

September 28, 2013



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

*Serving the Homes of the Mohawk Valley*

Volume 4 • Number 11

**Ask and it will be given to you; seek and you will find;  
knock and the door will be opened to you. ~ Matthew 7:7**



Children lined up to put handprints on “Pandora”, a Holstein calf owned by Mohawk Valley FFA President Stephanie Arndt of St. Johnsville (left). See Sundae on the Farm, page 38.

Photo by Elizabeth A. Tomlin

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 Our deadline is Thursday 12:00 Noon for the following Saturday's paper.  
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**We want to hear from you!**  
 Send your comments & suggestions to the **Original Valley Pennysaver**  
 PO Box 121,  
 Palatine Bridge, NY 13428  
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INSULATE NOW to save energy! Insulating your home with fiberglass insulation is the way to go! Kraft faced and unfaced insulation is available at C.H. Burkdorf & Son, 35 Hough St., St. Johnsville 518-568-7016

**NEW!!! We now have a selection of MUCK boots. Men's, Women's and children's sizes available in store or by special order. Fort Plain True Value and Just Ask Rental 12 Willett St Fort Plain 993-3834**

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Consignment Auction October 1st Tuesday Night 6:00pm at JR'S Auction 56 Willett Street Fort Plain NY 518-993-4668 Consignments, Furniture, Antiques, Tools, Household Items, and much more!! Don't Miss Our Auctions as we always have lots of items that get sold!!

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3 Lawn Tractors and a Snow blower plus 100's of other items will be sold over Auction at our On Site Auction on Saturday, October 5th, 10:00am at 181 Marshville Rd., Fort Plain, NY. Call JR'S Auction for more details 518-993-4668

Gun, Sporting Goods and Tool Auction is on Wednesday, October 23rd, 6:00pm at JR'S Auction in Fort Plain NY. Consign your items early so that we can advertise for you!! Contact us at 518-993-4668 or Tim at 518-332-5157

Animal and Tool Auction on Saturday the 19th 10:00am at JR'S Auction, 56 Willett Street, Fort Plain, NY. 518-993-4668



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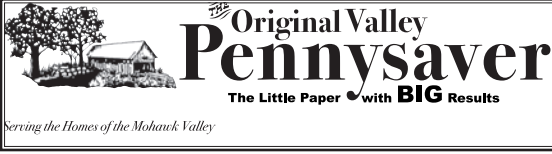
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# Why Buy Local?

## Support yourself

When you buy from an independent, locally owned business, significantly more of your money is used to make purchases from other local businesses, service providers and farms -- continuing to strengthen the economic base of the community.

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Local businesses often hire people with a better understanding of the products they are selling and take more time to get to know customers.

## Invest in community

Local businesses are owned by people who live in this community, are less likely to leave, and are more invested in the community's future.

## Put your taxes to good use

Local businesses in town centers require comparatively little infrastructure investment and make more efficient use of public services.

**The Original Valley Pennysaver is delivered to 100 percent of the homes in the following towns:**

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| Hessville         | St. Johnsville   |
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**Find The Original Valley Pennysaver in strategic locations in:**

- |                |                    |
|----------------|--------------------|
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| Dolgeville     | Salisbury          |
| E. Springfield | Sammonsville       |
| Fonda          | Sharon Springs     |
| Fultonville    | Springfield Center |
| Gloversville   | Stratford          |
| Herkimer       | Tribes Hill        |
| Ilion          | Vails Mills        |
| Johnstown      |                    |



Change of date!!! Our next Animal and Tool Auction is October 19th instead of October 12th Consignments Wanted for Animals, Sheep, Goats, Pigs, Ducks, Rabbits, Chickens, and much more! Clean out your corners before winter sets in!! Turn your animals and farm related items into cash!!!! JR'S Auction, 56 Willett Street, Fort Plain, NY 13339. 518-993-4668

BOWTECH Insanity XL leftover, hundreds off. Try our 30yd indoor range and our hot coffee. All your hunting needs, .22 bullets, rifle and shotgun shells. Super tick spray. Give us a ring or stop in. Bellen's Archery & Recreation, 7798 State Hwy 5, St. Johnsville 518-568-8022

We do Auctions!! On Sites, Real Estates, In House Auctions, Complete Estates, Sportsman's Auctions, Business Liquidations, Sell Your Items The Auction Way!! Call JR at 518-993-4668 for more details!!

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**After the game, the King and the Pawn go into the same box.**

~ Italian proverb



**CANAJOHARIE**

INSIDE SALE: 191 Mohawk St., Canajoharie ~ Contents of home. October 4, 5, 6 - 10am-5pm.

**PALATINE**

GARAGE SALE: October 4 & 5, Friday & Saturday, 9-? Furniture, clothes, lovely things. 140 Failing Hill Road, Palatine.

**SAINT JOHNSTVILLE**

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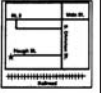
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September 28, 2013

Hello Again,

In the last Hello Again, I mentioned I had been asked if I was a freelance writer and I suggested I must be – because no one would pay for what appears in Hello Again. This got the wheels turning.

After careful examination of my vocabulary, or rather lack of a vocabulary, I felt that my natural bend would serve mankind better as an attendant pumping gas at a self-service gas station or patching the tube in tubeless tires, or cooking ice cream for a hot fudge sundae or something like that, but: I really would choose to become a freelance writer. That is, one who gets paid. I guess I know what you are thinking – I should pay to have Hello Again in this paper. Grin and bear it.

I decided if that was my true desire I should start writing about something, anything, but get started based on a subject which I am familiar with. With that, a housefly landed on my hand – so I had a subject – a housefly. Now what could I say about my new subject matter? I never saw a house fly – birds of most kinds fly – geese, ducks, chickens. Airplanes fly but I never saw a house fly. Can you imagine anyone attempting to put wings and a propeller on a house to get it to fly? Marcy State Hospital would offer a special padded room for that inventor.

With my head resting on my hands, I sat staring out of our kitchen window and a John Deere tractor with its beautiful putt and putt 2 cylinder engine drove by.

Now I was all set – I have enjoyed looking at and working with John Deere equip-

ment – especially John Deere tractors, since I was a kid. In fact, I own a Model MT John Deere tractor. I would write about John Deere tractors. Everyone knows the old John Deere company is honest as the day is long – they would never cheat or stretch a point to sell a piece of equipment. Just think about their motto: “Nothing runs like a Deere.” Then I thought and thought, how about that major theme motto, “Nothing runs like a Deere”? How could I explain the word ‘nothing’ for nothing doesn’t even exist, so how can ‘nothing’ run? Nothing is nothing and the logo Deere showing a running deer is actually miss-spelled. It should be spelled “deer” and not “Deere.” Now I was in a fix – how could I write in purity about a company’s equipment who has claimed to run better than nothing.

A team of mules or horses are certainly worth their weight on a farm but how much value can we attach to nothing? I wondered about the value of nothing horse power when compared to even mule power. If I decided to farm it, I definitely would prefer horse or mule power over nothing power.

A friend of mine up in Canada who is a corn seed grower says of John Deere tractors that they are green paint with yellow appendages. (We can’t use the actual word he used. This is a family paper.)

Well I can see this subject is too deep to keep on exploring but I did come up with something our American vocabulary can hang its hat on. That is, when someone makes a statement which is so lame-brained and ridiculous even a half-brained writer could not go along with, we should call it a “Nancy Pelosi.” When Mrs. Pelosi said we should pass the Obama health bill into law and then figure out what it means, that is a “Nancy Pelosi.”



Note: A local pastor and his wife are dear friends of ours. The pastor is also a well-known fan of the John Deere. I wonder in what vein my name will be mentioned during his congregational prayer meetings. Forgive him, he knows not what he is saying?

Before I cut this attempt at humor off, I felt I should confess that John Deere tractors and equipment have stood the test of time and are held in great respect, and by me.

A special message to a gem in the woods who asked permission to call me Fred – so this for that – hi Dot.

I recall a story about a Japanese emperor when walking through his palatial-sized flower garden one morning, noticed an absolutely beautiful gardenia – this gardenia was perfect in every way, a beautiful soft color, but not too soft, with just the right-sized petals, not too big nor too small – sheltered and nearly hidden from view by dozens of other flowers. He thought its beauty was so grand, he instructed the gardener to remove all of the neighboring flowers so this perfect flower could be totally appreciated.

Since our chats had their beginning about three years ago, we have enjoyed saying hello again to a special group of wonderful, interesting readers. Often it was a chance meeting at a restaurant, church activity, or at a shindig – yet others by letters. Some call me Mr. Lee, others just plain Fred, and none Frederick. This week, by letter from a gem who obviously could be compared to the emperor's one-of-a-kind gardenia, the "Rain Pain Gal," - she wrote "By the way, may I call you Fred?" Better yet – how about I call you "Grandpa Fred." Mr. Lee sounds so formal! Your down-home newsy, next

door neighbor-to-neighbor "Hello Again" chats are anything but formal! If permission is needed – Dear Dottie "The Rain Pain" gal – permission is granted. However, so that you don't somehow get a swelled head over this, you have been beaten to the draw. I am a grandfather to a small herd and a great grandfather to several more, so with this, may I call you granddaughter or is it possibly Grandma Dot?

My T-off for the day: In this morning's mail, we received an envelope edged in bright red with a bold Final Notice message printed on the front. It would appear we are being dunned for a late payment while it was in fact an advertisement piece from the famous Mayo Clinic. Now I ask you, was it proper for that prestigious health center to solicit in that humiliating manner?

Have you been watching for the little red bike? This is a great time of the year to wander through the woods and country roads, kickin' through the colored leaves. Go ahead, try it. It's one of God's ways to put life back in focus. If you meet the little red bike, be sure to wave hello.

Enjoy a colorful country walk and talk your thoughts over with the Lord.

A short trip on Sunday could find you in church and open a new and wonderful life. Try it – the good Lord will smile and say you're welcome.

**Fred Lee  
& Family**



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1 5/8"	21"-24"	\$1.05 Sq. Ft	14.8
2"	18"-21"-24"	\$1.15 Sq. Ft	17.5

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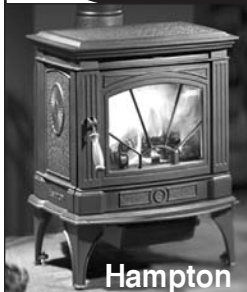
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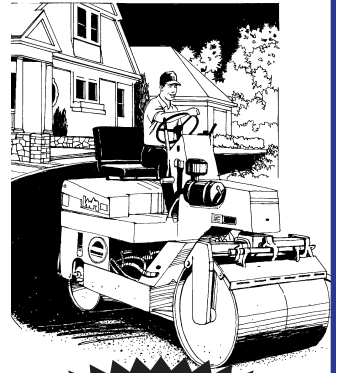
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 Q P A N L R D K M O O R I H F  
 E P G D C O E L T T E K T B Z  
 Y W V U D F N S S R Q P E N M  
 L J I H F Y T R A P O H S E D

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

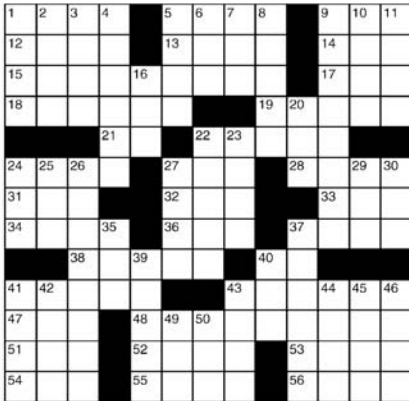
- |         |         |         |       |
|---------|---------|---------|-------|
| Bag     | For two | Party   | Set   |
| Biscuit | Garden  | Pots    | Shop  |
| Caddy   | Kettle  | Room    | Towel |
| Cart    | Parlor  | Service |       |

