5:30 P.M. - IDOL SEMI-FINALS

in the Karaoke Building

7:00 P.M. - DEMOLITION DERBY

7:30 P.M. & 9:30 P.M. "DNA" Music Variety

SATURDAY, AUGUST 17th

9:00 A.M. - YOUTH/OPEN HORSE SHOW

11:00 A.M. - SOCCER KICK

11:30 A.M. - OPEN ANIMAL SHOWS

12:00 P.M. - TALENT SHOW

4:00 P.M. - CHILDREN'S RODEO

6:30 P.M. - 4 WHEEL DRIVE TRUCK PULL (Diesel & Modified)

7:30 P.M. & 9:30 P.M. "JD & ROLLIN SOUTH"

SUNDAY, AUGUST 18th

10:00 A.M. - TRACTOR PULL 11:00 A.M. - HOOP SHOOT

1:00 P.M. - ANIMAL COSTUME CLASS

2:00 P.M. - IDOL FINALS

3:00 P.M. - FARMYARD OLYMPICS

4:00 P.M. - CHILDREN'S RODEO

7:00 P.M. - 4-WHEEL TRUCK PULL (Stock) 6:30 P.M. & 8:30 P.M. "Fritz's POLKA BAND"

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VENDORS WANTED: For outdoor flea market and indoor craft market at Amish Country Commons. 518-993-3311





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Stage Adaptation by Dean Pitchford Walter Bobbie

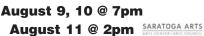
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Lyrics by Dean Pitchford

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We would like to say Thanks to all who have helped our community during the days after the flood, and those who continue to help. We will always hold a special place in our hearts for all of you. Thank you for the phone calls, visits, shoulders, and hugs, as well as your hard work. The Kilmartin family and the staff at Fort Plain True Value

(518) 673-3011 ~ To Place Your Ad

by David Uffington Saving money at cost of health

Just because the doctor prescribes a medication, doesn't mean we take it. A recent study by U.S. Centers for Disease Control and Prevenshows many of us avoid purchasing or taking the drugs that are prescribed for us in an attempt to save money. It's no wonder: In one year alone, we spend more than \$45 billion in out-of-pocket drug costs.

The results of the CDC study were broken down into two age groups: those 18-64 and those 65 and older. Here are some of its findings:

 Younger adults were twice as likely as seniors to skip Animal, Equipment and Tool Consignment Auction: Saturday, August 17th, 10:00am, **JR'S** Willett Auction, 56 Street, Fort Plain, NY. 518-993-4668. Animals. Chickens, Calves, Rabbits, Goats, Sheep, Tools, Farm Equipment and more!! Bring it down and we will turn it into CASH for you!!

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Dollars and sense

needed medications to save money.

- Some 23 percent of uninsured adults between 18 and 64 skipped taking their medications reduce costs, compared with about 14 percent of those with Medicaid and 9 perwith private insurance.
- 20 percent asked their doctor for a lower-cost medication — equally split between those over and under age 65. However, for seniors over age 65, those on Medicare-only were the largest group in both asking for a cheaper prescription and not taking the medication as prescribed.

Skipping doses of medication can have serious results, depending what the

illness is. Antibiotics for infection need to be taken for the full course of treatment, or the infection can come back even stronger. Many drugs are dosed by patient weight level of the drug in blood steam. Overall, not taking prescribed medication results increased emergency-room visits, poor health status, increased hospitalization and cardiovascular events. such heart attacks, to the tune of \$290 billion per vear.

As an alternative to skipping medicarequest tions. cheaper alternative, such as a generic. Ask for help with diet and exercise to increase levels

health.

If you have insurance, inquire about a prescription rider to your policy to cover drugs.

Research pharmaceutical companies that give free or reduced medications to those who qualify as low-income. Contact Partnership for Prescription Assis-(www. tance pparx.org, or call 888-477-2669) to see if you qualify.

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Antiques & Auctions

Collecting

by Larry Cox
Glass rolling pin

Q: I have a small collection of vintage rolling pins. One of the more unusual ones is made of glass with a stopper on the end. What was the reason for this design? — Phyllis, Stigler, OK

A: The glass rolling pins could be filled with cold water, making it easier to roll out pie crusts. These are collectible and often sell in the \$25 to \$35 range.

Q: I realize you don't do appraisals, but can you recommend someone who can so I can find out the value of a 165-year-old dinner plate that I have. It belonged to the last king of France and has been documented by the Library of Congress. — Linda, Billings, MT

A: I suggest you contact two of the better auction houses, Sotheby's, 1334 York Ave., New York, NY 10021; and Christie's, 20 Rockefeller Plaza, New York, NY 10020. Each has experts on staff who might be able to help you.

Q: I have a fountain pen that my uncle purchased in 1941 when he was in the U.S. Army. I have enclosed pictures of the pen and wonder if it has any value other than being a family keepsake.—Ruby, Peoria, AZ

A: You left out an important piece of information, namely the maker of the fountain pen. There are several excellent price guides available at amazon.com that might be helpful. Check out www.thefountainpennetwork.com, one of the better websites for collectors.

Q: I have a land patent document signed by President Benjamin Harrison in 1892. I would like to know its value. — Rogene, Grand Junction, CO

A: One of the better autograph dealers is Brian Kathenes, P.O. Box 482, Hope, NJ 07844; brian@nacvalue.com; and www.nacvalue.com. Kathenes is considered an autograph expert and also is a certified appraiser.

TIP: When contacting an appraiser, it is always a good idea to restrict your dealings with that person to just an appraisal. Never allow appraiser to determine the value of an item and then offer to purchase it for that amount. This is considered unethical, especially by members of the American Society of Appraisers. If an appraisal seems too low, don't hesitate to contact a second expert.

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Collecting

by Larry Cox
Art appraisal

Q: I purchased three watercolors and an oil painting from an estate. The owner didn't know anything about them except that the artwork had been in her family since the 1950s. I have not been able to find the artists referenced in any of the books I have or on the Internet. What do you suggest so I can find out if my three pictures have any value? I contacted an appraiser who told me that he would charge a minimum of \$75, but that sounds excessive. — Peggy, Harrisburg, PA

A: In recent weeks, I have received several dozen questions about artwork, so if you are one of those people, this answer also is for you.

To determine the value of artwork, whether it be a painting or a piece of sculpture, is difficult and time-consuming. It requires an expert. case in point involves appraiser I know who once spent the better part of two weeks tracking down information about an obscure European artist for a client. The end result indicated the painting was not valuable and was worth close to the purchase price of

\$150. The fee for the research was \$350, again quite fair.

With this example in mind, the offer of having your three paintings appraised for a minimum of \$75 doesn't sound that excessive. In fact, it seems to me to be quite reasonable. When hiring an expert, don't hesitate to ask for his or her credentials and references. Be aware, also, that art prices have slumped recent years due to the economy.

If you have an early Picasso you are lucky, but lesser known, and, yes, lesser talented artists are not so much in demand.

One final thought: Don't ask an appraiser for a "ballpark figure" or "guesstimate." Free lunches went the way with the 5-cent cigar.

Q: I have a 9-inch vase in the Cornet pattern manufactured by Hull Pottery Company. It is mostly yellow in color. I have been offered \$35 for it. — Stacey, Billings, WY

A: Take the money. According to one of the better guides, "Warman's Hull Pottery: Identification and Price Guide" by David Doyle, your vase is valued at \$15.

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HOSKING SALES

Weekly Sales Every Monday starting at 11:30 (note start time) with Misc. & small animals, 1:00 Dairy. Call for more info and sale times. Our Volume is increasing weekly-join your neighbors & send your livestock this way!

Monday, July 22nd sale - cull ave. .64 Top cow \$.87, bulls/steers \$.88 - \$1.06, bull calves top \$1.12, heifer calves top \$1.00, Dairy feeders \$.72 - \$.80.

Monday, July 29th - Normal Monday Sale. SPECIAL: 1PM - FULL-CIRCLE FARM (Holland Patent) COMPLETE DAIRY DISPERSAL. 70 head of Registered & Grade Holsteins & Jerseys sell! 36 milking age, 7 bred heifers, 6 shortbred, 20 calves to breeding age. 15 Registered Jerseys balance Reg. & Grade Holsteins. Sires represented from the Jerseys are: Minister, Sultan, Comerica, First Prize plus more. 53 Registered and Grade Holsteins (7 R&W). Sires represented from the Holsteins: Goldwyn, (5) Advent, Talent, Bacculum, (6) Aftershock, Dundee plus more. This herd is in all stages of lactation with a good number due for the late summer and fall calving. Mgr. Note: This herd is managed under a very moderate feeding program. These cows will go on and do very well, the heifers are well grown and well bred some really fancy R&W's in the mix. Also consigned a group of Registered Jersey Springers. Another group of open & bred grade Jerseys from one farm. **SPECIAL MACHINERY SELLING AT 12:30**: NEW MF 2615 4WD W/LOADER (36 hours); AC D-17 Gas Allis Chalmers; Farmall H - new paint; Woods Bush Hog; Box blade; bale shredder; 25' hay elevator; dumping station; Vermeer WR-22 hayrake.

Monday, Aug. 5th - Monthly Fat Cow & Feeder Sale.

Monday, Aug. 12th - Monthly Heifer Sale.

Monday, Aug. 19th - Monthly Sheep, Lamb, Goat & Pig Sale.
Sat., Aug. 31st - 2PM - Empire State Farms - Total
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3 Parcel Public Real Estate Auction



Saturday, August 3rd • 10:00am. Real Estate Sells 12:00 noon

359 Fishing Rock Rd., Newport/Middleville, NY 13416 - Take Rt 28 to Middleville turn Left on Fishing Rock Rd, or Rt 169 West of Little Falls to Middleville turn left at light go 1/3 mile to Fishing Rock Rd on Right. Pictures and details on auctionzip.com ID 29324

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Thurs., Aug. 1st

- Liver & Onions, Mashed or FF & Salad
- Small Antipasta w/Roll

Fri., Aug. 2nd

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

After 4:00 PM

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Sat., Aug. 3rd

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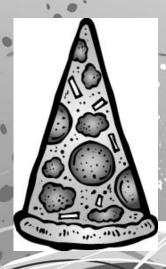
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Cruise-in Classics on parade ~ Bill Barker's vintage 1930 Model A Ford

by Elizabeth A. Tomlin

Bill Barker of Sprakers, NY, has owned his "all-original" 1930 Model A Ford for only three years, but has already won several "People's Choice" awards at the Cruise-in Car Shows he has attended with his wife. Diane.

Barker, who says he's been a mechanic for 60 years, claims he owned several Model A Fords when he was a youngster. "I wrecked them all in the fields," he jokes. "They were \$10 apiece back then, now they're a fortune!"

He says he had been looking for another one for several years. "I waited for something I didn't have to put a million dollars on!"

Although it is said that the Model T (Tin Lizzie) Ford was responsible for putting America on the road by making motorcars accessible to the general public, the second generation Model A was produced to combine mass production and style.

Designed by Henry Ford's son, Edsel, the Model A was secretly produced. Factories were closed while production lines were shut down and



Bill Barker shows off his all original, 1930 Vintage Model A Ford at a Cruise-in Car Show in Sharon Springs.

Photos by Elizabeth A. Tomlin

retooled to meet the specifications of the new Model A Fordand the public waited in suspense, eager to see what would be unveiled when the automobile was finally released.

Stylish, elegant and available in four colors, the Model A finally was released in December 1927, just in time to greet the upcoming year of 1928.

The automobile boasted an L-head, 4-cylinder engine, with a displacement of 201 cubic-inches and a three speed, sliding gear transmission with one reverse speed.

The Model A sported wider fenders than the Model T with a deeper radiator shell and even an optional, external sun-visor.

The vehicle reached an astounding possible top speed of just above 60 mph, with average fuel mileage at a notable 40 plus miles per gallon.

It was available in many styles — and prices — from the Roadster at \$385 to the top of the line Fordor costing \$570.