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King Crossword

ACROSS

- 1 Big bash
- 5 Virtue's opposite
- 9 Flop
- 12 Japanese sashes
- 13 Exotic berry
- 14 Compass dir.
- 15 Withdrawing from office
- 17 "Cool" amount of cash
- 18 Ranking
- 19 Part of Hispaniola
- 21 Morning hour on a sundial
- 22 "Psycho" setting
- 24 Hospital furnishings
- 27 Space
- 28 Organization
- 31 Anger
- 32 Sailor's assent
- 33 "I" strain?
- 34 Tournament component
- 36 Leno's network
- 37 Wan
- 38 Reflection
- 40 Pacino or Yankovic
- 41 Tangy cuisine
- 43 Ape
- 47 Yoko of



- |                      |                       |                       |                    |                         |                          |                    |
|----------------------|-----------------------|-----------------------|--------------------|-------------------------|--------------------------|--------------------|
| 21 To the            | 22 Perhaps            | 23 Oil cartel         | 24 Humongous       | 25 Geological time      | 26 Wicker-covered bottle | 27 Group of hoods  |
| 28 Author Hunter     | 29 Here (Fr.)         | 30 Lad                | 31 Hit on the head | 32 Oppositionist        | 33 Kitchen fixture       | 34 Greek vowel     |
| 35 Pronto, in the ER | 36 Has the skill set  | 37 Big Aussie bird    | 38 Not quite       | 39 South American range | 40 Intention shop        | 41 Hit on the head |
| 36 Family            | 37 Square dance group | 38 Cecil B. and Agnes | 39 One             | 40 Sandwich             | 41 Oppositionist         | 42 Kitchen fixture |
| 37 Look for          | 42 NRC predecessor    | 43 Perhaps            | 44 Greek vowel     | 45 Composer             | 46 Profits               | 47 Previous night  |
| 38 Highland hats     | 43 NRC predecessor    | 44 Perhaps            | 45 Greek vowel     | 46 Composer             | 47 Profits               | 48 Previous night  |
- DOWN
- 1 Pantheon figures
  - 2 Help in a crime
  - 3 Peru's capital
  - 4 Unchanged
  - 5 Cisterns

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Wishing Well®

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

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

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Don't worry if you make a mistake! You can print another at [www.pennysaver.com](http://www.pennysaver.com)!

Weekly SUDOKU

by Linda Thistle

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

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

DIFFICULTY THIS WEEK: ★

- ★ Moderate
- ★★ Challenging
- ★★★ HOO BOY!

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See Page 20 for the Answers to All of These Puzzles

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2010 **MERCURY Milan**, silver, 35k, 4cyl., auto, moonroof, full power. SALE: \$14,995. **John C. Miller Inc.** 518-762-7124, www.johncmiller.com

**If God had intended us to fly, he would have made it easier to get to the airport.**

~ **Jonathan Winters**

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Options include 36" side door, two tone black and silver paint, Anodize stripe, 5 ft. ramp in V nose passengers side, Rear Ramp & flap and tire mount inside trailer nose. Trailer has 6" tube steel main frame, 6'6" inside height of trailer, 16" on center studs with 3/8" plywood walls, also has 24" of diamond plate stoneguard on the V front of trailer.

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2004 KIA Sorento EX 4x4, gray, 77k, V-6, auto, leather, loaded!! **SALE:** \$9,495. **John C. Miller, Inc.** 518-762-7124 www.johncmiller.com

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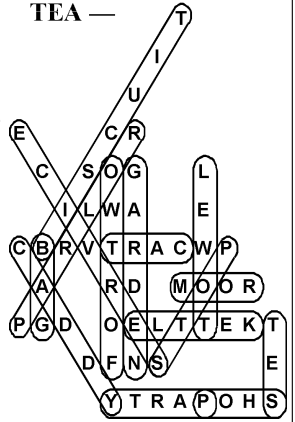
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Our buyers are looking for meat chickens or roosters, if you have any age of chickens that you want to sell give us a call at 518-993-4668

# Answers to this week's puzzles



— **King Crossword** —

Answers

Solution time: 25 mins.



— **Weekly SUDOKU** —

Answer

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

# Whatchamacallits

This strange-looking contraption could stump even the most die-hard antiquer. It is an invention for administering pills and medicine to pigs!

Veterinarians or farmers first convinced the sick pig to bite the wooden block — perhaps by coating it with something tasty. The pig's snout was then pinched by the flanking iron bars and the needed pill was slipped through the hole in the wood.

Considering the squealing, screaming nature of pigs, it was probably a frustrating process that was not nearly as simple as it sounds.

~\*~\*~

Have your own Whatchamacallit? Send picture and description to [eenger@leepub.com](mailto:eenger@leepub.com).

Visit our Facebook page each week to see if you can figure out what the upcoming Whatchamacallit is!



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Why should I care?

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Wednesday Prayer & Bible Study....6:30 pm

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2003 MERCURY Grand Marquis LS, blue, 102K, auto, leather, loaded. SALE: \$6,495. John C. Miller, Inc. 518-762-7124 www.johncmiller.com

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ON SITE AUCTION SATURDAY, OCTOBER 5TH, 10:00AM, 181 Marshville Rd., Fort Plain, NY. Complete Household, Garage Contents, and the Woodworking Shop Contents, Saturday October 5th 10:00am by JR'S Auction 518-993-4668

(518) 673-3011 ~ To Place Your Ad

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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.



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

## Rabies vaccination clinics for October

MONTGOMERY COUNTY — There will be two rabies vaccination clinics for dogs, cats, and ferrets in the month of October:

- Saturday, Oct. 5, Fultonville Animal Hospital, VanWagenen Drive, Fultonville, 9 a.m. to 11 a.m. and
- Saturday, Oct. 19, Florida Town Highway Dept., Fort Hunter Rd., Minaville, 9 a.m. to noon

New York State Public Health Law requires that all dogs, cats and domestic ferrets shall have initial vaccinations administered against rabies no later than four months of age and stay

up to date with re-vaccinations. Pet owners should bring proof of their pet's last rabies vaccination. To assure the safety of other pets and people; dogs must be leashed; cats and ferrets must be contained in a pet carrier or box when attending the rabies clinic.

Veterinarian administration fee is \$10 per Rabies Vaccine. The Oct. 19, clinic is offered free of charge to Montgomery County residents only, but open to everyone. Suggested donation is \$10. For more information about rabies contact Montgomery County Public Health at 518-853-3531. Monday – Friday 8:30 a.m. – 4 p.m.

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**FOOD AUCTION:** Octo-  
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rows Rd., West Winfield,  
NY. For more information  
call (315)822-5221

**LARGE PANTS SALE:**  
All pants \$1/each at C&C  
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## Happy Birthday!

Karl Gustafson Jr. - Sept. 29th  
Donna Oare - Sept. 29th  
Jenna Hagadorn - Sept. 29th  
Linda Conklyn - Sept. 29th  
Vicki Everleth - Sept. 29th  
Audry Bruschetti - Sept. 29th  
Rosiene Canan - Sept. 29th  
Elaine Skottke - Sept. 29th  
Audrey Bruschetti - Sept. 29th  
Gabby Calhoun - Sept. 29th  
Madison Boyer - Sept. 29th  
Elizabeth ann VanDyke - Sept. 30th  
Dominick Douglass - Sept. 30th  
Jennifer Basile - Sept. 30th  
JoAnn Jenks - Oct. 1st  
Roberta Winsman - Oct. 1st  
Maggie Ahrens - Oct. 1st  
Taylor Mykel - Oct. 1st  
June Young - Oct. 2nd  
Julie Taylor - Oct. 2nd  
Dave Beck - Oct. 2nd  
Mike Smith - Oct. 2nd  
Kristy Shibley - Oct. 2nd  
Abbie Andrews - Oct. 3rd  
Jennifer Knapp - Oct. 3rd  
Karen Diamond - Oct. 3rd  
Greg Meyers - Oct. 3rd  
David Hayes - Oct. 4th  
Amy Wolf - Oct. 4th  
Jessi Hagadorn - Oct. 5th

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yard. Call 315-429-9040

**As I hurtled through space, one  
thought kept crossing my mind -  
every part of this rocket was  
supplied by the lowest bidder.**

~ John Glenn



# Ayres Animal Shelter

133 Hilltop Rd., Sprakers • 518-673-5670

Hours: Tues-Sat 12-5 • Open Wed. Nites till 7PM • www.ayresanimalshelter.com



**REX** - 2 year old male Lab/Pit Bull mix, 63 lbs. Found on Lang Drive, Glen on July 12th. A big smiley guy. Knows "sit".



**TAYA** - 1-2 year old female Lab mix. Found on Route 334, Fonda on July 16th. Knows many commands including "shake".



**CURTIS** - 7-8 year old male Hound mix, 65 lbs. Knows commands, crate trained, housebroken. OK with some dogs and with cats. Fine with older kids.



**ERIN** - Good-looking 2-3 year old female Pit Bull. People friendly, sweetheart. Loves her toys. Should be your only pet.



**MASON** - 3 year old male Pit Bull/American Bulldog mix. Found on Anderson Road, Sprakers in December 2012. A charmer with a wonderful "Pittie" smile!



**TUCK** - Male Shepherd (and Akita?) mix. Found on Borden Road, Glen on May 1st. Big smiley guy, very strong. Best with older kids and adults.



**BENNY** - 1-2 year old male Beagle, 26 lbs. Found on Indian Road, Mohawk on September 11th. Very loving. Likes belly rubs.



**IRVING** - Gorgeous longhaired 3 to 5 year old male. Found on Hilltop Road, Sprakers on March 28th. Knows the "sit" command! Not good with other cats.



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Carolee at 518-673-5957

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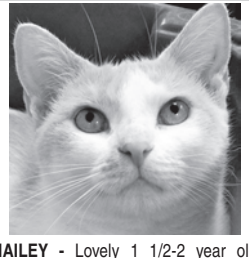
**PIPPA** - Beautiful 1 1/2 year old female Calico. Found in a box on a lawn on Hilltop Road, Sprakers in June.



**GINGER** - 1-2 year old tiger/orange female. Came to the shelter in July. Lovely cat with exquisite coloring.



**MACE** - Ginger's kitten is a 4 month old male. Came to the shelter in July.



**HAILEY** - Lovely 1 1/2 year old female. Came to the shelter on March 16th and had 5 kittens on March 30th, all orange and white.



**HAILEY'S KITTEN** - One of two males born on March 30th at the shelter. Very playful and fun to watch.



**HAILEY'S KITTEN** - One of two males born on March 30th at the shelter. Loves playing with toys.



**BUNNY** - 1 year old black and white female. Found with her two kittens on Main St., Fort Plain in August.



**BUNNY'S KITTEN** - Beautiful 4 1/2 month old black and white female.



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Palatine Nursing Home,  
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## First Baptist to host John Osborne Music Ministry Service on Sept. 29

The First Baptist Church of Amsterdam at 479 Guy Park Avenue will host a special country gospel music concert by John Osborne on Sunday, Sept. 29 at 10 a.m. The hour-long service will feature testimony and music by John Osborne of Hunter, NY, who has been ministering Christian country music since 1977. John's ministry is an outreach ministry of his home church, Lighthouse Bible Church in Tannersville, NY.

The public is invited to attend the concert on

Sunday, Sept. 29, where John will be ministering for a love offering and will have some of his music CDs available for purchase.

Light refreshments available. For more information about the music and evangelistic ministry of John Osborne Ministries, individuals may call 518-263-4167 or visit [www.johnosborneministries.org](http://www.johnosborneministries.org). For more information about the First Baptist Church of Amsterdam, New York, call 518-843-3517 or e-mail [fbccordinator@albany.twcbc.com](mailto:fbccordinator@albany.twcbc.com).



# Antiques & Auctions



## KING'S

*Thurs., October 3rd Food Auction ~ 6:33pm*

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

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

*Sun., October 13th Breeder Sale ~ 11:33am*

*Fri., October 18th Christmas Auction ~ 6:33pm*

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

WE ACCEPT CASH - CREDIT CARDS - DEBIT CARDS

### ADVANCE NOTICE PUBLIC AUCTION

**Saturday, November 16<sup>th</sup>, 10 AM**

2257 County Hwy 31, Cherry Valley, NY

Dave Watson is moving north. We will be selling his farm & construction equipment, household, antiques, and collectibles.

**Farm & Construction Equipment  
CONSIGNMENTS WELCOME**

**To consign, call**

**Dave Watson, Owner (607) 287-0553**

**Auction by: Frank Walker, Inc., Franklin, NY  
(607) 829-5172 or (607) 434-0042 (cell)**

## HOSKING SALES

Weekly Sales Every Monday starting at 11:30 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, Sept 23rd sale** - cull ave. .66 Top cow \$.89, bulls/steers \$.77 - \$.93, bull calves top \$1.35, heifer calves \$1.08, Dairy feeders \$.44 - \$.86, feeder heifers up to \$1.10, Goats up to \$200.

**Monday, Sept. 30th** - Normal Monday Sale. Group of lambs from one flock. Also a group of 15 head of Black Angus Feeders all vaccinated & ready to go - the best you can find!

**Monday, Oct. 7th** - Monthly Fat Cow & Feeder Sale.

**Monday, Oct. 14th** - Monthly Heifer Sale.

**Saturday, Oct. 19th** - sale held in Richfield Springs, OHM Holstein Club - Sale Chairman Jason Pullis 315-794-6737. Call with your consignments.

**Saturday, Oct. 19th - 3:00PM** - Cobleskill Fairgrounds - Coby Classic XVI - Beef Show calf Sale. Sponsored by Cobleskill American Animal Producers Club. Contact Donna Cappadona 518-852-0228.

**Monday, Oct. 21st** - Monthly Sheep, Lamb, Goat & Pig Sale.

**Saturday, Nov. 9th** - Orange County, NY - sale on the farm. 11 AM Gold-Bar Holsteins Complete Milking Herd & Bred Heifer Dispersal. 100 Head of Registered Holsteins (20 R&W).

**Friday, Nov. 15th** - Fall Premier All-Breed Sale 100 Head of Registered Cattle sell. 11:30AM. Call now to get into early advertising.

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

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

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

[www.hoskingsales.com](http://www.hoskingsales.com) Call today with your consignments.

Tom & Brenda Hosking  
6096 NYS Rt. 8  
New Berlin, NY 13411



607-699-3637

or 607-847-8800

cell: 607-972-1770 or 1771

## Government sales and auctions

**Personal & Other Property** (boats, cars, planes, jewelry, mineral rights, animals, etc.)

**Adopt a Wild Horse - Bureau of Land Management:** Bid to adopt wild horses and burros. Several online auctions held throughout the year. Be sure to read all the instructions and requirements.

**Commerce Business Daily (CBD):** The Commerce Business Daily (CBD) lists notices of proposed government procurement actions, contract awards, sales of government property, and other procurement information. Updated daily on weekdays.

**Department of Defense Public Sales:** Inventory includes categories like single engine aircraft, trucks, diesel engines, boring machines, conveyors, fiber rope, power and hand pumps, safety and rescue equipment, plumbing fixtures, rivets, hand tools, paints, oils, fuels, chemicals, batteries and other related commodities. Property is sold by local open or sealed bid auction, national sealed bid auction, or by negotiated sales when appropriate (e.g., with high-value items).

**GSA Auction Super Site:** Offers the general public the opportunity to bid electronically on a wide array of federal assets. The auctions are completely Web-enabled, allowing all registered participants to bid on a single item or multiple items (lots) within specified timeframes. Products avail-

able range from commonplace items (such as office equipment and furniture) to more select products like scientific equipment, heavy machinery, airplanes, vessels and vehicles.

**U.S. Marshals Service - Seized Asset Information:** Dates, locations, property lists and details of regional sales and auctions. The U.S. Marshals Service (USMS) offers property for sale to the public which has been seized by federal law enforcement agencies. The property offered for sale consists of residential and commercial real estate, business establishments, and a wide range of personal property such as motor vehicles, boats, aircraft, jewelry, art, antiques, and collectibles.

**U.S. Treasury - Seized Vehicles Sales:** Vehicles are usually offered for sale at the Miami/Ft. Lauderdale-Florida, Edison-New Jersey, Los Angeles-California, El Paso-Texas, Nogales-Arizona, and Chula Vista-California auction sales centers.

**U.S. Treasury - IRS - Antiques/Art/Jewelry/Collectibles:** You never know what seized treasures you will find here. The property for sale has been seized or acquired for nonpayment of internal revenue taxes.

**Source:**

<http://usgovinfo.about.com/blsalespersonal.htm>





# Antiques & Auctions

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Auction!!

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Another  
Auction by  
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Conducted by JR'S Auction • 518-993-4668

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**Household:** 2 Bedroom Suites, Dining Room Set with Chairs, 2 Couches, Living Room Chairs, 2 Recliners, Corner Cabinet, Bookcases, Entertainment Center, End Tables, Small Round Table, Record Cabinet, Mantle Clocks, Linens, Maple Rocking Chair, Painted Lamps, 2-Fenton Vases, Liberty Blue Plates, Washer, Dryer, Refrigerator, Upright Freezer, Electric Kitchen Stove, Microwave, Toaster Oven, Bar Stools, Crock, Towels, Linens, Blankets, Bedspreads, Clean Pots, Pans, Dishes, Tupperware's, and much more!!

**Garage:** 1-**John Deere** RX75 Lawn Tractor, 1-Wheel Horse Lawn Tractor with snow blower attachment, 1-Electric Start **Massey Ferguson** Lawn Tractor, Portable Air Compressor, Hand Tools Electric Scooter, Wheel Chair, Walker on wheels, Floor Jack, Patio Chairs, Lawn Ornaments, Garden Tools, Water Hoses, Lantern, Bird Feeders,

**Woodworking Shop:** 12" Portable **Delta** Planer, **Delta** Router Shaper, Floor Model Drill Press, Table Top Drill Press, **Craftsman** Joiner, **Craftsman** Table Saw, Shop Smith Lath, Jig saw, Miter Saw, Dust Collector System, **Craftsman** Radial Arm Saw, **Craftsman** Band Saw, **Legacy** 3000 Wood Stove, 2 Sets of Shop Lights, Table Mounted Vise, Pipe Clamps, Fiberglass Step Ladder, Trash Cans, MV Super Lift Floor Jack, Electric Cords, Fishing Net, Socket Set, Hammers, Open End Wrenches, Electric Hand Sanders, Electric Hand Planer, Jig Saw, Router, and lots of Hand Tools, Screws, Nails, Wood, **Makita** Drill Set, Clamps, and we will be finding much more as we set up for this Auction!!!!

This Is A Nice Clean Local Estate Don't Miss This One!! Something For Everyone!

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We do Real Estate, Machinery, Horse and Small Animal, Business Liquidations, Antiques, and Complete Estate Auctions!! On Site or at our Auction House!! Transportation is available!!

## Collecting

by Larry Cox

### Coal chute

**Q:** I recently acquired a coal chute that is marked "Majestic." I'd like to know the value of it. — M.M.M., Decatur, IL

**A:** Most coal chutes sell in the \$25 to \$50 range depending on condition and design.

**Q:** I have inherited a small cigar case that was handed out as a premium at the St. Louis World's Fair. It is embossed with an image of the Palace of Transportation. It is in fairly good con-

dition. — Bill, Rio Rancho, N.M.

**A:** I found your cigar case referenced in the definitive book about the mementos and memorabilia from the Fair, namely "1904 St. Louis World's Fair" by the late Robert L. Hendershott. According to this guide, your case is valued in the \$100 to \$200 range.

**Q:** I was fascinated by the California Raisins characters and wonder if the items I have are collectible. I have several key chains, a board game, a plush

pillow and a coffee mug. — Steve, Austin, Texas

**A:** The California Raisins were introduced in a TV commercial campaign in 1986. Originally there were four characters, but soon more than 21 designs had been added. Most of the items are dated. Typical values are Hip Guitarist key-chain, \$65; plush pillow of Raisin figure, \$10; beach towel, \$15; and lunch box, \$25.

**Q:** At a recent yard sale, I purchased a Roseville

bowl in the Rozane pattern. It has a design that features floral and leaf patterns in pale green. When was it made, and how much do you think it is worth? — Susan, Tyler, Texas

**A:** According to Warman's Roseville Pottery by Mark F. Moran, your bowl is probably worth about \$150 and was produced in 1917. There was a later line, also called Rozane, featuring a sleek, modern look in bright colors, including blue, green and terra cotta.

(c) 2013 King Features Synd., Inc.



**JR's Auctions**  
56 Willett St., Fort Plain, NY 13339  
(518) 993-4668



**Public Consignment Auction Tuesday Night!! October 1st, 6:00pm**

Consignments, Furniture, Household items, and much more is still coming!! We will again have a large selection of good quality items that are already here!! Consignments, Tools, Antique Furniture, Collectables, and Much More!! Sell Your Items The Auction Way!!

**Produce & Fruit Auction Every Friday at 3:00pm**

**At JR'S Auction, 56 Willett Street, Fort Plain, NY 518-993-4668**

Will have a good selection of homegrown and fresh produce, including tomatoes, peppers, onions, fruits, bananas, red seedless grapes, pineapples, and much more!! Bring your consignments of Fresh Produce and Baked Goods!! Buy the Quart or the Single Box!! 518-993-4668!!

**On Site Public Estate Auction Saturday, October 5th • 10:00am**  
**182 Marshville Rd., Fort Plain, NY 13339**

Complete Household, Shop Equipment, Tools, 2 Lawn Tractors and much more!! Auction by JR'S Auction 518-993-4668. See [auctionzip.com](http://auctionzip.com) ID # 29324 for pictures and more details!!

**Selective Antique Consignment Auction**  
**Thursday, October 17th • 6:00pm**

*Selective Antiques including items from the Amsterdam House Estate; Furniture, Antique Tractors, Collectables, Paintings and more! Bring Your Best!! We Do The Rest!! Already Consigned is a Chalk Print by Degas, a Large Tin Model Airplane, Oil Paintings, a Early Halloween Collection, and much more still coming!! Check [auctionzip.com](http://auctionzip.com) ID # 29324 for pictures!!*

**Animal, Machinery and Tool Consignment Auction**  
**Saturday, October 19th • 10:00am**

Consignments Wanted For Animals, Chickens, Ducks, Calves, Ponies, Geese, Rabbits, Hens, Good Tools, Used Tools, Machinery, Equipment, and more!! Clean Out Your Corners Before Winter!! Turn Your Items Into Cash!! This Will Be An Auction You Don't Want To Miss!! Check [auctionzip.com](http://auctionzip.com) ID # 29324 for pictures!!

**Gun and Tool Consignment Auction**  
**Wednesday, October 23rd • 6:00pm**

Consignments Wanted For Good Clean Guns, New or Used Contractor Tools and Sporting Related Items!! Check [auctionzip.com](http://auctionzip.com) ID # 29324 for pictures!!