Walter O'Keefe's humorous tune, "Henry's Made a Lady out of Lizzie", which was written to celebrate the Model A Ford, pointed out the desirable charms of the automobile. One

stanza stated, "When she's coming down the street, all the boys say 'Ain't she sweet'?" The public apparently agreed with him, as over 1.5 million Model A Fords were sold by 1929 and over the lifetime of production, which lasted until August 31, 1931, a whopping 4,320,446 Model A Fords were produced. that time the Model В Ford replaced the Model A ending the 'Vintage Car' era.

Barker's vintage Model A Ford has had three owners, with the previous owner having kept the vehicle for 25 years.

"It uses a special mixture of gas, because the engine is so old," reports Barker. "It has 70,000 original miles on it."



Barker's 1930 Model A Ford (right) sports its spare tire on the rear.





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The Canajoharie - Fort Plain Drama Club presents 'The Music Man'

by Elizabeth A. Tomlin

A 53-member cast will delight audiences as the Canajoharie- Fort Plain Drama Club presents 'The Music Man', Aug. 2-4 at the Arkell Performing Arts Center in the Canajoharie High School.

The play, written by Meredith Willson, tells a story of con artist Harold Hill (Matthew Soto), who pretends to be a band organizer for boys. Hill plots to sell band instruments and uniforms to unsuspecting villagers, while actually planning to escape with the cash. Librarian and piano teacher Marion Paroo (Melissa Bowley) suspects Hill of being a scoundrel and sets out to expose him, but only finds herself falling for his charms. Will she be able to resist him or will his feelings for her cause him to change his unsavory ways?

This whimsical classic family entertainment also stars A.J. Sullivan as Marcellus, Rachael Takacs Eulalie as Mackecknie Shinn, Joshua Cechnicki as Mayor Shinn, Wendy Pinder as Mrs. Paroo, Michael Barlow as Winthrop, Noah Watson as Tommy, Maddie St. John as Zaneeta and Sophia Rogers as Amaryllis. Other Tina roles include Goldswer. Heather Restuccia, Roberta Rocas, Liza Bowley, Samia Pinder, Noel Surman and Aimee Ramsey as the Pickalittle Ladies; Jenna Sierra, Zoe D'Arcangelis, Chris Man'. Davidson, and Murphy as the School Board Quartet and 31 other Drama Club members townspeople.

Stage manager is Emily Ackerman and 10 more members make up the stage crew. Norma Bowley leads the directing team with Mark Davidson, Rachael Takacs, Matthew Soto, Melissa Bowley, and Tina



inder, Aimee as Marion Paroo, Rachael Takacs as alittle Eulalie Mackecknie Shinn, Joshua Cechnicki as Mayor Shinn and A.J. Sullivan Mark Mark Man'. Photo by Elizabeth A. Tomlin

Goldswer assisting.

"This show is great family entertainment with song, dance, comedy and action," says Bowley. "Come and enjoy!"

Shows are Aug. 2 and Aug. 3 at 7 p.m. and a matinee on Aug 4 at 3 p.m. Tickets are \$5 each or 6 for \$25. Tickets will be sold at First Niagara Bank, Palatine Bridge and by all cast members.

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Canajoharie High School Concert Band performs at Walt Disney World Resort

CANAJOHARIE, NY Canajoharie High School Concert Band members became stars of their own Disney show on Saturday, May 18, when they entertained visitors at Walt Disney World Resort. They traveled from Canajoharie to the Walt Dišney World Resort in Florida to take part in a Disney Performing Arts Pro-

Dance groups, choirs, ensembles and marching bands from around the world apply to perform each year as part of Disney Performing Arts at both the Disneyland and the Walt

Disney World Resorts. Once selected, they are given the opportunity to perform at the resort for an international audience of theme park guests. Millions of performers have graced the stages of the Disney Resorts in the more than 25-year history of the program.

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This is a hammer

by Samantha Mazzotta

Avoid these common painting mistakes

Q: I just started doing some repaintaround the house, and I am finding that my first don't look efforts The great. paint seems thick in some spots; old paint is still faintly visible in others, and I can see brush marks everywhere. I'm going to need to start over, I guess. Any advice on how to improve my painting skills? -Susan in Kansas City, MO.

A: First, I'm glad you stopped with the first room as soon as you saw the problems. That way you can fix the mistakes there and learn

enough to not repeat them in other rooms, which saves time and money. Experience will help improve many of these common painting problems. But there are some basic steps to take that will minimize the issues.

- Paint showing through the new coat: Put a coat of primer between the old paint and the new when the old paint is a darker color or if it is a different type of paint (oil-based vs. latex-based, for example).
- "Thick"-looking spots: These can be caused by painting a second coat before the first one is dry, or by painting over fresh spackling that isn't completely dry. Thick spots on the old coat of paint also

will show through the new one; try to sand those down beforehand.

- Brush marks: Always stir the paint when you open the can, even if the paint store pre-stirred it for you. Then, make sure not to overload brush with your paint: dip only about one-third brush. Finally, make your brush strokes and long, smooth and lift the brush away so the paint feathers out.
- Uneven roller strokes: Apply paint to the roller evenly by using a paint tray or screen. Dip one side of the roller into the paint reservoir and then roll it back and forth on the tray or screen so it spreads evenly. Also, don't let the roller "slide"

- across the wall surface; it should roll freely. If it doesn't, disassemble and clean it.
- Paint drips: Again, don't overload your brush or roller. If paint drips down the wall, finish the stroke and brush then brush the drip in the same direction that you're painting the rest of the wall, feathering it out. If paint drips on the floor or baseboards, wipe it up immediately with a damp cloth.
- Paint splatters: This happens often when using rollers, so always start your roll by angling upward, and roll smoothly and evenly. Don't hurry.
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Mail: The Original Pennysaver, PO Box 121, Palatine Bridge, NY 13428

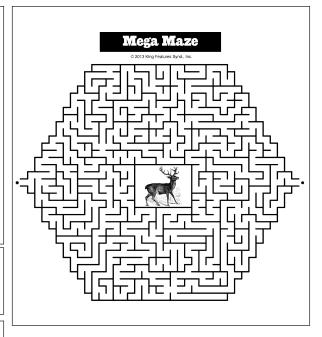
Send in this completed page. All correct entries will be put in a for a chance to win drawing for \$5.00! Include your name, age, and address and mail to: The Original Valley Pennysaver, PO Box 121, Palatine Bridge, NY 13428. • One entry per person.

- · Drawing limited to those under 12 years of age.
- All entries must be received no later than 5 p.m. Monday, August 5, 2013.

Winners may pick up their \$5.00 between 8 a.m. and 5 p.m., Monday-Friday, at 6113 State Hwy. 5, Palatine Bridge, NY

July 13 Puzzle Page Winner: Congratulations **MARY BYLER** of Fort Plain, NY!





Look for the answers to these puzzles in next week's issue!



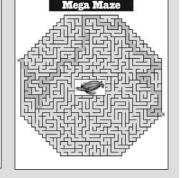
ANSWER KEY

How did you score on last week's puzzles?

HOCUS-FOCUS

Differences; 1. Bow is different. 2. Hand is concealed. 3. Beads are missing. 4. Sign is smaller. 5. Tail is replaced by paw. 6. Glasses are missing.

Puzzles4Kids



Riddle Answer They like shredded wit

Calendar of Events

ORIGINAL VALLEY PENNYSAVER

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

JULY 1-31

Arkell Center News and **Events for July**

Arkell Center, Canajoharie, NY. Programs for all Area Seniors at Arkell

Center for the month of June are as follows:

 Mondays - Fridays: Noon. Meals are provided by the Meals of Montgomery Program. Reservations are required by noon of the previous day. Call 673-2000 or 843-2300. (Suggested donation is \$3 for those 60 years of age or older).

- Mondays Fridays: 10-10:45 am. We have a Senior Exercise Program for the summer. Come join us.
- Wednesdays: 3-4 pm. Gentle Yoga/Chair Yoga with instructor, Patty P. continuing thru the summer.
- Tues & Thurs August 13 & 15: Defensive Driving Schedules are: from 1-4 pm & Saturday Sept 28 from 8:30 am to 3 pm. Call Joan at 673-4408 for reservations.

EVENTS

 July **31:** 12:45 pm. Senior Citizens Public Card Party, Donation \$2, prizes & light refreshments. If anyone plays Pinochle & would like to sub call Terry at 673-5635.

JUL 2 - AUG 31

Cooperstown Farmers' Market

Noon - 5 pm. 8 vendors feature local food and artisan products. Located at 101 Main St., Pioneer Alley, Cooperstown, NY. Snap Program EBT services. For more information, call 607-547-6195 or visit www.otsego2000.org/far mersmarket

JUL 29 - AUG 2

Christian Lake Bible Conference

Pastor Mark Appell of Perth Bible Church will be guest speaker

Church Directory

Call 518-673-3011 To Place Church Listings or Fax Listings to 518-673-2381

Ames - Sprout Brook

613 Latimer Hill Rd. Ames, NY 13317 518-673-2265

Rev. Dr. Campbell Laker Sunday Service 9:30am

Church of the Nazarene

3316 State Route 29 W Johnstown, NY 12095 Offices: 518-762-2982 Cell: 857-523-8417 Pastor, Rev. Mark Fowler Sunday Morning Service 11:00am Sunday School for All Ages 10:00am

Dolgeville United Methodist Church

21 N. Helmer Ave., Dolgeville Pastor: Rev. Diane E. DiLuzio 315-429-7381

Worship 11:00am
Sunday School @ 9:30am beginning
September 18th
Bible Study - Wednesdays @ 12:30pm

Everlasting Joy Believers Fellowship

66 Hancock St., (Rte. 5S) Fort Plain, NY 13339 315-858-2112

Pastor Carolee Cove Sunday Service 10am

Fordsbush Bible Church 131 Clark Rd., Fort Plain 518-568-7606

Pastor Kevin Keever

Sunday School 10am, Morning Service 11am, Eve. Service 6pm, Wed. Service 6:45pm. Thurs. Visitation 6pm www.fordsbushbiblechurch.com Home of Victory Christian Academy

Cherry Valley Assembly of God

37 Alden St., Cherry Valley, 607-264-3306

Pastor David Carpenter, Jr. Sundays 9:30am

Cornerstone Baptist Church

7274 St. Hwy. 10, Ames 518-673-3405

Sunday School 10am, Adults & Children Sunday School Tuam, Adults & Children Morning Worship 11am, Youth Ministry 5:45pm, Evening Worship 6pm, Wed. Bible Study & Prayer Meeting 7pm, Awana Club 6:15-8:15pm

Emmanuel Episcopal Church

588-594 Albany St., Little Falls, NY 315-823-1323 Sunday Mass 10am

Coffee Hour following Sunday Mass Sunday School & Youth Group Tuesday 10am Mass & Bible Study Friday 10am-2pm Thrift Shop

Faith, Hope and Love **Christian Fellowship**

18 W. Grand St., Palatine Bridge 518-673-5128

Rev. David W. Bowley

fhlc@frontiernet.net Sundays 11:30am, For other service times please call

Fort Plain United Methodist Church

39 Center St., Fort Plain Rev. Alan Griffith

Church Office 518-993-3863 Parsonage 518-993-3645 Office Hrs Tues & Thurs. 10am-4pm ALL WELCOME, Worship Service 11am

Christian Church of **Charleston Four Corners** 1380 E. Lykers Rd., Sprakers

518-922-9088 Pastor Brett Popp Sunday School (adult & children) 10am,

Worship 11am,
Sunday Eve. Prayer 6:30pm,
Thurs. Eve. of Encouragement 6:30pm
ww.christianchurchcharlestonfourcorners.o

Currytown Reformed Church

829 St. Hwy. 162, Sprakers 518-922-8422

Rev. Donald Hoaglander Sunday School 9:15am Worship Service 10:00am

Ephratah Reformed Church

 $140\ Co.\ Hwy.\ 140,\ Ephratah,\ NY$ To live and share Jesus Christ both locally and globally. Everyday. Everywhere. Everyone.

Pastor Jeff Hindrliter
Sunday School for all ages
10am September-June Sunday Morning Worship 11am Prayer & Praise Thursdays 7pm

First Baptist Church

Springfield Center, NY **Rev. - Gary Tyler** Sunday School 10:00am Morning Worship 11:00am

Sunday night Worship 6:00pm Wed. night Bible Study 7:00pm Free meal & music every 2nd Sat. of the month 4-7pm

Freysbush United Methodist Church

Freysbush Rd., Fort Plain 518-993-3645 Rev. Alan Griffith, Officiating

Worship 9am, Sunday School 10am ALL ARE WELCOME coffee hour to follow service

Church of Christ Uniting PO Box 896

Richfield Springs, NY 13439

Rev. Mark Ioset 315-858-1553

Service: Sunday 9:15am Church School: Sunday 10:30am

Dolgeville Christian Fellowship 3 Elm St., Dolgeville, NY 13329

315-429-9142 Dr. Marvin Isum, Pastor

Worship Sunday 10:30am Midweek Fellowship Tuesday 7pm www.dolgevillechristianfellowship.org

Episcopal Church of the Good Shepherd

26 Moyer St., Canajoharie

518-673-3440
Communion Sundays at 9:30am
Fellowship Time to Follow
Call for Holy Day services The Rev. Virginia L Ogden, Rector

churchgood@frontier.com

Fonda Fultonville **United Methodist Church** 11 Montgomery St., Fultonville

Pastor Nancy Pullen • 853-3311 Sunday Morning Worship 9:15-10:15,

Sunday School 9:15-10:30, Coffee Fellowship Following Service Our Mission-To Actively Follow Christ and To Inspire Others To Accompany Us.

Fultonville Reformed Church

Corner of 5S & 30

Pastor Jane Hubschmitt

Sunday School 10AM Family Worship 10:30AM

Calendar of Events

C.L.B.C. Services begin at 7:45 Mon. - Fri. with a Bible class at 9 am. Tues. - Fri. Drive-ins are welcome at both services and are open to the public. Included onsite are a beach, campground, boats, fishing and cabins available for use with a reservation. A large activibuilding with kitchen,' The Prodigal's Refuge," is available for use by church groups during the season. A bonfire is planned for Friday evening after the service in front of the "Refuge"

building. To request a brochure of speakers, rules & regulations and future events please call 315-429-3659; or write: Lake, Christian 355 Perkins Mill Rd., Stratford, NY, 13470, or online www.christianlakebibleconference.com

AUG 2, 3 & 4

The Music Man

Arkell Performing Arts Center, Canajoharie High School, Canajoharie, NY.

Aug. 2 - 7 pm Aug. 3 - 7 pm

Aug. 4 - 3 pm

\$5/ticket or 6 tickets for

\$25. Advance tickets can be picked up at First Niagara Bank in Palatine Bridge or from any cast member

AUG 3

AARP Drivers Safety Classes

St Johnsville Community Center, 16 Washington St., St Johnsville NY. Contact Mike Weiner, 315-823-2423

AUG 3, SEP 7, OCT 5, NOV 2 & DEC 7

Acoustic Coffee House Fultonville Methodist Church, Montgomery St., Fultonville, NY. 6:30-10 pm. Now into our 4th year, the no admission, no donation Acoustic Coffee House is open to all types of music as long as vulgarity, doesn't

offend anybody and is acoustic. If you can't make it at 6:30, that's OK there is a new performer every 9-13 minutes on average. Call 518-853-4964.

AUG 4

Jazz Duo to Perform Old Palatine Church, St. Johnsville, NY. 4 pm. Free and open to the public.

Special Music with Jan & Jan

Trinity Lutheran Church, Stone Arabia, Rt 10, three miles north of Palatine Bridge, NY. 9 am. Refreshments will follow the service. All are welcome.

AUG 7

AARP Drivers Safety Classes

Fort Plain Senior Citizens

Glen Reformed Church State Hwy 161 in the Hamlet of Glen 4 miles South of Fultonville

glenreformed@nycap.rr.com Sunday Worship at 9. Sunday School

immediately following Children's Message

Church Directory

Call 518-673-3011 To Place Church Listings or Fax Listings to 518-673-2381

Grace Christian Church

20 Center St., St. Johnsville, NY 13452 Rev. Harry J. Teuchert 315-866-8626

Sunday School 9:30am Worship 11:00am

Joy Fellowship

296 Co. Hwy. 119 St. Johnsville, NY 13452 518-568-3217

William Hayes Pastor Joyce Loughran Assistant Pastor Sunday School 9am, Morning Worship 9:30am Wednesday Evening Worship 6:30pm

National Kateri Tekakwitha **Shrine and Indian Museum**

3636 St. Hwy. 5, PO Box 627 Fonda, NY 12068-0627 518-853-3646

Weekly Masses: Sat. 4:30pm. Sun. 10:30am friars@katerishrine.com www.katerishrine.com

Paines Hollow United Methodist Church

Intersection of 167 & 168, Paines Hollow Pastor Peg Donaghy 518-568-7604 Sunday Worship 9:00AM Fellowship Hour to Follow

Reformed Church of Sprakers

112 Sprakers Hill Rd Mark Tiffany, Preaching Elder Worship ~ 10AM

Grace Episcopal Church

32 Montgomery St., Cherry Valley 315-858-4016

Fr. Kyle Grennen, Priest-in-Charge Sunday 11:00am Holy Communion/sermon

Lassellseville United Methodist Church

State Hwy. 29 Pastor Robert A. Lindsay

Worship: Sunday 9:30am Sunday School to start soon

New Hope Christian Fellowship

32 Spencer St., Dolgeville, NY 13329 Pastor Pat Andreoli 315-429-3630

NewHopeChristianFellowship.net Sunday School 9:30AM Worship Service 10:30AM

Randall Christian Church

NY Rte. 5S Sunday Service 10am **Pastors** Winston Hallett & Carl Hawver

Richfield Springs Bible Church 19 Church St Richfield Springs, NY 13439

Rev. David Tosi 315-858-0564 315-858-0364
Sunday School (all ages) 10am
Worship Service 11am & 7pm
Wednesday - Prayer & Praise
Call for info on various Youth Ministries
www.richfieldspringsbiblechurch.org

Grandview Baptist Church

15 Washington St. Fort Plain

Pastor Dan West

Sunday School 10am Morning Service 11am Bible Study & Prayer Meeting, Wednesday 6:30pm

Lighthouse Baptist Church

1524 St. Rt. 29A, PO Box 114 Stratford, NY 13470-0114 315-429-8854

Pastor Martin Smith

Yustor Murtin Symin
Sunday Morning Worship 10:30am; Wed.
Eve. Prayer Meeting 6:00pm; 2nd & 4th
Sunday Dinner following Morning Service
with Afternoon Service following dinner
"Old-Fashioned Bible Preaching"

Oppenheim United Methodist Church

Route 29 Pastor: Rev. Diane E. DiLuzio 315-429-7381

Worship 9:30 Sundays,
Totally Awesome God-TAG time 6:30pm
Wednesdays beginning in Oct., Sunday
School 9:00am beginning September 18th

Reformed Church of Canajoharie

15-19 Front St., Canajoharie 518-673-2816

Rev. Miriam Barnes Worship 10am, Nursery Provided, Christian Education for children & adults 9am

River of Jubilee Church 5057 State Highway 5 S

Sprakers, NY 12166 Pastor: Gail Adamoschek Pastor: Steve Adamoschek

518-322-1427 / 518-224-4455 Sunday Service 10:00am Children's Church Available
Other Learning Opportunities Available Visit us on Facebook

Holy Family Parish

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

Marshville **Evangelical Church** Route 10 South

Rev. David Bowley Worship Sunday 9am

Our Lady of Hope

R.C. Church

115 Reid St., Fort Plain, NY 13339
Parish Office 518-993-3822
ourladyofhope@frontier.com

Pastor: Father Dennis Murphy Mass Schedule: Saturday, 4pm; Sunday, 8:30am & 11am; Mon.-Thurs. 8:30am. Confessions: Sat. 3 & by appointment Please call parish office for Holy Day schedule

Reformed Church of Fort Plain

165 Canal St., Fort Plain, NY 13339 518-993-4302 • fortplainrca@yahoo.com

Rev. Nancy E. Ryan Sunday Worship 10:30am, AA meetings on Tues. 7pm, Home of Manna House Meals, A Community Meal Program-Sat. & Sun 5pm

Seeker's Fellowship 14 Park Place

St. Johnsville, NY 13452 518-568-7700

Pastor Mike Yezierski
Sunday Worship 6pm. Tues. Prayer 7pm,
Bible Study 7pm (Wed., Thurs. & Fri.)
We leach the fullness of God's Word,
a life of holiness for the believer,
and salvation for all who trust in Christ's sacrifice.

Calendar of Events

Center, Canal St., Fort Plain NY. Contact Mike Weiner, 315-823-2423.

AUG 12-16

Christian Lake Bible Conference

Guest speaker is Pastor Jerry Race of Faith Chapel in Bridgewater, NY. Services begin at 7:45 Mon-Fri with a Bible study at 9 am. Tues.- Fri. Drive-ins are welcome at either service and are open to the public. This is our last week for 2013. Available onsite are a campground, beach. boats, fishing, swimming and cabins (w/reservations) available for public use. A large activity building with kitchen facilities, "The Prodigal's Refuge," is available for church groups to use during the season. A bonfire is forplanned Friday evening after the message in front of the "Refuge" building. For a brochure list а speakers, rules and regulations and upcoming events call 315-429-3659; write Christian Lake, 355 Perkins Mill Rd., Stratford, NY,13470 or online

www.christianlakebibleconference.com

AUG 16

NY CONNECTS Informal **Breakfast**

Fort Plain Senior Center, 204 Canal St., Fort Plain, NY. 8-10 am. Space is limited and reservations are required by Aug. 9. Breakfast is free and open to the public. Contact Montgomery Co. Office for Aging, 518-843-2300.

AUG 17

Rabies Vaccination Clinic

Town Barn, Palatine Stone Arabia Rd., Fort Plain, NY. 6:30-7:30 pm. NYS Public Health law requires that all dogs, cats and domestic ferrets shall have initial vaccines no later than 4 months of age and stay up to date with re-vaccinations. Revaccinations are required one year later and a booster shot every 3 years. Vaccinations must be in a timely manner in order for the pet to be protected. considered Bring proof of their pet's rabies vaccination. helps determine whether the pet will receive a 1 or 3 year vaccination. Without proof, your pet will reeive a 1 year vaccination only. Dogs must be leashed, cats and ferretsmust be in a pet carrier or box. \$10 vet fee per vaccine. For more information contact Montgomery Co. Public Health at 528-853-3531.

Church Directory

Call 518-673-3011 To Place Church Listings or Fax Listings to 518-673-2381

St. John's & St. Mark's Lutheran Church

143 Church St., Canajoharie 518-673-2224

Pastor Zach Labagh

Sunday Worship 11am, Christian Ed. 9:45am stjstm@frontiernet.net

St. Joseph's Roman Catholic Church

31 North Helmer Ave., Dolgeville 315-429-8338

Father Quy N. Vo Sunday Mass is 10:30am, Daily Mass Mon. & Wed. 8am

St. Paul's Universalist Church

565 Albany St., Little Falls 315-823-2284 Service Sunday 10am

Coffee hour following service.

Our Church is a home to inquisitive. spiritual free thinkers with diverse religious beliefs. All are welcome.

The Holy Spirit Polish National Catholic Church

618 E. Gansvoort St. Little Falls, NY 315-823-0793

Father Rafal Dadello Mass at 11am on Sunday www.holyspiritpncc.org

Trinity Lutheran Church

5430 St. Hwy. 10, Palatine Bridge 518-673-2224

Rev. Zach Labagh

Sunday Worship 9am, Sunday School 10am, (No services in July, meet at St. John's St. Mark's Lutheran Church in Canaioharie) Communion on the first & third Sundays

St. John's Lutheran Church

774 St. Hwv. 163, Frevsbush, NY 518-421-1027

Sunday Worship 9:30am, Sunday School 10:30am, You are invited Ladies Aid W.F.L.C.A. Meets 1st Sat. of every month. For Fellowship in Christ's Service. Handicapped Accessible

St. Mary's Episcopal Church

7690 Rt. 80, Springfield Center 315-858-4016

Fr. Kyle Grennen, Priest-in-Charge Sunday Eucharist, 9:30am Coffee - Fellowship follows service Holy Days - as announced

St. Thomas the Apostle Catholic Community

1 Church St., Cherry Valley 607-264-3779 Masses Sunday

The House of Zion, Inc.