**JR'S Auction, 56 Willett Street, Fort Plain, NY 518-993-4668**  
**Consignment Auction Every Tuesday Night!!**

**Food and Produce Consignment Auction Every Friday!!**

*We also do Real Estate, Machinery, Horse and Small Animal, Business Liquidations, Antiques, and Complete Estate Auctions!! On Site or at our Auction House!! Transportation is available!!*

# DINING & entertainment

**Rt. 80 Bowl**  
**VanHornesville**

**SMORGASBORD**  
**Sat., Oct. 5<sup>th</sup>**  
**5-9 PM**  
**Roast Beef**  
**Ham**  
**Meatloaf**  
 \$12 Adult • \$6 Children  
**315-858-2149**

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

**Mon., Sept. 30<sup>th</sup>**  
 ♦ ALL YOU CAN EAT  
 PANCAKES 3-7 PM  
 ♦ Grilled Chicken BLT w/Fries  
 ♦ Boiled Dinner w/Ham

**Tues., Oct. 1<sup>st</sup>**  
 ♦ Beef Stew w/Hard Roll  
 ♦ Egg Salad Cold Plate  
 w/2 Sides

**Wed., Oct. 2<sup>nd</sup>**  
 ♦ ALL YOU CAN EAT  
 SPAGHETTI 3-7 PM  
 ♦ Cheeseburger Wrap  
 w/Fries  
 ♦ Spaghetti w/Meatballs,  
 Hot Sausage and/or Toss Salad

**Thurs., Oct. 3<sup>rd</sup>**  
 ♦ Chicken-N-Biscuits w/Veg  
 ♦ Popper Burger w/ Fries

**Fri., Oct. 4<sup>th</sup>**  
 ♦ Fresh Haddock Dinner,  
 (Fried or Baked) w/Potato & Veg  
 ♦ Mac-N-Cheese w/Veg  
 ♦ New England Clam Chowder

**Sat., Oct. 5<sup>th</sup>**  
 ♦ Fried Shrimp w/Potato & Veg  
 ♦ Prime Rib w/Potato & Veg  
 3-7 pm

**Sun., Oct. 6<sup>th</sup>**  
 ♦ Sausage, Peppers & Onions  
 Omelette w/Homefries  
 Breakfast Only Closed at 12:30 pm

Homemade Soups & Desserts  
 Hours: Mon.-Sat. 7 AM-7 PM  
 Sun. 7 AM-12:30 PM  
 12 Hancock St.,  
 Fort Plain

**ALL PROCEEDS TO BENEFIT:**  
**FORT PLAIN FLOOD VICTIMS/FP FIRE DEPT.**

**Sons of the American Legion**  
**Post #337**

**3rd Annual Best Pig Cook Off**  
**Saturday, Oct. 5<sup>th</sup> • 12pm - ?**  
**At the American Legion Pavilion**  
**RT 29, Broadalbin, NY**  
**\$15/Person \$25/Couple**  
**Live Music by:**  
**Karg Bros. 1-4 PM**  
**Third Rael 6-10 PM**  
**Food, Raffles & 50/50**  
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 518-705-5174 or 518-229-8555



# DINING & entertainment

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**10% OFF ALL WINE**

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 WITH COUPON ONLY - Expires 10/17/2013  
 Excludes Promo Wines

**Hungry Bear Cafe** 

**(518) 568-2700**

**Tues., Oct. 1<sup>st</sup>**

- Chicken & Biscuits, Dressing, Mashed
- BBQ Pulled Pork Sandwich w/FF & Salad

**Wed., Oct. 2<sup>nd</sup>**

- Oven Roasted Hot Turkey Sandwich w/Mashed or FF
- Mexican Cheeseburg, FF & Salad

**Thurs., Oct. 3<sup>rd</sup>**

- Beef Stew over Biscuits w/Applesauce
- Macaroni & Cheese w/Applesauce & Roll

**Fri., Oct. 4<sup>th</sup>**

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

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

**Sat., Oct. 5<sup>th</sup>**

- Broccoli & Cheese Omelette w/Homies
- 2 French Toast, Meat & Homies

**Sun., Oct. 6<sup>th</sup>**

- Bacon, Egg & Cheese on a HR w/Homies
- Western Omelette w/Homies

HOMEMADE SOUPS AND PIES DAILY  
 Now Accepting Credit Cards



**7304 State Hwy. 5, St. Johnsville, NY**  
**NEW HOURS:**  
 Starting October 1st, 2013  
 Closed Monday,  
 Open Tues-Thurs 6am-2pm;  
 Fri 6am-7pm, Sat & Sun 7-11:30am

## The Tryon Inn Restaurant & Backdoor Bar

*Just a Short Drive in the Country.*

*Tryon Inn*

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[www.tryoninn.com](http://www.tryoninn.com)  
**607-264-3331**

**Backdoor Bar** at the Tryon Inn

*Don't Make It, Take It! Call Ahead*

<p><i>Build Your Own Burger with Fresh Cut Fries (lettuce, tomato, onion)</i></p> <p><i>Add: Bacon - American, Swiss, Provolone, Crumbled Blue Cheese 1.00 each</i></p> <p><i>Add: Jalapenos - Banana Peppers - Mushrooms .50 each</i></p> <p><i>The New Tryon Burger with Fresh Cut Fries</i></p> <p><i>Ground Chuck sandwiched between 2 slices of Fried Hard Salami topped with Provolone Cheese, Roasted Red Pepper and Deep Fried Onion Rings.</i></p> <p><i>Served with a mustard cream sauce</i></p> <p><i>Crispy Chicken Sandwich with Fresh Cut Fries</i></p> <p><i>Fresh Cut Chicken, also available Buffalo Style</i></p> <p><i>Boneless Buffalo Chicken Bites</i></p> <p><i>Fresh Cut Chicken!</i></p> <p><i>Wings (Asian or Buffalo)</i></p> <p><i>Chicken Tenders with Fresh Cut Chicken and Fries</i></p> <p><i>Chargrilled Pizza or White Pizza with Garlic</i></p> <p><i>Buffalo Chicken Pizza</i></p> <p><i>Tryon Fritizza</i></p> <p><i>Herb and Mozzarella infused Deep Fried Pizza Crust Topped with Sauce and Mozzarella Cheese</i></p> <p><i>Buffalo Chicken Fritizza</i></p> <p><i>Additional Pizza/Fritizza Toppings</i></p> <p><i>Add: Pepperoni - Ground Chuck - Sausage 1.00 each</i></p> <p><i>Add: Mushrooms - Onions - Jalapenos - Banana Peppers - Black Olives 75 each</i></p> <p><i>Add: Extra Cheese - Blue Cheese Crumbles - Feta Cheese 1.00 each</i></p> <p><i>NFL Specials!</i></p> <p><i>Touchdown - 2 Fritizzas and 2 doz. Wings</i></p> <p><i>Half Time Show- doz. Wings, 5 Mozzarella Sticks, Fries</i></p> <p><i>Grilled Cheese on Rye with Fresh Cut Fries</i></p> <p><i>American, Swiss or Provolone</i></p>	<p>7.25</p> <p>8.25</p> <p>8.25</p> <p>6.50</p> <p>6.50</p> <p>6.50</p> <p>7.50</p> <p>large 8.00/small 5.75</p> <p>large 9.50/small 6.50</p> <p>5.00</p> <p>6.25</p> <p>75 each</p> <p>1.00 each</p> <p>20.00</p> <p>15.00</p> <p>6.25</p>
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# DINING & entertainment



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**\$15.99** PLUS TAX & TOPPINGS

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Montgomery County SPCA on  
**October 12, 2013**

for the annual Fall Festival & Fundraiser  
from 11:00 am - 5:00 pm

**Come and Adopt your new best friend.**



The SPCA will be on site all day with adorable animals to adopt!

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**Apple Cider & Cider Donuts from Sand Flats Orchards**

**Live Music with Steve Cowles • Raffles (going to SPCA)  
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**Upcoming Events:**

**November 29th** - OPEN BLACK FRIDAY - be sure to get your coupon good through the end of December & SAVE!

**December 7th** - Join us for our annual Holiday Open House at the winery



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# Fall Harvest

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Fresh Sweet Cider, Homemade Apple Cider Donuts, Cheese, Honey, Maple Syrup, and other local NYS Products! **5 Acre Corn Maze!**

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**9" Mums & Mum Planters**

*Located on the North edge of Starkville, 8 miles South of Fort Plain, 8 miles North of Rt 20.  
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**Kurtz's Produce**  
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6 mi. North of Canajoharie • 1 mi. South of Ephratah

**Hours:** Mon.-Sat. (daylight), Closed Sunday

Tomatoes	\$3.75 qt.	Squash: Acorn, Delicata,
Sweet Onions	\$2.5 qt.	Spaghetti, Sweet, Dumpling,
Canning Tomatoes	\$15 bushel	Butternut. Prices 50¢ to
Sweet Peppers	2 for \$1 \$15 bushel	\$3 <sup>00</sup> ea. \$16 <sup>00</sup> a bushel

Large Selection of Pumpkins, Pie Pumpkins and Gourds.  
Maple Syrup: Different Sizes and Prices \$44 a gal. Light, Medium, Dark  
Kraut Cabbages & Cauliflower (Fri. & Sat.)

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St. Johnsville  
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**Over 1,000 Fall Mums In A Variety of Colors**

*Corn Stalks, Straw Bales, Pumpkins, Sweet Corn, Tomatoes, Garlic, Potatoes, Winter Squash, and More!*

**September and October Hours**  
Thurs-Sun 10AM - 6PM

**Jackowski's Milky Way Farm**  
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**Many Varieties of Huge Spooktacular Pumpkins**

Small Pumpkins • Gourds • Squash  
Corn Stalks • Straw • Mums  
Sensible Prices & Group Discounts

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Apples ~ ready picked or pick your own  
Red Potatoes ▪ Sweet Cider ▪ Pumpkins  
McCadam Cheese ▪ Honey ▪ Maple Syrup  
Fudge ▪ Cider Donuts on weekends only

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



# Sundae on the Farm at MMT Cattle, Inc.

by Elizabeth A. Tomlin

Over 2,250 people attended Montgomery County's 13th annual Sundae on the Farm.

Marc and Nicole Tommell's MMT Cattle Inc., of Fonda, NY hosted this year's event, which was sponsored by Montgomery Co. Farm Bureau, Montgomery Co. Ag Farmland & Protection Board and Montgomery Co. Soil & Water.

Many were first time attendees that had heard about the event through fliers circulated through surrounding area schools.

Displays, demonstrations and, of course, ice cream sundaes made with over 60 gallons of donated Stewart's ice cream, were available to all who attended. A variety of farm animals were exhibited, including Puthaven Farm's immense oxen and Eastern Regional Draft Horses, which also took folks for wagon rides.

"The wagon rides are the best thing!" said 7-year-old Donovan Melo of Tribes Hill. Many other children at the event echoed his sentiment.

Hours of hard work and many hands went into making the day a success.

"It's great that we have been able to continue this event for 13 years!" remarked Montgomery County Farm Bureau President Martin Kelly, who was also Chairman for the 13th annual Sundae on the Farm. "This year allowed us to showcase a different sector of the agricultural industry and we greatly appreciate Marc and Nicole Tommell's generosity in opening their doors to host this year's amazing event!"

Kelly also extended a "thank you!" to the Farm Bureau families, Mohawk Valley FFA,

4-H families and all who donated their time to help make the event so successful. "They make this event happen!"



MMT Cattle Inc., Marc and Nicole Tommell and their children Marc Jr. and Adeline hosted Montgomery County's 13th annual Sundae on the Farm at their 250-acre farm near Fonda, NY.



The Sundae on the Farm 'ice cream sundae committee' included (from left) Deanna Belden, Eileen Douglas, Chris Stevens, Marge DeBlock, Jami Stevens, Judy Kelly, Mackenzie Stevens, Lolly Arnold and Richard Kennedy.



Volunteer Karissa Belden of Fort Plain prepares to paint the face of one of over 100 children who visited her free face-painting booth at Montgomery County's 13th annual Sundae on the Farm.

# HOME

IMPROVEMENT

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Full line of Building Materials - Customer Steel Orders including Garages, Pole Barns, House Packages. Complete line of Treated Lumber for your deck projects.

**\$1.49** Lin.Ft on Seconds Steel Roofing. Many Color In Stock.

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# FALL HEATING

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**Prices starting at \$200/ton**

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PREMIUM WOOD PELLET SALES

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*"The Little Guys By The Railroad Tracks"*

## DIY roof tips

**Tips from GAF**  
GAF, North America's largest Roofing Manufacturer based in New Jersey, offers these tips for how to get your roof ready for the cold winter.

- Start off by

checking the roof framing structure to make sure it is not compromised.

- Inspect the gutter systems to make sure they are not clogged with branches, leaves, or other debris.

## Heating equipment repair and replacement

There will be no furnace repair or replacements through the HEAP program during the 2013-2014 heating season.

Anyone with

furnace issues can call the Department of Social Services at 315-867-1291 to see if they are eligible for any assistance programs.



# Calendar of Events

## ORIGINAL VALLEY PENNSAVER

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

### SEP 1-30

**Arkell Center News and Events for September**  
Arkell Center, Canajoharie, NY. Programs for all Area Seniors at Arkell Center for the month of

September 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 & Wednesdays:** 10-10:30 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.

• **September 28:** Defensive Driving Schedule. 8:30 am to 3 pm. We still have openings. Call Joan at 673-4408 for reservations.

### SEP 28

#### Pairing for Caring in the Adirondacks Wine & Cheese Tasting

VanAuken's Inne, 108 Forge St., Thendara, NY. 4-8 pm. Advance tickets available at VanAuken's

Inne and HCHS Shelter. \$20/person.

#### Warren Arts and Crafts Show

Jordanville Federated Church. 9 am - 3 pm. Local artists, crafts, authors and vendors. For questions, contact Carilyn 315-858-0899. Sponsored the Town of Warren Historical Society.

### SEP 29

#### Harvest Service

Crum Creek Lutheran Church, St. Johnsville, NY. 1 pm. Refreshments and fellowship to follow service.

#### John Osborne Music Ministry Service

First Baptist Church of Amsterdam, 479 Guy Park Avenue, Amsterdam, NY. For more information about John Osborne Ministries, call

# Church Directory

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

#### Ames - Sprout Brook UMC

613 Latimer Hill Rd.  
Ames, NY 13317  
518-673-2265  
*Pastor Jeff Rauhauser*  
Sunday Service 9:30am

#### Cherry Valley Assembly of God

37 Alden St., Cherry Valley,  
607-264-3306  
*Pastor David Carpenter, Jr.*  
Sundays 9:30am

#### 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  
[www.christianchurchcharlestonfourcorners.org](http://www.christianchurchcharlestonfourcorners.org)

#### 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

#### 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

#### Cornerstone Baptist Church

7274 St. Hwy. 10, Ames  
518-673-3405  
Sunday School 10am, Adults & Children  
Morning Worship 11am, Youth Ministry  
5:45pm, Evening Worship 6pm,  
Wed. Bible Study & Prayer Meeting 7pm,  
Awana Club 6:15-8:15pm

#### Currytown

**Reformed Church**  
829 St. Hwy. 162, Sprakers  
518-922-8422  
*Rev. Donald Hoaglander*  
Sunday School 9:15am  
Worship Service 10:00am

#### 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](http://www.dolgevillechristianfellowship.org)

#### 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

#### 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

#### 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

#### Episcopal Church of the Good Shepherd

26 Moyer St., Canajoharie  
518-673-3440  
Holy Communion Sundays at 9:30am  
Fellowship Time to Follow  
Call for Holy Day services  
*The Rev. Virginia L Ogden, Rector*  
[churchgood@frontier.com](mailto:churchgood@frontier.com)

#### Everlasting Joy Believers Fellowship

66 Hancock St., (Rte. 5S)  
Fort Plain, NY 13339  
315-858-2112  
*Pastor Carolee Coye*  
Sunday Service 10am

#### Faith, Hope and Love Christian Fellowship

18 W. Grand St., Palatine Bridge  
518-673-5128  
*Rev. David W. Bowley*  
[fhf@frontiernet.net](mailto:fhf@frontiernet.net)  
Sundays 11:30am,  
For other service times please call

#### 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

#### 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.**

#### Fordsbush Bible Church

131 Clark Rd., Fort Plain  
518-568-7606  
*Pastor Joe Miller*  
Sunday School 10am, Morning Service  
11am, Eve. Service 6pm, Wed. Service  
6:45pm, Thurs. Visitation 6pm  
[www.fordsbushbiblechurch.com](http://www.fordsbushbiblechurch.com)  
Home of Victory Christian Academy

#### 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

#### 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

#### Fultonville Reformed Church

Corner of 5S & 30  
*Pastor Jane Hubschmitt*  
Sunday School 10AM  
Family Worship 10:30AM



# Calendar of Events

518-263-4167 or visit [www.johnosborneministries.org](http://www.johnosborneministries.org). For more information about the First Baptist Church call 518-843-3517 or e-mail [fbccordinator@albany.twcbc.com](mailto:fbccordinator@albany.twcbc.com)

**Musical Potpourri VI**  
Palatine Church on Rt. 5 between Nelliston and St. Johnsville. 4 pm. Including hymns, Christian songs, show tunes, Gershwin piano duets and classical pieces.

**OCT 4**

**Ribbon Cutting and Grand Opening**  
June Card and Gifts,

Rout3 30, Amsterdam, NY. 1-4:30 pm. Come down and check out their new location, meet the staff and stay for refreshments that will be served afterwards. Call 518-725-0641.

**OCT 5**

**Rabies Vaccination Clinic**

Fultonville Animal Hospital, VanWagenen Dr., Fultonville, NY. 9-11 am. NYS Public Health Law requires that all dogs, cats and domestic ferrets shall have initial vaccinations administered against rabies no later than 4 months of age and

stay up to date with re-vaccinations. Re-vaccinations are required one year later and a booster shot every three years. It is important to have pets vaccinated in a timely manner in order for the pet to be considered protected against the virus. Pet owners should bring proof of their pet's last rabies vaccination. This helps the veterinarian determine whether the pet will receive a one or three year vaccination; without it your pet will receive a one year vaccination only. To assure the safety of other pets and people; dogs must be leashed; cats and ferrets must be contained in a pet carrier or box when attending the rabies clinic. Veterinarian adminis-

tration fee is \$10/ Rabies vaccine. The October 19, clinic is offered free of charge to Montgomery County residents only, but open to everyone. Suggested donation is \$10. For more information about rabies contact Montgomery County Public Health at 853-3531. Mon. - Fri. 8:30 am - 4 pm.

**Thirst:**

**A Civil War Story**  
Fort Plain DAR Chapter house, 103 Mohawk St., Ft. Plain, NY. 2 pm. This film tells the story of a young Union volunteer from New York State who runs from a skirmish in the days following the bloody 1863 battle of Gettysburg. Exhausted and out of water, he comes across a well that, unknown to him, is

## Church Directory

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

**Glen Reformed Church**  
State Hwy 161 in the Hamlet of Glen  
4 miles South of Fultonville  
[glenreformed@nycup.rr.com](mailto:glenreformed@nycup.rr.com)  
Sunday Worship at 9. Sunday School immediately following Children's Message

**Grace Christian Church**  
20 Center St.,  
St. Johnsville, NY 13452  
*Rev. Harry J. Teuchert*  
315-866-8626  
Sunday School 9:30am  
Worship 11:00am

**Grace Episcopal Church**  
32 Montgomery St., Cherry Valley  
315-858-4016  
*Fr. Kyle Grennen, Priest-in-Charge*  
Sunday 11:00am Holy Communion/sermon

**Grandview Baptist Church**  
15 Washington St., Fort Plain  
518-993-9929  
*Pastor Dan West*  
Sunday School 10am  
Morning Service 11am  
Bible Study & Prayer Meeting,  
Wednesday 6:30pm

**Guiding Light Fellowship  
Rose of Sharon Church of God**  
122 Moyer St.  
Canajoharie, NY  
518-284-3307  
*Pastor Fred Jones*  
Tuesday 7pm

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

**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

**Lassellsville United  
Methodist Church**  
State Hwy. 29  
*Pastor Robert A. Lindsay*  
Worship: Sunday 9:30am  
Sunday School to start soon

**Lighthouse Baptist Church**  
1524 St. Rt. 29A, PO Box 114  
Stratford, NY 13470-0114  
315-429-8854  
*Pastor Martin Smith*  
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"

**Marshville  
Evangelical Church**  
Route 10 South  
*Rev. David Bowley*  
Worship Sunday 9am

**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@katershrine.com](mailto:friars@katershrine.com)  
[www.katershrine.com](http://www.katershrine.com)

**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

**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

**Our Lady of Hope  
R.C. Church**  
115 Reid St., Fort Plain, NY 13339  
Parish Office 518-993-3822  
[ourladyofhope@frontier.com](mailto: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

**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

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

**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

**Reformed Church  
of Fort Plain**  
165 Canal St., Fort Plain, NY 13339  
518-993-4302 • [fortplainrca@yahoo.com](mailto: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. Noon-1:30pm

**Reformed Church  
of Sprakers**  
112 Sprakers Hill Rd  
*Mark Tiffany, Preaching Elder*  
Worship ~ 10AM

**Richfield Springs  
Bible Church**  
19 Church St  
Richfield Springs, NY 13439  
*Rev. David Tosi*  
315-858-0564  
Sunday School (all ages) 10am  
Worship Service 11am & 7pm  
Wednesday - Prayer & Praise  
Call for info on various Youth Ministries  
[www.richfieldspringsbiblechurch.org](http://www.richfieldspringsbiblechurch.org)

**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

# Calendar of Events

guarded by Confederate soldiers who may or may not be deserters too. Producer and Asst. Director, Audrey Kupferberg, will introduce the film and answer questions. There is no charge for this event.

## Town of Columbia Fall Trash Day

8 am - noon. Call Aaron Smithson at 315-866-1309 for further information.

## 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 no 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.

## OCT 6

### Valley Choralaires Open Their 2013-2014 Concert Season

tStone Church on Route 10 in Stone Arabia. 2 pm. They will share the stage with the "Revisions Bar-

bershop Quartet." The concert is open to the public and there is no charge for admission or refreshments. A free will offering will be accepted.

## OCT 9

**Ribbon Cutting  
and Grand Opening**  
518 Grille, 128 Polar Plaza, Amsterdam, NY. 4-4:30 pm. Come down and meet the staff and check out the new and improved 518 Grille. Food and refreshments will be available. Call 518-725-0641.

**Women to Women:  
A time of hope  
and help for women**  
Church of the Good Shepherd, 26 Moyer St., Canajoharie, NY. 7 pm. Contact Pastor Ginny Ogden, 518-673-3440.

## OCT 12

### Annual Herkimer County Habitat for Humanity

Registration is at the German Flatts Town Park and Fort Herkimer Church. Entry and information forms available from Valley Libraries, area bike shops and select businesses. Teams and individuals re invited. For further information call 315-894-3713.

### Free Clothing Giveaway

Valley Alliance Church, State Highway 5 east of Nelliston. 9-11 am. Doors open at 8:45 am. Refreshments will be provided.

## OCT 19

### Chicken & Biscuit Sup- per and Country Store

# Church Directory

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

## 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 teach the fullness of God's Word,  
a life of holiness for the believer,  
and salvation for all who trust  
in Christ's sacrifice.