8:30am & 11am

580 Dillenbeck Road, Palatine Bridge 518-577-3069

Pastors Richard & Denise Allen Saturday Morning Worship Service 11:30am Listen to UMT on live radio 97.5FM the 1st Sunday of every month 3pm-4pm

United Methodist Church of Canajoharie

50 E. Main Št.

518-673-2717
Jesus says - "Come Unto Me" Join us-Special Music Ministry, Beautiful Surroundings, Friendly People Sunday Service 10:30am - Email: um6873@ frontiernet.net Communion Last Sunday of the Month

St. John's Reformed Church

68 W. Main St., St. Johnsville 518-568-7396 Faithfully Following Jesus Christ

Sunday Worship 10:30am St. Paul's Lutheran Church

32 W. Main St., St. Johnsville, NY (next to NBT Bank) 518-568-3007 Church 518-568-2405 Parsonage Rev. David Johnson

Sunday Worship 10:30am, Tues. Bible Bungee-Jumping 7pm, "Bible Study" that actually makes sense! A Vibrant, Welcoming Community of Faith & Vision

Stratford United Methodist Church

Route 29A 315-429-9085

Rev. Roger Waldron Worship 9am

The Rose of Sharon Church of God

1485 St Rt 20, Sharon Springs, NY 518-284-3307 Pastor Fred Jones

Worship Service Sunday at 11am & 7pm Tuesday night 7pm Bible Study at 122 Moyer St. Wednesday Bible Study at Spring Meadows 6pm Friday Youth at the Church All Welcome at 7pm

Valley Alliance Church

85 E. Main St., Nelliston 518-993-3458

Pastor Dave Prahst

Sunday School (all ages) 9:15am, Sunday Worship 10:30am, Wed. Praise & Prayer 7pm, Fri. Youth Group 7pm (7-12th grade)

St. Johnsville **Methodist Church**

7 East Main St., St. Johnsville, NY 13452 Rev. Harry J. Teuchert 518-568-7983 • 315-866-8626 Worship Sunday 3pm

St. Paul's Lutheran Church

36 Lydius St., Fort Plain, NY 13339 518-993-2040 Sunday School 9:45-10:45am

The Christian Church of Rural Grove

Church Service 11am

170 Rural Grove Rd., Sprakers, NY 12166 518-922-7831

Pastor Joshua Fetterhoff pastorjosh@ruralgrovechurch.org Sunday School (all ages) 9:45am, Morning Service 11am, Eve. Service 6pm, Wed.-Family Night 7pm, "Where Bible Teaching is Fundamental"

The Time for **Truth Ministries**

PO Box 351

Amsterdam, NY 12010 Phone 518-843-2121 Cell 518-774-8558

Victorious Life Church RMI Fellowship

104 Main St. & 431 St. Hwy. 80 Fort Plain, NY 518-993-3102

Sunday School 9am, Morning Worship 10:30am, Youth Group 5pm, Evening Worship 7-8pm







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Ephratah, NY 13339 517 State Highway 67

** RESERVED REAL ESTATE AUCTION
- auctioned at fair market value **
Starting Bid \$1,000.00

By Widay and Widay Real Estate Auction Company **Saturday, August 10, 2013**Preview 9:00 a.m. & Auction 10:00 a.m.

Visit website for details:

www.widayandwidayrealestateauctions.com
RE Buyer/Seller Cash Contract with Bank Letter of Guarantee.
Valid I.D. at time of Bidding. Sliding Scale Buyer's Premium between 0.5 - 4% depending on final Bid.

Contact: Ted Widay, Jr. 315/790-8799 or Margie Widay 315/790-4133

Or Send email to: TeMargeLLC@yahoo.com





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Spacious 3 bedrooms, 1 1/2 baths with woodstove insert. Quiet dead end street.

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Security + First Month's Rent

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Village of Canajoharie

2 bedrooms, new roof, new gas boiler, new hot water heater. Walking distance to schools. Great neighborhood. One car garage. Upstairs can be expanded for more bedrooms. \$65,000

518-378-3279

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—Carol Burnett

CANAJOHARIE APARTMENTS

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2 BEDROOM APARTMENT

Beautiful - Modern AC, Dishwasher, Range, Refrigerator Superior Service

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Canajoharie Office, Store, Restaurant

FOR RENT - 29 CHURCH STREET
Large 16'x70' but can reduce size if needed.
Will do some building to suit.
\$595 But will Negotiate if Smaller Size is Needed
518-673-5938, No Answer in 3 hrs 518-365-2976



RESERVED

REAL ESTATE AUCTION

- auctioned at
fair market value **

Starting Bid \$1,000.00

By Widay and Widay Real Estate Auction Company Saturday, August 10, 2013 - Preview 4:00 p.m. & Auction 5:00 p.m.

Visit website for details: www.widayandwidayrealestateauctions.com
RE Buyer/Seller Cash Contract with Bank Letter of Guarantee.
Valid I.D. at time of Bidding. Sliding Scale Buyer's Premium between 0.5 - 4% depending on final Bid.
Contact: Ted Widay, Jr. 315/790-8799 or Margie Widay 315/790-4133

ntact: Ted Widay, Jr. 315/790-8799 or Margie Widay 315/790-4133 Or Send email to: <u>TeMargeLLC@yahoo.com</u>



Johnstown, NY 12095

** RESERVED

REAL ESTATE AUCTION
- auctioned at
fair market value **
Starting Bid \$1,000.00

By Widay and Widay Real Estate Auction Company Saturday, August 10, 2013 - Preview 12 Noon & Auction 1:00 p.m.

Visit website for details: www.widayandwidayrealestateauctions.com
RE Buyer/Seller Cash Contract with Bank Letter of Guarantee.
Valid I.D. at time of Bidding. Sliding Scale Buyer's Premium between 0.5 - 4% depending on final Bid.

Contact: Ted Widay, Jr. 315/790-8799 or Margie Widay 315/790-4133 Or Send email to: <u>TeMargeLLC@yahoo.com</u>



Real Estate





Hawkeye Realty, LLC

50 West Grand Street Palatine Bridge NY 13428

(518) 673-8135 • www.hawkeyerealtyllc.com



39
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Palatine
Bridge \$76,800

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Offer ends September 30, 2013



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*\$0 down, 0% A.P.R. financing for up to 60 months on purchases of new Kubota BX, B, L, M and TLB Series equipment is available to qualified purchasers from participating dealers' in-stock inventory through 9/30/2013. Example: A 60-month monthly installment repayment term at 0% A.P.R. requires 60 payments of \$16.67 per \$1,000 financed. 0% A.P.R. interest is available to customers if no dealer documentation preparation fee is charged. Dealer charge for document preparation fee shall be in accordance with state laws. Inclusion of ineligible equipment may result in a higher blended A.P.R. Not available for Rental, National Accounts or Governmental customers. 0% A.P.R. and low-rate financing may not be available with customer instant rebate offers. Financing is available through Kubota Credit Corporation, U.S.A., 3401 Del Amo Blvd., Torrance, CA 90503; subject to credit approval. Some exceptions apply. Offer expires 9/30/2013. See us for details on these and other low-rate options or go to www.kubota.com for more information. **Optional equipment may be shown.



July 27, 2013

age 1 - Section B • ORIGINAL VALLEY PENNYSAVER • July 27, 2013



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SUN - 11AM - 5PM

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Oueen Mattress & Foundation

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Taking advantage of community offerings

Many people enjoy living in tight-knit communities where neighbors know one another. Such communities can be great places to raise a family and live a full life.

But communities need not be small to offer an array of services to their citizens. In fact, many communities big and small boast a number of offerings that endear them to the locals. So the next time you find yourself sitting around the house with little to do, take stock of what your community offers and you might just find a host of fun activities not too far from home.

Hit the links

Once a sport strictly for those with country club memberships, golf is now much more accessible to people of all ages, financial backgrounds and skill levels. Many communities have a public golf course within their borders. Such courses are open to the public and often charge considerably smaller fees than private courses that allow golfers to play with members. A public course can be a great place to teach a youngster about the game of golf or to hone your own game while sharing a few laughs with friends.

Hit the books

If golf isn't your game or the weather outside simply isn't cooperating, your local library can be an ideal place to spend an afternoon. Libraries can be a great place to sit back with a good book, and many now even rent DVDs, including recent hit movies. And perhaps the best thing about your local library is it's free (provided you return bor-

rowed items on time).

Many local libraries even offer programs for youngsters, including story time or special guest demonstrations. Such programs can be a great way to introduce youngsters to reading.

Visit the park

Whether you live in the suburbs, a city or a secluded countryside, chances are your community has a park. Parks are great places to spend a day. Hikers can get their fill of a park's trails while those who simply want to spend a day relaxing in the sun can plan a picnic with friends and family. Many public parks have designated areas for picnics, and some even include charcoal grills for those who want to give their picnic more of a backyard barbecue feel. Some public parks may even have programs for young nature enthusiSIS.

Dance the night away

Many communities come to life when the weather warms up, offering a host of outdoor programs that foster a sense of community among residents. Free concerts have become increasingly popular in communities across the country, and these concerts can make for a great night out on the town. Musical acts from yesteryear can take adults back to their formative years, while performers just now making a name for themselves may catch the interests and ears of younger residents. Check with your community to see if there is a summer concert series and make the most of this opportunity to dance the night away in the warm summer air.



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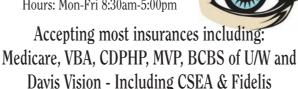
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Warm weather attire for the groom and attendants Weddings are a time to get dolled up. Though some gentlemen may be

tempted to wear the suit they wear to work, a formal event necessitates something a bit more remarkable. When the weather is warm, some men may scoff at the idea of wearing a full suit or even a tuxedo. But just because a person is wearing pants and a jacket doesn't mean the suit must be dark and

heavy. Although dark colors are traditional for weddings, dark, heavy fabrics will absorb the sun's rays, making the groom and his groomsmen uncomfortable. Even when a warm-weather wedding takes place largely indoors where it is climate controlled, many couples choose to have the ceremony outdoors, where they pose for photographs as well. The groom and his groomsmen will want to be comfortable during these times, and the right suit and fabric can make all

the difference.

Linen and cotton are all-natural fabrics that are made from plant fibers. They are much lighter weight than wool, and linen and cotton suits may be more comfortable. But linen and cotton are highly prone to wrinkling, and a wrinkled suit will not present well in a formal setting. Cotton and linen may be best reserved for informal weddings or those that will be taking place outdoors or beachside. Seersucker suits are made from cotton in a unique weaving pattern that lets air ventilate through the material. Seersucker suits may be most popular in the southeastern United States, but they can be worn anywhere the weather is warm. Many of these suits are manufactured in a gray, blue and brown striped pattern. Again, due to the lightweight fabric, you will feel cool. For less formal weddings, a seersucker suit may fit.

A khaki suit or a tan one may work better if the wedding is more formal. Ensure the accessories are in place to make this look work. The suit should fit well and be tailored appropriately. Sharp creases in the pants and a crisp shirt and tie can complete the look. If the groomsmen are in coordinating suits, a tan or khaki color will not look out of place. If a full suit still feels too stiff, a nice blazer paired with a complementary colored trouser may be appropriate for a less formal affair.

Some grooms want to err on the side of caution and stick with a classic suit or tuxedo. In such instances, grooms may want to investigate lighter weight wools. Such suits won't be as confining as a heavier suit. Grooms wearing a tuxedo may want to choose a white tuxedo. A white tuxedo will look pristine and fit with a formal theme. And the white will reflect the sun

and be cooler without looking casual.