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

143 Church St., Canajoharie  
518-673-2224

**Pastor Zach Lagh**  
Sunday Worship 11am,  
Christian Ed. 9:45am  
stjstm@frontiernet.net

## St. John's Lutheran Church

774 St. Hwy. 163, Freysbush, NY  
518-421-1027

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

## Rose of Sharon Church of God

1485 Rt 20, Sharon Springs  
518-284-3307

**Pastor Fred Jones**  
Sunday Morning Service 11am,  
Evening Service 7pm; Royal Rangers Sat. 6:30pm  
The Rose of Sharon where sin is called sin  
and where the full Bible is preached

## St. John's

### Reformed Church

68 W. Main St., St. Johnsville  
518-568-7396

Faithfully Following Jesus Christ  
Sunday Worship 10:30am

## 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. 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. 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. 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

## St. Paul's Lutheran Church

36 Lydius St.,  
Fort Plain, NY 13339  
518-993-2040  
Sunday School 9:45-10:45am  
Church Service 11am

## 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.

## St. Thomas the Apostle Catholic Community

1 Church St., Cherry Valley  
607-264-3779  
Masses Sunday  
8:30am & 11am

## Stratford United Methodist Church

Route 29A  
315-429-9085  
**Rev. Roger Waldron**  
Worship 9am

## The Christian Church of Rural Grove

170 Rural Grove Rd., Sprakers, NY 12166  
518-922-7831  
**Pastor Joshua Fetterhoff**  
pastorjoshi@ruralgrovechurch.org  
Sunday School (all ages) 9:45am,  
Morning Service 11am, Eve. Service 6pm,  
Wed.-Family Night 7pm,  
"Where Bible Teaching is Fundamental"

## 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

## The House of Zion, Inc.

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

## The Time for Truth Ministries

PO Box 351  
Amsterdam, NY 12010  
Phone 518-843-2121  
Cell 518-774-8558

## Trinity Lutheran Church

5430 St. Hwy. 10,  
Palatine Bridge  
518-673-2224  
**Rev. Zach Lagh**  
Sunday Worship 9am, Sunday School 10am,  
(No services in July, meet at St. John's St.  
Mark's Lutheran Church in Canajoharie).  
Communion on the first & third Sundays

## United Methodist Church of Canajoharie

50 E. Main St.  
518-673-2717  
Jesus says - "Come Unto Me" Join us -  
Special Music Ministry, Beautiful  
Surroundings, Friendly People  
Sunday Service 10:30am - Email:  
umc673@frontiernet.net  
Communion Last Sunday of the Month

## 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)

## 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

# Calendar of Events

Freysbush St. John's Lutheran Church, 774 State Hwy. 163, 4 1/2 mi. S. of Fort Plain, NY. 5-7:30 pm. Takeouts starting at 4:30 pm. Adults \$10, 12-5 years \$5 and under 5 free. Chicken & gravy, biscuits, mashed potatoes, scalloped corn, German kraut, candied apples, dessert & beverage. Served family style all you can eat. Handicapp accessible.

## Psychic Fair

The Century Club, 130 Guy Park Ave., Amsterdam, NY. 11 am - 7 pm. \$8/person. For more information call 518-526-8012.

## Rabies Vaccination Clinic

Florida Town Highway Dept., Fort Hunter Rd., Minaville, NY. 9-11 am. NYS Public Health Law requires that all dogs, cats and domestic ferrets shall have initial vaccinations administered against rabies no later than 4 months of age and stay up to date with re-vaccinations. Re-vaccinations are required one year later and a booster shot every three years. It is important to have pets vaccinated in a timely manner in order for the pet to be considered protected against the virus. Pet owners should bring proof of their pet's last rabies vaccination. This helps the veterinarian determine whether the pet will receive a one or three year vaccination; without it your pet will receive a one year vaccination only. To assure the safety of other pets and people; dogs must be leashed; cats and ferrets must be contained in a pet carrier or box when attending the rabies clinic. Veterinarian administration fee is \$10/ Rabies vaccine. The October 19, clinic is offered free of charge to Montgomery County residents only, but open to everyone. Suggested donation is \$10. For more information about rabies contact Montgomery County Public Health at 853-3531. Mon. - Fri. 8:30 am - 4 pm.

## OCT 26

**ZOMBIE-Run For Your Life for flood relief**  
Gelston Castle, 980

Robinson Rd., Mohawk, NY. This 5K (3.1 miles) obstacle course/fun run has about 10 obstacles to go around, through, under, or over {1 mile course for kids under 10 years old}. In relief of the Flood Disaster of earlier this Summer this event

will be a fundraiser for: the Red Cross, Mohawk Fire Department and Thunderbirds Sporting Club. Registration begins at 9 am. Running begins at 10 am. Registration Fee: \$35/person in advance. (\$10 for kids under 10 years old if entered in 1 mile course). Call 315-235-9988 or billschmelcher@yahoo.com Don't forget the 15th Annual "Haunted Hayride" sponsored by

the Mohawk and Cedarville Fire Departments on Friday, Oct. 25 and Saturday, Oct. 26 starting at 7 pm. Admission is \$5/person.

## NOV 2

### 2 Christmas Bazaars

1805 Frisbie House, Jct. Rte. 29 & 29A, Salisbury Center. Sponsored by the Salisbury Historical Society and Universalist Church. Bazaar with lunch & bake sale.

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# Did You Know???

If you yelled for eight years, seven months and six days, you would have produced enough sound energy to heat one cup of coffee.

~~~~

Your stomach has to produce a new layer of mucus every two weeks otherwise it will digest itself.