A groom who does not mind a midday wardrobe change can opt to wear a standard suit or tuxedo and plan to change later on for the reception. He can coordinate with his new bride and step into something more comfortable for dancing and enjoying the ensuing party. This allows for formality when the moments call for it and comfort later on in the day.

Dressing for a warm

weather wedding may require a bit of ingenuity on the part of the groom. There are different fab-

rics and styles of suit available to present of plenty of wardrobe options.

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Lightweight wool may be a more comfortable option for grooms and their groomsmen at warm-weather weddings.

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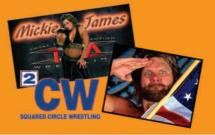


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REAL ESTATE

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



ORIGINAL COLONIAL (Gloversville): 5.4 acres with a view, just outside of town. 4 bedrooms, 2.5 baths, sun porch, deck, 2-car garage, barn and





ONE-FLOOR LIVING (Gloversville): 2 bedrooms, 1 full bath, family room w/woodstove. Another bedroom, 3/4 bath and den in basement. Patio, fenced vard. \$80.000



COUNTRY FIXER-UPPER (Gloversville): Ranch home located just outside of town. Living room, kitchen, 3 bedrooms, bath wlaundry area. Attached 2-car garage. Some fire and water damage due to 2012 lightning strike. . .REDUCED TO \$29,900









JOCKEYVILLE MOBILE HOME PARK - Lovely two bedroom 14' x 70' mobile home with large enclosed porch. Open living room and kitchen. 1 bath. 1990 Pineview \$25,000















MOVE-IN CONDITION (Gloversville): Large fenced backyard, vinyl siding, replacement windows, freshly painted interior. 3 bedrooms, 1.5 baths, newer kitchen.



RENOVATED TWO-FAMILY (Gloversville): Many extras, updates. 2 bedrooms, 2 full baths down; 2 bedrooms, 1 full bath up. Circular drive, 4-car garage w/workshop. \$145,000







INVESTMENT PROPERTY (Gloversville): Older home on narrow lot w/shared drive. Large rooms, 3 bedrooms, 1.5 baths. Currently rented for exponents by the willing section of the control of t



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

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2-family, Gloversville, separate utilities	\$29,900					
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What are the advantages of being a first time homebuyer?

Buying your first home can be an intimidating experience. There are numerous things to take into consideration, from finding the right house to financing. But, being a first time homebuyer does come with some advantages.

First time homebuyers often have access to special loan programs that can assist them in getting into a home more quickly and less expensively than those who have purchased homes previously. These programs offer first time buvers benefits such as low down payments, subsidized interest, and a limit to the fees that a lender may charge them.

Lenders usually expect homebuyers to pay a down payment of as much as 20 percent. This can be prohibitive for those who are trying to purchase their first home. But first time homebuyer loans often offer a reduced down payment of anywhere from nothing to 3 percent. A down payment that low makes buying a first home much more accessible. First time homebuyer loans may also feature a limit on the fees that the lender may charge. Like the reduced down payments, this is made possible by government mortgage insurance available to new homeowners. For an annual premium, HUD insures your mortgage, reducing the risk to the lender. This results in the ability to charge lower fees and down payments while remaining profitable.

Low-income first time homebuyers may qualify for subsidized interest programs. This means that a third party pays the interest on your loan. These programs can make your mortgage payments more affordable and enable you to pay off the mortgage more quickly. While the government is one of the most frequent subsidizers of loans, they can also be subsidized by charities, organizations, or even individu-

First time homebuyer programs are generally available only to people who are going to live in the home they purchase as their primary residence. The home will also have to be in good condition with no safety hazards present. And due to the fact that these programs are designed for those in need, there is a limit on the value of the homes you can purchase through these programs.

First time homebuyers can take advantage of numerous programs to assist them in owning their first home. From lowered down payments to subsidized interest, first time homeownership has become much more affordable. There is no time like the present to make your dream of owning your own home a reality.

Source: Sir William Johnson Realty





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142 **Sprakers:** 4-5 Bedrooms, 3 Baths, Pond, Pool, 80 Acres.

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153 **Canajoharie:** 5 Bedrooms, 1 1/2 Baths, 210' Deep Yard, Pool. \$115,000



161 **Sprakers**: 3 Bedrooms, 2 Baths, Attached 2 Car Garage, Country.

\$119,900



177 **Palatine:** 2 Bedrooms, 2 Baths, Attached 2 Car Garage, A/C. \$119,900



202 Canajoharie: 2 Family, 3 Bedrooms each unit, Separate Utilities. \$125,000



204 Palatine: 4 Bdrms, 1 1/2 Baths, Garage, In-Ground Pool.

\$149,000



237 Canajoharie: 2 Could Be 3 Bdrms, 2 Car Garage, 24.7 Acres.

\$169,999



270 Canajoharie: 2 Could Be 3 Bdrms, 2 Car Garage, Yard.

\$98,000



303 Minden: 4 Bedrooms, 2 Baths, Situated on 26.5 Acres

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310 Palatine: 4 Bedrooms, 2 Baths, Completely Redone. Nice!!

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How to choose a builder

(MS) — Whether the kids have all grown up and moved out or if the kids are on the way and it's time to expand a living area, building a new home is an exciting, yet often agonizing, experience. The reasons for building a new home are many, but regardless of the reason, the process of choosing a builder should remain the same.



Andrew Nadalin, president of Pace 2000 Inc. and a fourth generation builder and craftsmen, offers the following advice to prospective homeowners with their eyes set on building a dream home to call their own.

- Look for a builder with a solid reputation. A builder's reputation speaks volumes, but it doesn't have to speak for istself. That's because a builder who has spent years providing personal service, innovative design and quality workmanship will no doubt have a host of happy former customers ready and willing to offer their input. If during the interview process a builder appears reticent to share his work or experiences with previous customers, this should be a red flag. Reputable builders will be proud of their work and more than willing to show it off.
- Find a builder who is flexible. You will be paying to build your home, not the builder's home. A builder should be flexible and ready and willing to meet your needs, no matter how unique they might be.
- Look for a builder who does more than build. A good builder should do more than just build. A builder should provide a network of qualified professionals to make the process go more smoothly. This network should include real estate and building consultants, interior designers, architects and engineers. Such connections can provide peace of mind and will also illustrate that a builder is both respected in the community and is intent on ensuring your home becomes the dream home you envision it to be.

• Don't build on the cheap. Buyers who plan to build their own home are in the unique position to ensure their home is as safe and high-quality as possible. This isn't always the case when buying a resale, so make the most of your opportunity and use only top-of-the-line construction materials and features and choose a builder with experience in working with such materials and features. Building on the cheap could prove disastrous in the not too distant future, so don't sacrifice on quality when building a new home.



More information on selecting the right builder is available online at www.pace2000homes.com.

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WADDELL AVE., FORT PLAIN - Wonderful 3BR home features HW floors, fireplace and great yard. Only \$89,500!





LOWER LEPPER RD., AMSTERDAM - Spacious 3BR, 2 bath home in quiet location features HW floors, family room and landscaped yard Only \$100,000.



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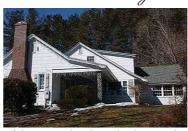
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124 Oakland Ave., Gloversville



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9 Grove St., Gloversvii



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1932 State Hwy. 29A, Town of Johnstown



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Clovercrest Dr., Iown of Johnstown



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Home inspector

A careful assessment of the physical condition of a house and the mechanical systems can save you time, headaches, and money! Costly repairs to the structure or mechanical systems may be avoided or at least anticipated by a preliminary inspection of the property before a purchase offer is signed. You will be in a better position to negotiate if you know about any needed repairs.

House inspection is a job that requires specific technical skills. While you may be familiar with common problems that will help you eliminate certain houses from consideration, a professional home inspector can give you a better overview of the house and its potential problems. A professional inspector is likely to uncover things that you will not find on your own and may prevent you from making a potentially disastrous mistake. Your purchase offer should contain a clause that the purchase contract is contingent on acceptable inspection results. You will, of course, have examined the house to the best of your ability before making an offer on it. But before you go through with the purchase, you will want an expert to take a critical look at the property. Although you will pay for this inspection, it is well worth the cost in peace of mind.

A home inspection firm may offer a range of services including: examination of structural, plumbing, heating, electrical and other systems; identification of wood-boring insects; collection of samples for radon and water quality testing; and location and examination of waste disposal system. Some companies may limit their work to one type of inspection, such as lead-based paint, asbestos, water, or radon.

You may need other building professionals for special advice. For example, an architect or a registered engineer might be consulted for structural defects. A roofing contractor might inspect the condition of the roof, gutters, and upper reaches of a building. Be

sure the services for which you contract meet your specific needs. Every inspection should include an evaluation of the following:

- Foundation.
- Floors.
- · Walls and partitions.
- Roof.
- Windows and doors.
- Plumbing system, including septic tanks, wells, or sewer ines.
- · Electrical system.
- Heating, ventilating, and air conditioning systems.
- Energy efficiency.
- Environmental hazards.

There are several ways to find a professional home inspector. Look under "Building Inspection Services" in the phone directory. Your real estate professional, lender, or attorney may be able to recommend a reputable home inspector. Ask your friends for recommendations on inspectors they have used. Check with the local Better Business Bureau for reports on various inspectors. Look for an inspector who is a member of the American Society of Home Inspectors (ASHI) and preferably one who has a PE (Professional Engineer) after his or her name. Ask for references from potential inspectors and check at least three of them. The American Society of Home Inspectors has set standards for home inspection services, so finding someone who is a member of this group may be useful.

Go with the professional on the house inspection. You may pick up some valuable maintenance tips, get a chance to ask questions about things you do not understand, and learn more about possible problems. You will also be in a better position to understand the written report. Home inspections take approximately two to three hours and cost \$200 to 400, depending on the complexity of the house and credentials of the inspector. If you are spending \$40,000 to \$100,000 or more for your house, this is a small investment that reduces the chances of a costly mistake.

Insist that the inspector write a detailed report and list:

- Major problems and estimated costs to correct.
- Minor problems and estimated costs to repair.
- Estimates of the expected life of various items such as roof, furnace, electrical system, air conditioning, appliances, and costs of maintenance.

The inspection report can help you:

- Identify problems before you purchase a home to prevent unpleasant surprises later.
- Get out of a purchase agreement (and get your deposit refunded) if serious problems are identified.
- Negotiate an adjustment in the purchase price if you decide to buy the house in spite of the problems.
- Get the seller to agree to pay for needed repairs, either before the sale or after the sale using funds in escrow.
- Feel confident about going ahead with the purchase.

Remember, a home inspection is not the same as an appraisal. An inspector evaluates the structural and mechanical condition (not the market value) of the property. The inspector's findings will be based on observable, unconcealed structural conditions. The inspector will not normally guarantee or warrant the condition of the house or determine whether a house is in compliance with local building codes.

Source: North Carolina Cooperative Extension Service, Selecting Home Buying Professionals



48 Casterline Rd, North River - \$200,000

If you love the great outdoors, this is the place for you. 5BR Farmhouse in the Town of Johnsburg, living room, dining room, ceramic tile, walkout basement, eat-in country kitchen, built-in cabinets, wood floors, full bath. Also includes barn, deck and enclosed porch all on 73 acres. Everything the Adirondacks have to offer and more. Hiking, fishing, biking, skiing, kayaking, whitewater rafting. Can be either a year round home or vacation home, train to Saratoga is only minutes away. Gore Mountain 10 minutes away.



1060 Stone Arabia Rd, Fort Plain - \$139,000

4BR Ranch, living room, dining room, eat-in country kitchen, 3 full baths, ceramic tile, skylight, bay window, satellite dish, whirlpool, wood floors and wheelchair accessible.

Great country setting, views, updates everywhere from kitchen, bath, windows & doors. All appliances purchased in 2008. Large yard and shed.



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The price you pay for your homeowners insurance can vary by hundreds of dollars, depending on the insurance company you buy your policy from. Here are some things to consider when buying homeowners insurance.

1. Shop around

It'll take some time, but could save you a good sum of money. Ask your friends, check the Yellow Pages or contact your state insurance department. National Association of Insurance Commissioners (www.naic.org) has information to help you choose an insurer in your state, including complaints. States often make information available on typical rates charged by major insurers and many states provide the frequency of consumer complaints by company.