~~~~

A duck's quack doesn't echo, and no one knows why.

~~~~

Bullet proof vests, fire escapes, windshield wipers, and laser printers were all invented by women.

**HOCUS-FOCUS** BY HENRY BOLTINOFF

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

**Puzzles4Kids** by Helene Hovanec

**WORD FUN**

Study the two words on each line to find the ONE letter in the left column that is NOT in the word in the right column. Write the extra letter on the blank space. Then read DOWN to answer this riddle:

**WHAT SNAKES ARE FOUND ON CARS?**

|        |     |       |        |           |
|--------|-----|-------|--------|-----------|
| SLOWER | ___ | ROLES |        |           |
| BRAISE | ___ | SABER |        |           |
| RENTAL | ___ | LATER |        |           |
| CONDOR | ___ | CROON | RAVENS | ___ SNARE |
| OUSTER | ___ | ROUTE | BIRDIE | ___ BRIDE |
| SHOVED | ___ | DOVES | PLATES | ___ STEAL |
| INWARD | ___ | DRAWN | NESTED | ___ DENTS |
| DENIED | ___ | DINED | DARTED | ___ DATED |
| LEVERS | ___ | VERSE | STEERS | ___ RESET |
| MASKED | ___ | MAKES |        |           |

For more puzzle fun, go to [www.brainzles.com](http://www.brainzles.com)

**ANSWER KEY**  
How did you score on last week's puzzles?

**HOCUS-FOCUS**

DIFFERENCES: 1. Light is smaller. 2. Mat is missing. 3. Bag is smaller. 4. Shirt logo is missing. 5. Hassock is missing. 6. Straps are different.

**Puzzles4Kids**  
Answer

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

**Mega Maze**  
Solution

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**29 Church Street**  
Large 16'x70' but can reduce  
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building to suit.  
**\$395.00** But Will  
Negotiate if Smaller  
Size is Needed  
**518-673-5938**  
No Answer in 3 hrs  
**518-365-2976**



6555 St. Hwy. 5S, Ft. Plain, NY 13339

**\*\* RESERVED REAL ESTATE AUCTION**  
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**Preview at 3:00 p.m. & Auction at 4:00 p.m.**

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Margie Widay 315-790-4133.  
Or Send email to: [TeMargeLLC@yahoo.com](mailto:TeMargeLLC@yahoo.com)

**Correction To Real Estate Guide**

**Reduced \$119,500**

Original detailing, high ceilings, & 90" windows, are  
some features in this 4-5  
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Eat-in Kitchen, Living,  
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Garage.



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**518-673-5482**

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**52 Maple Ave.**  
**2 BEDROOM APARTMENT**  
Beautiful - Modern  
AC, Dishwasher, Range, Refrigerator  
Superior Service

**Rent \$760 Month**  
**Includes Heat & Hot Water**  
**Call 518-673-8500**



**For Sale By Owner:** Village of Nelliston  
2 bedroom home, new kitchen cabinets &  
carpet, central A/C, generator powered, new  
furnace, full basement with A/C & heat, new  
storage shed, fenced yard. Move in condition.  
**518-993-5197**

**HOME FOR SALE**



**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

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\_\_\_\_\_

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Signature: \_\_\_\_\_ Today's Date: \_\_\_\_\_

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## Things to bring along on your next fishing trip

Fishing is a beloved pastime for many people. Fans of fishing are often passionate about the sport, and that passion has inspired many novices to try their hand at becoming anglers.

Though there is no way to guarantee you will catch a fish the first time out, you are likely to have some fun, especially if

you head out to the nearest fishing hole with a fully stocked tackle box. While even first-timers know to bring a fishing pole and some bait along on their trips, there are some additional items to add to a tackle box that might not seem so practical until after your trip.

### The extras

When planning a fish-

ing trip, it never hurts to bring along some extra supplies. Many a maiden fishing trip has been cut short when fishermen realize they did not pack enough line or hooks. Fishing line has a tendency to break, even if you aren't expecting to reel in many fish. Fishing line can break in the mouth of a fish or on

items in the water, so you will almost certainly need some extra line. If your fishing hole is known for difficult conditions, pack some heavier and more durable line that's less

whom are hooked the moment that first fish begins to tug on their lines. Bobbers are the items you attach to your fishing line that let you know when fish are taking a

of, and many items mimic the look and even the movement patterns of live bait. If you catch a few fish, you might just swear by plastic bait for the rest of your fishing career.



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likely to snap. When conditions are more serene, a thin, less visible line should suffice.

You should also expect to lose a few hooks on your trip, so pack extra hooks of various sizes. Hooks come in many sizes because fish come in many varieties. You'll want to have various hooks in your tackle box to handle whichever fish seem to be biting on the day of your trip. When buying your hooks, speak with a store representative and let them know which area you plan to visit. They're likely to know which fish you're likely to encounter, and they can help you choose the appropriate hooks. Just remember to bring extras to account for the ones you're likely to lose.

### Bobbers

Few things are as exciting when fishing as that first bite from a fish. That's especially the case for first-timers, many of

bite on your line. Bobbers come in various shapes, but many people are familiar with the red and white round bobbers, which can be easily attached to your line. Round bobbers limit how deep you can cast your line. If you're looking to cast a line deep, slip bobbers allow you to do just that because they can be slid up and down your line. However, slip bobbers are more difficult to attach to your line than round bobbers, something first-timers might want to keep in mind.

### Fake worms

First-timers might be a little skittish using live bait, so some fake plastic worms might be the best fit when embarking on a first fishing trip. Plastic worms come in various sizes and shapes, and after your initial trip you might decide you want to move on to live bait. But fake bait on the first time is nothing to be ashamed

### Lures

Lures come in many varieties, and these are intended to attract fish on those days when nothing seems to be biting. Lures may help first-timers get their feet wet and catch their first fish. That's especially true when using lures that look like minnows, a popular snack for many fish.

### Pliers

Unexpected issues often arise when fishing for the first time, and one such issue is what to do when you have caught your first fish. Many first-timers do not expect to catch a fish their first time out, but don't be so hard on yourself. Expect to catch a fish and bring along a pair of pliers in anticipation of that first catch. Pliers take the hook out of the fish once it's been caught, so bring along a pair and expect to use them.



## Fall in your landscape

by Dr. Leonard Perry, Extension Professor, University of Vermont

Just as you make sure your car is ready for winter this time of year, so should you make sure your landscape is ready.

Start by cleaning up the debris in your garden, removing dead foliage as well as the stakes and row markers. Cut back dead growth on your perennials. These are all measures that not only get your garden and flower beds ready for planting and new growth next spring, but also they prevent overwintering pests and diseases on rotting foliage. Be sure to throw out or burn any diseased foliage. Don't put it into the compost pile.

raked off perennial beds.

It's too late to divide perennials, but you can cut them back in late fall. This allows time for birds to get seedheads, for any nutrition to recycle back to the roots from the leaves, and for you to enjoy the fall effect of many perennials. Of course if they're diseased or have died back, like many daylilies, you can cut them back sooner. Cut most perennials back leaving 2 to 6-inches of growth near the base. Cut ornamental grasses back a bit higher, so not to cut off any growing points for the following year.

You can divide peonies, though, if needed. If sited properly with plenty of space, peonies may not

roots called "eyes" — these are quite obvious. Then, make sure not to plant more than 2 inches below ground, and don't cover with mulch.

Wait until late winter or spring to prune woody plants if possible, as doing so now will leave open wounds that won't heal quickly, allowing diseases the chance to enter. Of course you can prune any dead, diseased, or broken branches.

Mulch shrubs, trees, and perennial beds with a loose organic material such as bark mulch. Do it now, and you will have one less job to worry about in the spring. Mulches also help protect roots during winter from cold and fluctuating tem-

peratures. Don't mulch too thickly — no more than a few inches — around woody trees and shrubs as the mulch makes a nice home for mice, which chew bark. If packed around tree trunks too thick, mulch can smother the tree and cause it to die, so keep it a few inches away from tree trunks.

compost around woody plants, so it can work into and enrich the soil over the winter — another less task to do in spring, particularly if you'll then need to remove the mulch first. Also topdress an inch or two of compost around your perennials, more easily done after they're cut back.

If you have deer nearby, you may want to stock up and spray a repellent on desirable woody plants. If deer pressure isn't high, simply hanging bars of smelly soap near plants may work. But don't hang them directly on plants, as the dissolving soap on stems will attract mice feeding. If you have lots of deer or very hungry ones with few other food sources, you may have to resort to electric or high mesh fencing. If just a plant or two, you can erect a simple triangular mesh fence around each, about 6ft high and foot or so away from the plants.

Did you have "tender" summer bulbs such as gladiolus and dahlias? If so, dig the dahlia tubers right after tops have been killed with a hard frost. Gladiolus can be left in the ground until tops yellow and start dying back. Once the gladiolus corms have been dug and are fully dry, store in a paper bag or similar. Don't let dahlia tubers dry more than a day or two, as they'll begin to shrivel. Store them in slightly moist (but not too wet, or they'll rot) materials such as peat moss or wood shavings. Dry both of these summer bulbs out of direct sun, in a slightly warm, airy location. Store both in a cool, but non-freezing, space.

As long as the grass is growing, mow. For me this is usually mid-October. While you want to mow higher (3-inches) during the growing season, lower this to about 2 inches with your last mowing. This discourages any mice and rodents from living there, as well as less chance of disease in spring (particularly "snow mold") from matted-down grass.

If you label your plants, make sure labels are still intact and legible. I like to make an inventory, too, of my planting beds and put on a simple computer spreadsheet during the

winter. This way you can recall what plants you have — particularly important if you have many, and when you come to buying more so you don't get duplicates.

If you have lots of different cultivars of a perennial, such as many different daffodils, hostas, or daylilies, you might want to make a map. Invariably labels come out during winter, or even through

the season with plant maintenance, and get all mixed up — something a map can help you keep straight.

Don't forget in fall to walk around and just enjoy your landscape, with notepad in hand. Make any notes on changes for the coming year, either design or plants or culture, while these thoughts are fresh in mind.



Have you raked those fallen leaves yet? The grass is still green underneath and can use all the light possible to prepare for winter. Removing leaves also allows water and air to get to the living plants, preventing them from suffocating. For this reason leaves, especially tough ones that pack down and rot slowly, do not make good mulch for perennials and should be

need dividing for many years or even decades. But, if they are too large or crowded or you just need to move them, fall is the time. Cut back leaves (usually not very attractive anyway by fall) to just above the ground. When plants are dug, you can divide with knife, pruners, or sharp tool. Make sure each division has at least 3 growing points or buds on the

peratures. Don't mulch too thickly — no more than a few inches — around woody trees and shrubs as the mulch makes a nice home for mice, which chew bark. If packed around tree trunks too thick, mulch can smother the tree and cause it to die, so keep it a few inches away from tree trunks.

Prior to mulching you may want to spread some



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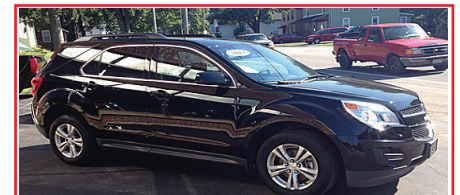
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## Steps to take when selling your car

When buying a new car, today's buyers often weigh a vehicle's potential resale value before signing on the dotted line. Resale value is important, as it allows vehicle owners to recoup some of their initial investment when the money earned after selling a car is often used to finance the purchase of a driver's next vehicle.

But selling a car is not as simple as putting a sign in its rear window and waiting for prospective buyers to beat a path to your driveway. Selling a car is an involved process that sellers must take seriously if they hope to maximize the vehicle's resale value.

### Setting a realistic price

Some sellers might begin the process of selling their car by shooting for the moon and asking for more money than the vehicle is worth. That's a great way to waste time and ensure your vehicle stays on the market for a long time. Buyers have access to much of the same information as sellers, including the vehicle's ownership and acci-

dent history if they choose to purchase the vehicle history report on the car. So sellers will be doing themselves a disservice if they establish an unreasonable selling price for their vehicles.

When determining the price for your vehicle, make the most of the resources at your disposal. Edmunds.com, for example, offers a True Market Value, or TMV(R), tool that allows sellers to get an honest appraisal of their used vehicle, while Kelley Blue Book has long been a trusted resource for buyers and sellers alike who want to determine the value of pre-owned vehicles. Use resources such as these to determine a reasonable selling price for your used car. Many prospective buyers will want to negotiate the price down, so setting a price that's slightly higher than the vehicle's appraised value might be a good bet. Just don't go too far above that value or you risk getting little response to your ad.

### Effectively advertise the vehicle

Nowadays, many sell-

ers of used vehicles, including dealerships, make use of popular websites featuring hundreds, if not thousands, of vehicles for sale. Such sites allow prospective buyers to narrow their searches based on a host of factors, including geography, vehicle make and model, mileage, and so on. While such sites can be useful, it's also easy for your vehicle to get lost in the haystack that is such sites' vast inventory. That's something to consider, as many sites charge sellers to post their listing.

When advertising your vehicle for sale, consider traditional methods like putting a "For Sale" sign in the window and advertising the car in the classified section of your local newspaper. Many buyers still scour the classifieds when looking for a used car, while a "For Sale" sign in the window is an inexpensive yet effective way to make it known that your vehicle is for sale.

In addition to more traditional methods, make use of other ways to in-

crease your vehicle's visibility. Post the vehicle to social media sites where friends and family can see that the car is for sale. Even if your online friends are not in the market for a new vehicle, they might know someone who is and can easily send prospective buyers your way. This requires little effort on the part of the seller, but the potential payoff is considerable.

### Present yourself and the vehicle well

Sellers can make the most of the sales experience if they present themselves as responsible vehicle owners who went to great lengths to maintain their vehicles. If you have a maintenance history of the vehicle, make it available when showing the vehicle and answer sellers' questions with honesty and sincerity.