Also check consumer guides, insurance agents, companies and online insurance quote services. When you've narrowed the field to three insurers, get price quotes.

2. Raise your deductible

Deductibles are the amount of money you have to pay toward a loss before your insurance company starts to pay a claim, according to the terms of your policy. The higher your deductible, the more money you can save on your premiums. Nowadays, most insurance companies recommend a deductible of at least \$500. If you can afford to raise your deductible to \$1,000, you may save as much as 25 percent. Remember, if you live in a disaster-prone area, your insurance policy may have a separate deductible for certain kinds of

3. Don't confuse what you paid for your house with rebuilding costs

The land under your house isn't at risk from theft, windstorm,
fire and the other perils covered
in your homeowners policy. So
don't include its value in deciding
how much homeowners insurance to buy. If you do, you will
pay a higher premium than you
should.

4. Buy your home and auto policies from the same insurer

Some companies that sell homeowners, auto and liability coverage will take 5 to 15 percent off your premium if you buy two or more policies from them. But make certain this combined price is lower than buying the different coverages from different companies.

5. Make your home more disaster resistant

Find out from your insurance agent or company representative what steps you can take to make your home more resistant to windstorms and other natural disasters. You may be able to save on your premiums by adding storm shutters, reinforcing your roof or buying stronger roofing materials. Older homes can be retrofitted to make them better able to withstand earthquakes. In addition, consider modernizing your heating, plumbing and electrical systems to reduce the risk of fire and water damage.

6. Improve your home secu-

You can usually get discounts of at least 5 percent for a smoke detector, burglar alarm or deadbolt locks. Some companies offer to cut your premium by as much as 15 or 20 percent if you install a sophisticated sprinkler system and a fire and burglar alarm that rings at the police, fire or other monitoring stations. Before you buy such a system, find out what kind your insurer recommends, how much the device would cost and how much you'd save on premiums.

7. Seek out other discounts

Companies offer several types of discounts, but they don't all offer the same discount or the same amount of discount in all states. For example, since retired people stay at home more than working people they are less likely to be burglarized and may spot fires sooner, too. Retired people also have more time for maintaining their homes. Some employers and professional associations administer group insurance programs that may offer a better deal than you can get elsewhere.

8. Maintain a good credit

Establishing a solid credit history can cut your insurance costs. Insurers are increasingly using credit information to price homeowners insurance policies. In most states, your insurer must advise you of any adverse action, such as a higher rate, at which

time you should verify the accuracy of the information on which the insurer relied. To protect your credit standing, pay your bills on time, don't obtain more credit than you need and keep your credit balances as low as possible. Check your credit record on a regular basis and have any errors corrected promptly so that your record remains accurate.

9. Stay with the same insur-

If you've kept your coverage with a company for several years, you may receive a special discount for being a long-term policyholder. But make certain to periodically compare this price with that of other policies.

10. Review the limits in your policy and the value of your possessions at least once a year

You want your policy to cover any major purchases or additions to your home. But you don't want to spend money for coverage you don't need. If your five-year-old fur coat is no longer worth the \$5,000 you paid for it, you'll want to reduce or cancel your floater and pocket the difference.

11. Look for private insurance if you are in a government plan

If you live in a high-risk area — say, one that is especially vulnerable to coastal storms, fires, or crime — and have been buying your homeowners insurance



through a government plan, you should check with an insurance agent or company representative or contact your state department of insurance for the names of companies that might be interested in your business. You may find that there are steps you can take that would allow you to buy insurance at a lower price in the private market.

12. When you're buying a home, consider the cost of homeowners insurance

You may pay less for insurance if you buy a house close to a fire hydrant or in a community that has a professional rather than a volunteer fire department. It may also be cheaper if your home's electrical, heating and plumbing systems are less than 10 years old. Choosing wisely could cut your premiums by 5 to 15 percent.

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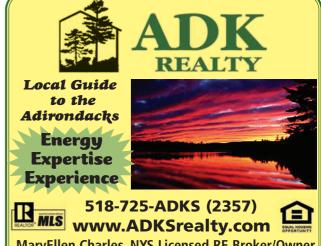


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Reverse Mortgages! The Area's Mortgage Experts For...

number of misconceptions about complicated and there may be a As with many financial products, know the myths vs. the realities: how the product works. Do you reverse mortgage loans can be

Myth No. 1: The lender owns the home. the home, maintaining the home according to the continue to meet loan obligations such as living in time. The loan will not become due as long as you life of the loan, and you can sell your home at any paying property taxes and homeowners insurance. Federal Housing Administration requirements, and

clear of any existing mortgages. Myth No. 2: The home must be free and

and eliminate monthly mortgage payments mortgage loan to pay off an existing mortgag

Myth No. 3: Once loan proceeds are received

Reverse mortgage loan proceeds are tax-free as it is not considered budgeting should be the proper approach to enjoying proceeds medical expenses, remodel their home, or help their adult children You have worked hard for this asset and prudence along with

income. However, it is recommended that you consult your financia advisor and appropriate government agencies for any effect on taxes Myth No. 5: Only poor people need reverse mortgages. received from your reverse mortgage.

mortgage loans as part of their financial and estate planning, and are attorneys to enhance their overall quality and enjoyment of life. borrower is changing - many affluent senior borrowers with multi working closely in conjunction with financial professionals and estate The perception of the reverse mortgage as an assist for the "poor'

Myth No. 4: The borrower is restricted on

reason. Many borrowers use it to supplement their retirement The cash proceeds from the reverse mortgage can be used for any

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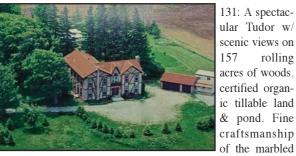
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159: 1880's farmhouse is located in quiet Salt Springville, surrounded by beautiful scenery. 5.4 acres. Tastefully decorated through-out w/ a nice fieldstone fireplace in the family room. 3 bdrms & 2 baths.

Asking \$189,900







208: **DOLGEVILLE:** Very nice location and walking distance to Main Street. Exquisite private backyard with a flowing stream. Many updates to the home include new carpet, tile floor in bathroom, new windows, electrical entrance and central air. **Asking \$84,900**



504: CAROCA: Comp herdering 220 plus cores of state lend w/



533: STONE HOME with hardwood floors, pocket doors, 2 fire-places, foyer and so much more. Magnificent woodwork. DR, LR Family room, bedroom and full bath in basement, ideal for the in-law. V/O Canajoharie 1 HR West of Albany . **Asking \$169,900**





614: PALATINE: This property must be seen to be appreciated. Picturesque rolling farmland borders a year round creek w/private swimming spot that is an oasis in the country. Incoming producing acreage is tillable and is fenced for horses with a run-in shed and a dutch barn dating to 1842. Barn in excellent shape and features huge chestnut beams. A heated studio inside has been added that could easily be used as a workshop or possible living quarters. Your dream is waiting.

Asking \$139,900





156: CANAJOHARIE: 103 year old farmhouse located on 40 acres. There is an old barn, a small outbuilding and an old Hop House that stores mowers and small equipment. Would make a nice horse farm. Great view from



644: This craftsmans style home has been lovingly restored. The architectural details are all intact & in perfect condition. Hardwood floors, moldings, doors with glass knobs, glass french doors are all here. Kitchen & bathroom have been newly updated. Come view this special 3 bdrm home. V/O Canajoharie \$89,500

Schools a big factor in home purchase

There are many factors buyers consider when shopping for a home. From the number of bedrooms to the size of the backyard, prospective buyers have their priorities with what they're looking for in a home. Parents to young children or couples who are planning to start a family soon should also consider the school sys-

Although granite countertops and interior living area may be foremost on the minds of house shoppers, individuals also have to take school districts into consideration when looking at homes, particularly if they're concerned about giving their children the best education possible. According to research by The Wall Street Journal, buyers are willing to pay more for a property if it is in a good school district. That's because even if they do not have children, buyers know that a good school district helps a home remain attractive.

Not all schools are created equal, and some rank better in test scores and teacher-to-student ratios than others. These are essential factors to think about when looking at homes. Although real estate agents can offer some basic information about what schools are in the area, legally they may not be able to share opinions on how "good"the schools are or be able to break down the demographics of student populations. It is typically up to the buyer to do his or her own research.

Because the tax dollars that home owners pay largely go to fund schools and town improvements, it is important to look at the schools. Also, if the home will be a stepping stone to another home in a few years, buyers want to ensure their home has the best chance for resale. Oftentimes, a good school district is a factor future buyers will think about.

There are some Web sites that can help prospective buyers look at the schools in the areas they are considering. GreatSchools.net and Education.com are two of the premier sites. They break down test scores, demographics, parent and student reviews and many other things that are vital to getting a picture of the school as a whole. The sites also use a ranking system from 1 to 10 (10 being the best) to show how the school stands in comparison to others in terms of test scores.

Buyers also may want to make a trip to visit the area they're considering during school hours. This way they can drive by the school and see for themselves the type of students and parents entering or exiting the building. One also may want to set up a brief meeting with the principal to learn more about the ideals of the school and its goals.

It's also necessary to look at the proximity of the school to the house. Some towns have rules in place regarding busing or walking to school. Students who live within a certain distance from the school may have to find their own transportation to and from school. This is something to mull over.

Families that are interested in a host of extracurricular activities can also evaluate the town or school district based on the sports or other opportunities offered to students.

Be advised that the school closest to a home might not be the one a student will attend. Zoning laws, and not necessarily proximity, often dictate where a student will attend school. Therefore, it is important to check with the real estate agent or town to ensure the research being done is for the correct school.

Some parents prefer their children go to private school, and many towns and cities have a number of options. In addition to the public schools, agents should be able to point buyers toward the private schools in the area. Some may be able to list tuition costs and acceptance requirements.

Having a picture of the school district in the area buyers are considering will help offer a better idea of the neighborhood and the people around whom they'll be living. School districts are important to consider when buying a home, so much so that buyers are willing to pay a little more if it means having a good school in



School district and environment are important factors in buying a new home.



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Adirondack Mountains, beautiful views year round! Must see! Remodeled in 1994.

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Two family w/two car garage - fully rented. 1st floor large kitchen, 3 bdrms, large deck in back, 2nd floor 2 bdrms. \$68,500 MLS 222494



Large single family home . . . well maintained, 4 bdrms, 2 baths, renovated in 2002, fenced yard. \$59,900 MLS 222693



2 Family, 2 Bedrooms each unit. Motivated Seller. \$54,900 MLS 222306



2 family, has 3 bdrms each apt... tenants will enjoy large driveway, large rooms updated kitchen. \$59,900 MLS 222838



Gloversville - 16 West 10th Ave. Quaint 2 family home situated on quiet street that borders walking trails. Close to shopping & schools. Great owner occupied dwelling or extra income. Low taxes!

\$69,000

Gloversville - 3 bdrm Upper, Renovated 2011 - \$650

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Questions about inspections

What does a home inspector do, and how does an inspection figure in the purchase of a home?

An inspector checks the safety of your potential new home. Home Inspectors focus especially on the structure, construction, and mechanical systems of the house and will make you aware of only repairs, that are needed.

The Inspector does not evaluate whether or not you're getting good value for your money. Generally, an inspector checks (and gives prices for repairs on): the electrical system, plumbing and waste disposal, the water heater, insulation and Ventilation, the HVAC system, water source and quality, the potential presence of pests, the foundation, doors, windows, ceilings, walls, floors, and roof. Be sure to hire a home inspector that is qualified and experienced.

It's a good idea to have an inspection before you sign a written offer since, once the deal is closed, you've bought the house as is." Or, you may want to include an inspection clause in the offer when negotiating for a home. An inspection t clause gives you an 'out" on buying the house if serious problems are found, or gives you the ability to renegotiate the purchase price if repairs are needed. An inspection clause can also specify that the seller must fix the problem(s) before you purchase the house.

Do I need to be there for the inspection?

It's not required, but it's a good idea. Following the inspection, the home inspector will be able to answer questions about the report and any problem areas. This is also an opportunity to hear an objective opinion on the home you'd I like to purchase and it is a good time to ask general, maintenance questions.

Are other types of inspections required?

If your home inspector discovers a serious problem a more specific Inspection may be recommended. It's a good idea to consider having your home inspected for the presence of a variety of healthrelated risks like radon gas asbestos, or possible problems with the water or waste disposal sys-

How can I protect my family from lead in the home?

If the house you're considering was built before 1978 and you have children under the age of seven, you will want to have an inspection for lead-based point. It's important to know that lead flakes from paint can be present in both the home and in the soil surrounding the house. The problem can be fixed temporarily by repairing damaged paint surfaces or planting grass over effected soil. Hiring a lead abatement contractor to remove paint chips and seal damaged areas will fix the prob-

Are power lines a health hazard?

There are no definitive research findings that indicate exposure to power lines results in greater in stances of disease or illness.

Source: HUD.gov







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4+ Acres of Woods & Privacy...

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Original detailing, high ceilings, & 90' windows, are some of the attractive features in this 4-5 Bedroom, Nelliston Colonial. Eat-in Kitchen, Living, Dining, Family & Sunroom, colorful plantings Views of the Mohawk River. A Deep yard & a large Garage. Owner wants an offer.



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Palatine Farmhouse on an Acre, 4 Bedroom; Granite Gas Fireplace, wide plank floors; updated, new windows, new roof, lots of storage areas, & various Fruit Trees



\$115,000 on 4+ Acres

stone fireplace insert; Newly renovated, including utilities & heat, Country features, leased access to the Mohawk River.



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3 Bedroom Ranch featuring Victorian - circa 1800's - Palatine 3 Bedroom w/apartment, 2 Fireplaces, Turrets, hdwd floors, original features, Foyer staircase, 1 3/4 Baths; Sunporch, office, Garage, Deep lot views the Mohawk.



Palatine Stone Ranch \$94,500

Spacious roof-top Patio off the Family room depicted in this lovely 2-3 Bedroom Ranch. Open Kitchen, 2 gas fireplaces, 2 Baths, large basement has room to Dance! Attractive Pines afford privacy to front entrance w/2 car Danube, Ft. Plain Schools. attached garage.



Patio, Pond & Pool on 5 Acres | Excellent Country 4 Bedroom 2 1/2

3 bedroom Country Ranch, has 2 pellet stoves; 2 1/2 Baths; Basement has Guest Otrs: Family room, BR, Office & Bath; 2 stall garage, T/O





Canajoharie on 5 Acres

Bath Ranch has large spacious rooms, Eat-in Kitchen, Living Room boasts an Adirondack Flair, multiple car garage w/overhead Game Room, 30' x 40' Pole Barn, A/G Pool, landscaped w/Fruit Trees & Berry Bushes.

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This secluded three bedroom, three bath home is situated on 26 acres and has a guest cottage and four car garage. Offered at \$270,000.



A Gloversville three bedroom, two full bath home with many updates and can move right in. Offered at \$42,000.



TWO FAMILY ON 15 ACRES

Located west of Johnstown this is a special property - built in 1813, it has all you would expect including a barn with paddock, two multicar garage and small stream.



This two bedroom home has many desirable features including large new kitchen, two full baths, workshop above garage and close to school. Offered at \$69,900.



WEST CAROGA

This three bedroom year round home on one acre is a split level home with a unique style.



DONT MISS THIS HOME

Three bedrooms and 1 1/2 bath home in absolute move in condition. Has central air, carport, detached garage, many built-ins and great location.



ON A DEAD END STREET

This two bedroom home (plus office) with nice yard, and large two car garage with workshop is offered at \$54,900.



Four bedroom and two full baths, two car garage and fenced yard. Offered at \$84,900.



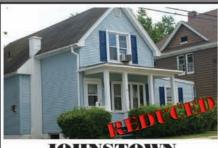
JOHNSTOWN

Large one family home (6 bedrooms) or two family duplex located in south end. Lots of potential. \$49,900.



AMSTERDAM **COUNTRY RANCH**

This three bedroom ranch offers one floor living with in-law apartment, above ground pool and attached garage. Asking \$125,000.



JOHNSTOWN

This three bedroom (master down) is in "move in" condition and must be enjoyed by a new family



GLOVERSVILLE

Good money maker this three family home has separate heat and utilities and off street parking.



11 Acres - Town of Bleecker 5 Acres - Town of Benson Commercial Lot - Fonda Building Lot -Town of Johnstown 1/2 Acre Lot -Town of Mayfield



Gloversville two family 3x3 fully rented with long term tenants and offered at \$24.900.

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MOVE IN

This three bedroom two full bath city home is ready for a new buyer and priced at \$48,000.



MAYFIELD

Only 3 years old! This 4 bedroom 3 bath home sits on a 1 acre private lot. This home has a beautiful custom kitchen with cherry cabinets, granite countertops and stainless steel appliances.



TURN KEY

This long time local land mark business offers living (three bedrooms+) above the restaurant and bar all on 2.5 acres.













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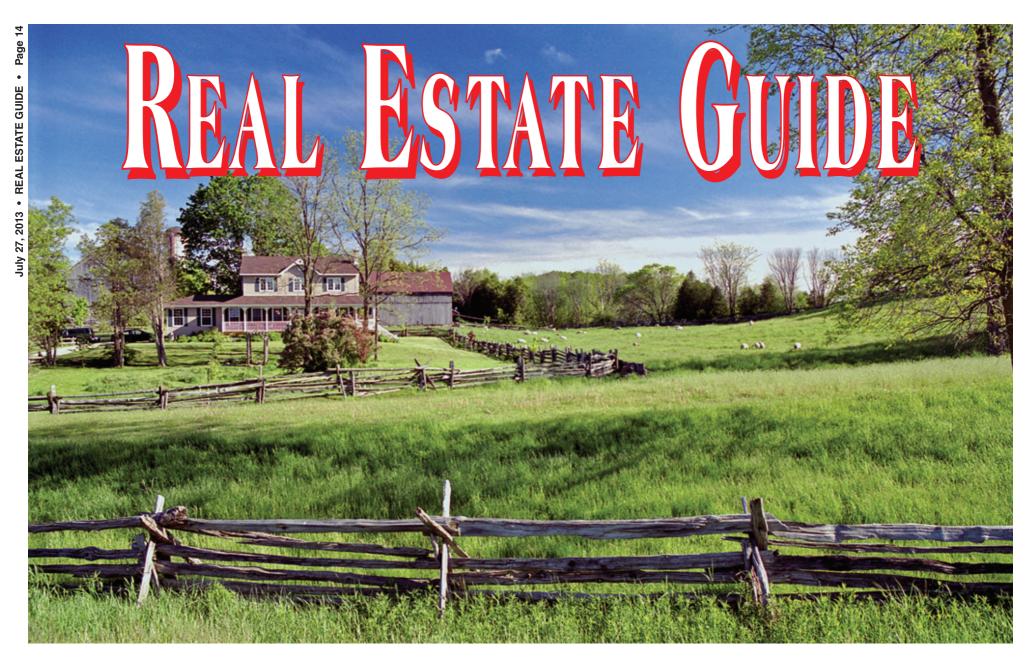


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How to get approved for a mortgage

Real estate professionals say the market is rebounding, and many would-be home buyers are eagerly awaiting their opportunities to purchase their own homes. Fresh data indicates that the inventory of properties is quickly drying up and soon the market is poised to point in the sellers' favor.

No matter how many affordable homes are available, if a buyer cannot get approved for a mortgage, then his or her chances of owning a home are slim. In the wake of a tumultuous economy, many lenders tightened restrictions on mortgage lending. And even though the economy has rebounded, many lenders have continued to follow strict guidelines before lending money. In order to secure a mortgage with a good interest rate, buyers must take control of their financial situations and fix problems that could lead to loan rejection.

Many things can impact a mortgage application. Here are the ways to overcome liabilities and improve your standing with prospective lenders.

• Know your credit rating. Your credit rating is a score that lenders rely on when deciding whether or not to approve your mortgage application. The higher the credit rating, the more attractive you look to prospective lenders. But the lower your score is, the more difficulty you will have getting a loan. Should you get a loan with a low score, you may have to pay a higher interest rate than someone with better credit. Prior to making any big financial decisions, such as applying for a mortgage, it is vital to find out your credit score. You can request a free copy of your credit report, which includes your credit score, once a year from the three major credit reporting agencies in the United States and Canada: TransUnion, Experian and Equifax. You also can pay for your credit report.

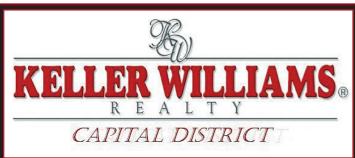
• Address any issues on your report. Once you know your score, you can take steps to address any issues on the report. Pay down revolving consumer debts, such as credit card balances and auto loans. Report any errors on your credit report so they can be adjusted. Pay bills on time and address any notices of collections before they make it onto your permanent record. If you will be applying for a loan soon, avoid opening any other credit accounts for the time being.

- Maintain steady employment. Having a job is often vital to getting a mortgage. Lenders tend to look for long-term financial stability, which is best illustrated by maintaining steady employment. Jumping from job to job may be a red flag to lenders, so it's better to make a switch after you have been approved for a loan
- Save, save, save. Having more money in the bank lowers your loan-to-value ratio, or LTV. This will make you appear less risky to lenders. Individuals who have saved for a considerable down payment on a home are also seen in a better light.
- Make sure you have a credit history. Some people are too cautious with their credit and think closing accounts or avoiding credit entirely will make them more attractive to lenders. But this can backfire. Lenders will want to see a strong credit history that indicates your ability to pay your debts on time.
- Get a cosigner. If you are uncertain about your ability to secure a loan on your own, then consider a cosigner to make you more attractive to prospective lenders. The cosigner helps guarantee the lender that your mortgage payments will be made.

People looking to buy a home in the near future must make

themselves attractive to mortgage lenders, many of whom are still reluctant to approve loans for candidates without strong financial backgrounds.





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I am a lifetime resident of Montgomery County and serve clients in Montgomery, Fulton, Saratoga, Schenectady, Albany & Schoharie Counties. I have 15 years experience in real estate. If you are looking to buy a home or sell a home please contact me to discuss your wants and needs. I would love the opportunity to assist you. I am also a member of the Greater Capital District MLS & Fulton County Board MLS.



4649 ST HWY 30A, TOWN OF CHARLESTON, NY



\$170,000.00. 3 bedrooms, 2 full bath, 2 car garage on 5 acres.

This is a spacious & beautiful 2,100 sq. ft. home that is only 8 years old with a large 36x24 2 car garage. Beautiful country setting but centrally located. Walk up attic could be finished for 2 more bonus rooms.

202 NEW TURNPIKE RD. TOWN OF JOHNSTOWN, NY



\$165,000.00. LARGE HOME & GARAGE - COUNTRY SETTING

It has a HUGE & beautiful kitchen, well maintained country home with 2 ponds situated on 5 acres, 2 car garage, deck, yard, shed & paved driveway. Potential to purchase 12 more acres if interested.

123 MAPLE AVENUE, FT. HUNTER, NY



FONDA-FULTONVILLE SCHOOL DISTRICT GORGEOUS 4 bedroom, 1 1/2 baths, 2 car garage, above ground pool, deck, large corner lot, privacy fence & basement, recreation room in the basement or attic.

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Sellers have moved and need to sell this NOW! This is a 3 bedroom, 1 bath home home located across from a Veterans Park in Gloversville. Low taxes, freshly painted inside, original hard wood floors & just needs a buyer to make it a home now.

137 ACRE FARM \$475,000.00



171 Zarcarco Rd., Town of Glen, NY

AMAZING VIEWS!!! Well maintained 4 bedroom farmhouse with hickory kitchen cabinets situated on 137 acres of nearly all tillable & pasture farmland. 3 large barns/buildings with privacy and lots of road frontage.



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A LOT OF HOUSE FOR



\$105,000.00. 180 Chapman Drive, Town of Amsterdam

Cozy 3BR Bungalow on a corner lot with fenced yard for kids or pets. 1st floor laundry, new deck, family room and/or kids play room.

148 THRUVIEW DRIVE



\$135,000.00. PRIVATE, COUNTRY SETTING, MINUTES FROM NYS THRUWAY AMSTERDAM EXIT.

Well maintained 4 bedroom home, finished basement (slate pool table included) situated on a large lot on a dead end road.

THIS HOME IS A STEAL FOR THE PRICE



\$99,000.00. 10 Ann St., Fultonville Sellers must relocate. Very large, spacious 3BR, 2 full bath home located on the hill in Fultonville so you have the view of the valley & it is Move In



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SANDY RUSSO, BROKER



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Quiet little neighborhood near golf course hosts this 3 bedroom, 1 & 1/2 bath home with family room and den. Garage and private yard. New roof and furnace and generator. \$69,900



Nice two family close to school and shopping. House is sunny and bright w/spacious rooms and separate laundry hookups. Nice side yard w/ deck off the back of home. Offered at \$59,900



Two cottages with 65' of sandy beach. Main house has 5 bedrooms, living room, formal dining room and beautiful sun porch facing lake. 2nd cottage has 3 bedrooms, living room, kitchen and sun porch. Both are very well maintained. Also has detached 2 car garage and 2 wells. Live in one and rent the other. \$300,000



Great family home in good condition in nice quiet neighborhood. Home features 3 bedrooms, living room and formal dining. Easy walk to schools and shopping.

\$75,000



Adirondack living at it's best with this great 3 bedroom 2 1/2 bath home. Large living room w/ fireplace and knotty pine walls. Newer kitchen w/new appls. Cozy family room w/woodstove. Second floor has 3 bedrooms, master bath and new thermal windows. Enclosed porch.

\$139,900



COMMERCIAL

Solid block building in good condition w/ concrete floor and overhead door. All open with 1 small office. Good opportunity for light manufacturing or storage.

\$39,900



NORTH G'VILLE

Great quiet street and neighborhood. This lovely home is bright and spacious and in good condition. Lower level could be an in-law apt. featuring nice family room w/fireplace, large bedroom, laundry and exercise rooms.

\$129,900



CANADA LAKE AREA

Minutes away from Canada Lake. All new. Open concept kitchen, dining and living area. 3 bdrms, 1 full bath on .47 acres. Public access to lake can be used seasonal or year round. Large front porch and charming gas fireplace.

\$139,900



ADIRONDACK GET-AWAY

This great camp can be used year round and is in "great condition". New thermal windows, new electric service, metal roof, wood stove and lots of privacy. Hunting, fishing, snowmobiling, golfing and skiing are just a few of the activities. A real good buy! Asking \$104,500



Beautiful home completely remodeled. New laminate floors, new baths up and down, new thermal windows, some new electric, new lighting fixtures, new exterior doors, ceramic tile floors in kitchen and bath, freshly painted in and out, new roof. Finished attic or 4th bedroom. Home sits on a double city lot. Move the family right in.



COUNTRY LIVING AT IT'S BEST

This cozy cottage is situated on its own private pond w/approx. 8.4 acres. If you're looking for some peace and quiet this tranquil location has it all. There's also a large steel barn with a saw mill that can be purchased separately for anyone looking to start a new business. Cottage can be rented.

Asking \$104,900



Views of the Adirondacks, 127' of direct waterfront and a truly outstanding contemporary home on 1.2 acres at Peck Lake. Three stories of luxury w/4 bedrooms, 2 &1/2 baths, master suite w/jacuzzi tub, formal living & dining rooms family room, play room, deck & dock.

\$549.000.



built by a master craftsman and features all the bells and whistles. All the rooms are bright and spacious and unique in their own way. The lower level has an in-law apt. with it's own entrance. This great home is situated on a great parcel and is nestled into the foothills of the Adirondacks. Close to the hospital and shopping. \$339,000.



Very nice Johnstown home with 3 bedrooms and 1&1/2 baths. Newer roof, siding and fenced yard. One bedroom and full bath on 1st floor and 2 bedrooms and 1/2 bath up \$110<u>,000</u>



BROADALBIN-PERTH SCHOOLS

Great family home situated in a nice neighborhood. The 1st fl offers eat-in kitchen, formal dining rm. and cozy living room. Lower level has a large family room w/gas fireplace. One car garage w/storage, could be converted to 2 car. Great yard w/in ground pool.

\$219,900



is immaculate and in good condition. Every room is bright and sunny and features hardwood floors. There's a great eat-in kitchen with stainless steel appliances and lots of counter space. The yard is fantastic, the family will love it! \$169,900.

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- Commercial: 1.9 acres St. Hwy 30 \$1,000,000
- Mayfield: 50+ acres on Cohwy 123 \$45,000
- Mayfield School District \$12,000

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Pet travel safety takes a front seat as partnership kicks off summer safety campaign

In an effort to bring pet Travel Campaign. travel safety to the forefront of pet owners' minds this summer, Trip-SwithPets.com will be partnering with the AKC Canine Health Foundation, or CHF, to launch the Safe Summer Pet

According to TripsWith-Pets.com, 65 percent of pet owners surveyed plan to take their pets along when they hit the road this summer. The Safe Summer Pet Travel Campaign is designed to educate pet owners on how best to incorporate safety into their travel plans.

"It's such an important subject," notes TripsWithPets.com President and Founder, Kim Salerno. "People love their pets, and want to do everything they can to protect them. But they may not be aware of all the steps they could take to ensure their safety as they travel."

The partnership is a natural fit. TripsWith-Pets.com, a website dedicated to helping pet owners find pet friendly lodging, restaurants and beaches throughout the United States and Canada, is a long-time leading pet travel safety advocate. CHF is an organization committed to funding scientific research that promotes canine health and wellness, and to provid-

ing health and safety ed-

ucation programs for dog

Salerno is excited to be working with CHF. "I have so much respect for everything this organization does to promote the health of dogs, and I am so pleased and honored to be a part of this campaign," she notes.

CHF Director of Development & Communications Erica Kitchen is thrilled as well. "Providing educational resources for dog owners is integral to our mission to help dogs live longer, healthier lives," she notes. "TripsWithPets.com does so much to promote the safety, comfort and wellbeing of pets. We couldn't be happier to work with them. It's a perfect partnership."

The main focus of the campaign will rest on car safety, highlighting topics such as properly securing pets in vehicles; avoiding distracted driving; dealing with pet car sickness; and the dangers of leaving pets in hot cars.

The campaign will run throughout July and Au-

gust, during which time pet safety tips, articles and other resources will be available on www.tripswithpets.com . The site will also offer deals on pet travel safety items for purchase, such as pet carriers; pet car seats, pet seat belts, and vehicle pet barriers.

In addition, as part of the campaign, CHF will extend their regular podcast program to encompass the Safe Summer Pet Travel campaign. The program is currently released bi-weekly at no charge to listeners, and covers topics related to canine health. On July 25 the foundation will release a travel safety podcast featuring Kim Salerno. Those interested in this podcast — or in the complete CHF podcast series — can find it on the CHF website, located at www.akechf.org, or at the iTunes store.

For more information on the Safe Summer Pet Travel campaign, please i s www.tripswithpets.com or www.akcchf.org

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Stk.# 13292A 58k miles

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Stk.# 13155B 61k miles

was **\$17,995** now **\$15,989**

2010 Toyota Corolla LE



Stk.# P861 27k miles

was \$14,995 now \$13,956

Pre-owned Cars

12633B	2007	Buick	Lacrosse	87k	\$10,995	\$153/mo.	P912	2011	Toyota	Camry LE	22k	\$17,995	\$272/mo.
13348A	2007	Ford	Five Hundred	32k	\$11,995	\$170/mo.	13426A	2019	Toyota	Camry	10k	\$18,995	\$289/mo.
13397A	2008	Chevy	Impala	78k	\$11,995	\$170/mo.	13530A	2008	Ford	Mustang GT 5 spd.	43k	\$19,995	\$306/mo.
P799A	2012	Hyundai	Accent	30k	\$13,995	\$204/mo.	P894	2008	Toyota	Avalon XLS	5k	\$20,995	\$323/mo.
13507A	2007	Toyota	Camry LE	40k	\$14,995	\$221/mo.	P874	2011	Honda	Accord	33k	\$21,995	\$340/mo.
P861	2010	Toyota	Corolla	27k	\$14,995	\$221/mo.	13309A	2010	Toyota	Avalon	35k	\$24,995	\$391/mo.
P886A	2009	Toyota	Matrix AWD	30k	\$15,995	\$238/mo.	13168B	2009	BMW	528xi	50k	\$25,995	\$408/mo.
13349A	2010	Honda	Accord	50k	\$17,995	\$272/mo.	R060B	2011	Toyota	4Runner	43k	\$29,995	\$476/mo.
P906	2011	Toyota	Camry LE	32k	\$17,995	\$272/mo.	13502A	2013	Chevy	Camaro SS 28	9 mi.	\$35,995	6 SPEED!

Pre-owned SUVs/Vans/Trucks

13316A	2006	Kia	Sportage	61k	\$10,995	\$153/mo.	Pg
13381A	2010	Chevy	1500 Cargo Van	51k	\$13,995	\$204/mo.	13
13237B	2007	Toyota	RAV4 Ltd.	79k	\$15,995	\$238/mo.	13
13195A	2010	Kia	Sportage LX	42k	\$17,995	\$272/mo.	13
13518A	2012	Hyundai	Santa Fe	37k	\$19,995	\$306/mo.	13
12711A	2011	Toyota	RAV4	33k	\$19,995	\$306/mo.	Pg

904 P	2010 Toyota	Venza	27k	\$19,995	\$306/mo.
13363A	2009 Toyota	Venza	40k	\$20,995	\$323/mo.
13415A	2012 Toyota	RAV4 4WD	32k	\$21,995	\$340/mo.
13330A	2008 Toyota	Tundra Dbl. Cab	68k	\$22,995	\$358/mo.
P900	2010 Toyota	Sequoia Plat.	30k	\$42,995	MUST SEE!

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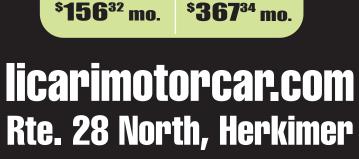


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Is your check engine light on? Don't ignore it.

One of the most vital signals of an improperly functioning vehicle is the check engine light and when illuminated, it alerts the driver to a variety of existing potential problems. Vehicle checkups during community car care events throughout the country reveal that the check engine light is on in nearly one out of 10 vehicles, says the Car Care Council.

"When the check engine light comes on, it means that a vehicle system, such as the ignition, fuel injection or emission control, is not operating properly, even if the vehicle appears to be running normally," said Rich White, executive director, Car Care Council. "A glowing check engine light doesn't mean you have to immediately pull the car to



the side of the road, but it does mean you should get the car checked out as soon as possible. Ignoring the warning light could result in costly repairs. At the very least, the light could alert you to an engine problem that is negatively impacting fuel economy."

Some common malfunctions that can cause the check engine light to illuminate include a faulty oxygen sensor, mass air flow sensor, or spark plugs and wires. If the light flashes, the condition is more critical and must be checked immediately to prevent severe damage, which may include catalytic converter damage.

When scheduling service, make sure the automotive shop that examines your vehicle has professional technicians who are trained and certified in OBDII diagnosis and repair. The technician will connect your vehicle's computer system to a diagnostic scan tool, which will provide

trouble codes indicating why the check engine light was activated.

While the diagnostic tool is connected, the technician can analyze data streams such as the idle speed, throttle response, engine temperature, fuel system pressure, manifold vacuum, exhaust emission levels and many other key indicators. Once the problem is fixed, the car's computer is reset to initiate the computer's release process. The technician should then advise the customer of the proper course of action, potential warranty coverage, further testing if necessary and recommended repairs.

The Car Care Council is the source of information for the "Be Car Care Aware" consumer education campaign promoting the benefits of regular vehicle care, maintenance and repair to consumers. For a copy of the council's Car Care Guide or for more information, visit www.carcare.org.

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