Of course, prospective buyers also want the vehicle to make a good impression. Before showing the vehicle, have your mechanic give it a tune-up so it's running as smoothly as possible dur-



ing test drives. In addition, make sure the vehicle's exterior has been washed and waxed and its interior thoroughly cleaned when it is being shown. Clean vehicles that run without any hiccups make a strong first impression on prospective buyers.

### Don't negotiate yourself out of a sale

The year a vehicle hits the market is a benchmark among prospective buyers. Even if they're unaware of it, many buyers harbor negative opinions of a vehicle as it gets older. So even if a decade-old vehicle runs like new, buyers will likely still be hesitant about paying full asking price for a car that first left a dealership's lot

10 years ago. Sellers should keep this in mind when selling their pre-owned vehicles, especially when they start to field offers. It's easy for sellers to negotiate themselves out of a sale if they feel buyers aren't making substantial offers. But the longer the vehicle goes unsold, the more negative the perception of that vehicle becomes, and the less sellers are likely to get for the car. If buyers are making offers within the realm of your initial asking price, then don't worry if those offers are a few hundred dollars short of that initial price, as there's no guarantee a better offer is on the horizon.

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## How to keep your garage work space safe

Auto enthusiasts often find their garage is a sanctuary where they can go and think about their vehicles and little else. Similar to a carpenter's workshop or a gardener's backyard, a garage can be a place where auto enthusiasts unwind as they pursue their passions for automobiles.

But no garage is a true sanctuary if it is not safe, and the following are a few ways auto enthusiasts can ensure their work space is safe and sound.

- Keep an adequately stocked first aid kit on hand. An accessible first aid kit can be the difference between a minor in-

jury or a significant health issue. Make sure the first aid kit is easily accessible, ideally on a low shelf that you can reach should you suffer an injury that limits your mobility. Periodically restock your first aid kit with necessary supplies.

- Post the national Poison Control Hotline num-

ber in plain view. That number is 800-222-1222 in the United States, and varies from province to province in Canada.

- Always bring your cell phone with you when working in your workshop. Though it might seem like a good idea to escape from life's distractions and leave your cell phone inside when working on your vehicle, that cell phone may be your only way to contact the outside world should you suffer an injury. You don't have to answer the phone when it rings, but

be sure to bring it with you as a safety precaution whenever you will be working alone in the garage.

- Install a functioning fire extinguisher in your garage, and learn how to use it. Be sure to periodically check the extinguisher's expiration date and make sure it's easily accessible.

- Keep hazardous materials out of the reach of children. Read the labels on products. Items whose labels include warnings and cautions or suggest products can be poisonous if or when they are ingested should be stored

where kids cannot reach them. If necessary, store them in a cabinet that can be locked.

- Store gasoline in a locked outdoor shed or, if keeping it in the garage, make sure youngsters won't be able to reach it. Make sure the gasoline container is childproof and approved for gasoline storage.

- Wear chemical safety glasses when using hazardous solvents and cleaning products. Wear safety glasses with side shields when using power tools.

- Don't allow children into your work space when you're working on your vehicle.

- Wear tight clothing and take off all jewelry. Loose clothing and dangling jewelry that can easily get caught in moving parts, greatly increasing your risk of injury.

- Unplug any power cords before troubleshooting any problems with your power tools.

- When working with power tools, unplug them when taking a break from work and when leaving your work space, even if such breaks are only momentary.

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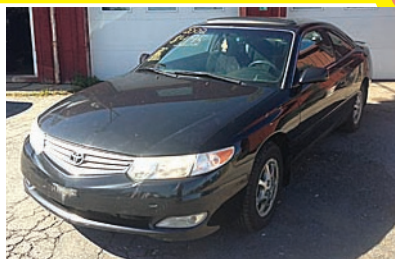
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# Infiniti to Land Rover: New car models in 2014

by **Dee-Ann Durbin and Tom Krisher, AP Auto Writers**

DETROIT (AP) **Infiniti**

Infiniti is changing the names of all of its vehicles in the 2014 model year. All sedans, coupes and convertibles will have the Q badge (the M becomes the Q60, for example), while SUVs and crossovers will be called QX. The move helps clarify where each model stands in the brand's lineup and also gives a nod to the brand's original flagship sedan, the Q45.

**Q50:** New to Infiniti's lineup is the entry-level Q50, a small competitor to the Lexus IS and BMW 3-Series. It has a low, wide look and taut lines. Under the hood is a 328-horsepower, 3.7-liter V6 that gets 20 mpg in the city and 30 on the highway. A hybrid version, which gets an estimated 36 mpg on the highway, is also available.

**QX60:** The QX60 crossover, previously called the JX35, gets a hybrid version that's available in both front-wheel and all-wheel-drive.

**Jaguar**

**F Type:** The two-seat, rear-wheel-drive sports convertible was unveiled at the Paris auto show in 2012 and went on sale in the U.S. earlier this summer. Jaguar says the F Type has the company's most advanced use of lightweight aluminum to date, giving it a stiffer and more dynamic ride. There are three engine choices: Jaguar's new 3.0-liter V6 with either 340 horsepower or 380 horsepower outputs, or a 5.0-liter supercharged V8 with 495 horsepower. The latter can go from zero to 60 mph in 4.2 seconds and has a top speed of 186 mph. All are mated to an eight-speed transmission. On the inside, Jaguar has modified its touch-screen controls and now has physical dials for heating and ventilation. On the outside, there's a big grille and vertical headlights that follow the sleek lines of the car. To help the flow, the door handles remain flush with the car until they're unlocked, and a hidden rear spoiler rises at 60 mph and lowers

again when the speed drops below 40 mph.

**XJR:** After a four-year absence, a top-of-the-line R sport model returns to Jaguar's XJ sedan lineup. It has a 5.0-liter V8 engine with 550 horsepower and 502 pound feet of torque mated to an eight-speed transmission, and it can go from zero to 60 mph in a blistering 4.4 seconds. The XJR also has new, low-profile 20-inch wheels. A stop-start system, which shuts the vehicle down at stop lights, helps save fuel economy, which clocks in at 18 mpg in combined city/highway driving.

**Kia**

**Forte:** The 2014 Forte small car, which went on sale in March, is bigger and sportier than the outgoing model. There are three trim levels: the base LX with a 1.8-liter, 148-horsepower four-cylinder engine and a manual transmission; an LX with an automatic transmission; and the EX, which has a 2.0-liter, 173-horsepower four-cylinder engine. The LX gets 29 mpg in combined city and highway driving;

the EX gets 1 mpg less. On the inside, the Forte has premium standard features, including wheel-mounted audio controls, satellite radio, power windows and heated folding side mirrors. Cruise control and keyless entry are optional. Two variations will go on sale this fall: The Forte5 hatchback and Forte Koup two-door. Those performance-oriented models will have two engine choices: The 2.0-liter, 173-horsepower turbocharged 1.6-liter I4 with 201 horsepower.

**Cadenza:** Kia pulled its full-size Amanti sedan off the market three years ago. Now, it returns and gets significantly more upscale with the 2014 Cadenza. The Cadenza's big, 18-inch wheels and long, contoured hood give it a premium look. It's equipped with Kia's most powerful V6 engine ever, a 3.3-liter V6 with 293 horsepower, and has several new standard features, including a navigation system and rear-view camera in an 8-inch dashboard touch screen.

Options on higher trim levels include Kia's first lane departure warning system, which beeps if the driver leaves the lane, and water-repellent front side windows. The Cadenza includes complimentary maintenance for 36 months or 37,000 miles.

**Sorento:** The 2014 Sorento crossover isn't completely new, but it has been significantly updated. It sits on a new chassis — to improve ride and handling — and has a new standard engine, a 2.4-liter direct-injection four-cylinder with 191 horsepower. A new 3.3-liter V6 with 290 horsepower is also available. The redesigned Sorento — which seats five or seven with the optional third row — offers two Kia firsts: a blind spot detection system and a power liftgate with programmable height levels. The outside is bolder with a larger grille and optional 19-inch wheels, while the inside is more sophisticated, with a simpler dashboard and a bigger, 8-inch touchscreen that's standard on higher trim levels.

**Soul:** The funky, boxy

Soul has a more premium look in its second generation, with more width and length and a more aggressive grille. Inside, there are upgraded materials and a larger, 8-inch touch screen in the dashboard. To improve the driving dynamics, the body is stiffer and the suspension has been reworked. There's an updated 1.6-liter four-cylinder engine with 130 horsepower on the base model, and a 2.0-liter, direct-injection I4 with 164 horsepower on higher trim levels.

**Land Rover**

**Range Rover Sport:**

Land Rover boasts that the 2014 Range Rover Sport is its fastest vehicle ever, with a zero-to-60 time of 4.7 seconds and a much more agile feel thanks to its new, lighter aluminum underbody. The inside is more luxurious and contains a new folding third row with two seats. Under the hood, there's a 3.0-liter V6 with 340 horsepower or a supercharged 5.0-liter V8 with 510 horsepower. The base engine gets 23 mpg on the highway; the V8 gets 17 mpg.



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| <p><b>2002 Toyota Celica GT</b></p>  <p>Sporty 2Dr, Power Moonroof, PW, PL, PM, AM/FM/CD/Cassette, Tilt Steering, Cruise, A/C, Front Sport Seats, Foglamps, Rear Spoiler, Hood Scoop, Alloy, 111,915 Mi.</p> <p><b>\$5,995</b></p>                                                                                                                                                                                      | <p><b>2001 Chevy Corvette Conv</b></p>  <p>ONLY 27K MILES!! 5.7L V8, 6 Spd Manual Trans!! Black-on-Black including Black Soft Top Convertible Roof &amp; Black Leather Interior!! Power Seats w/Memory Settings, Power Windows, PL, PM, Heads-Up Display, 'BOSE' Sound, Power Tilt/Telescoping Wheel, Dual climate Control, AM/FM/CD, Keyless Entry, 18" Alloy Wheels, and Active Handling.</p> <p>Was \$28,995<br/> <b>Special \$25,000</b></p> | <p><b>2005 Cadillac STS V8</b></p>  <p>ONE OWNER!! ONLY 61K MILES!! LOADED: Navigation, Power Moonroof, Heated Front &amp; Rear Seats, Heated Steering wheel, Remote Starter, Full Power Tilt/Telescope Wheel, Hands-Free Communication, 'BOSE' Sound, Dual Climate Control, On-Star Capability, Reverse Vehicle Aid Sensors, 6-Disc CD, Rear Spoiler, Dual Exhaust, 17" Wheels, Traction Control &amp; Keyless Entry.</p> <p><b>\$16,995</b></p> | <p><b>2006 Hyundai Elantra GLS</b></p>  <p>LOW MILES!! CLEAN CARFAX!! Remote Starter, 4 Dr., Power Windows, Locks and Mirrors, Front &amp; Side Airbags, AM/FM/CD, A/C, Cruise, Keyless Entry!! 60,134 Mi.</p> <p><b>\$7,995</b></p>                                                                                       |
| <p><b>2008 Toyota FJ Cruiser 4WD AT</b></p>  <p>AWESOME!! 68K Miles!! Power Windows, PL, PM, Tilt, 'TRD' Cold Air Intake System, Cruise, Steering Wheel Controls, AM/FM/CD/MP3, Satellite Radio, A/C, Rear Parking Aid Sensors, Tinted Windows, Signal Side Mirrors, Side Steps, Roof Rack System, 17" Alloy Wheels &amp; Keyless Entry!!</p> <p>Was \$23,995<br/> <b>Special \$22,495</b></p>                          | <p><b>2005 Mini Cooper S Conv.</b></p>  <p>BEAUTIFUL!! CLEAN CARFAX!! ONLY 25K MILES!! Black Soft Top Power/Convertible Roof, Heated Seats, Harman/Kardon Sound, Optional Manual Shift Mode w/Paddle Shifters,</p> <p><b>\$14,995</b></p>                                                                                                                                                                                                        | <p><b>2008 Chevy Trailblazer LT 4WD</b></p>  <p>LOW MILES!! CLEAN CARFAX!! Full Power &amp; Moonroof!! Dual Climate Control, AM/FM/CD, Tinted Windows, Roof Rack, 17" Alloy Wheels, Keyless Entry, Fog Lamps &amp; Bug/Wind Guards!! 63,534 Mi.</p> <p><b>\$14,995</b></p>                                                                                                                                                                        | <p><b>2005 Ford Ranger XLT SuperCab</b></p>  <p>4 Dr., 4WD, ONLY 51K CLEAN MILES!! CLEAN CARFAX!! Matching 'Leer' Bedcap!! INCLUDES 6'8" PLOW!! Power Windows, PL, PM, A/C, Cruise, Tilt, AM/FM/CD/Cassette, Side Steps, Alloys, Bedliner, Sliding Rear Window, Tinted Windows, Keyless Entry!!</p> <p><b>\$15,995</b></p> |
| <p><b>2003 Buick Park Ave Sedan</b></p>  <p>ONE OWNER!! ONE-OF-A-KIND!! 'Treasure Coast' Edition, Power/Heated Seats w/Memory Settings, Dual Climate Control, Power Windows, PL, PM, Traction Control, AM/FM/CD/Cassette, Homelink, Steering Wheel Controls, Auto-Dim Rear View Mirror w/Compass, Signal Side Mirrors, On-Star Capability, 16" Chrome Wheels &amp; Keyless Entry!! 74,327 Mi.</p> <p><b>\$7,495</b></p> | <p><b>2005 Chevy Cavalier Sedan</b></p>  <p>LOW MILES!! CLEAN CARFAX!! ONLY 46K MILES!! 2 New Tires, AM/FM/CD, Dual Front Airbags, Center Console, Tilt Steering Wheel!! Nice, Clean Car!!</p> <p><b>\$6,995</b></p>                                                                                                                                                                                                                             | <p><b>2008 Mercedes-Benz C300</b></p>  <p>ONE OWNER!! CLEAN CARFAX!! AWD!! LOW, LOW MILES!! Fully Loaded 4Matic 'Sport'!! Power Heated Seats with Lumbar, Power Moonroof, Dual Climate Control, Hands-Free Communication, Traction Control, Dual Exhaust, and Keyless Entry!! 29,570 Mi.</p> <p>Was \$27,495<br/> <b>Special \$23,995</b></p> <p><b>2005 Mercedes-Benz SLK-Class SLK55 AMG Also Available</b></p>                                 | <p><b>Check Out Our Full Line of Classic Cars</b></p>                                                                                                                                                                                                                                                                                                                                                           |



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## DRIVELINE MOTORS

**SCHENECTADY, NY**



**2004 Kia Sorrento EX**

*Price Reduced*  
**\$6,995 FIRM**

COMPLETELY loaded EX model incl. power sunroof/windows/locks, heated leather seats, 6 disc changer, alloys, fog lights, and more! Only 98k miles, 4 brand new tires, belts & more. VERY good bang for the buck!



**2005 Dodge Caravan SXT**

*Asking*  
**\$5,995**

Fully loaded SXT model, Dark Charcoal Metallic paint, MANY new parts, 120k miles, rear DVD, 7-passenger, removable seats, AC, CD, alloys, runs and drives great.



**2004 GMC Yukon Denali**

*Manager's Special*  
**\$11,900**

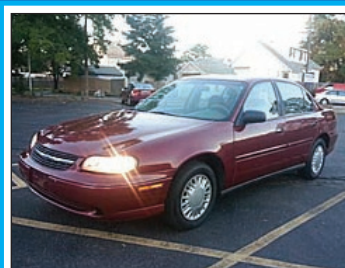
AWD, 6.0L V8, amazing looking/driving SUV, remote starter, affordable luxury, completely loaded, 7 passenger, NAVI, rear DVD, heated leather, power sunroof, AC, 6-disc changer, 120k miles, running boards, fog lights, tow pkg, flowmaster exhaust and MUCH, MUCH more. A must see/drive, excellent condition inside and out. Priced WELL under KBB.



**1998 Chevy Pickup**

**\$3,150**

Extremely clean pickup inside & out, top to bottom! Rare condition. Runs and drives like new, 2 wheel drive, standard shift, 4.3L V6, bedliner, 150k miles. You will not find one cleaner.



**2004 Chevy Classic Malibu**

*Asking*  
**\$3,650**

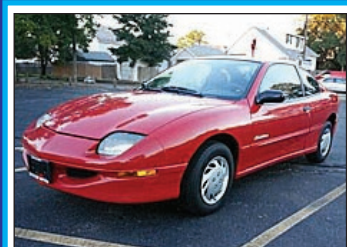
Only 113k miles, automatic, 4 cylinder, great on gas, very nice shape, power everything, AC, CD.



**2001 Nissan Maxima SE**

*Only*  
**\$4,399**

5 speed manual, very "spunky" V6, excellent condition inside and out, very well maintained, 17" alloys w/new tires, brand new brakes front & rear, premium audio, 6-disc changer, power locks/windows/seats/mirrors and more! 160k miles. Must drive it to understand true quality.



**1999 Pontiac Sunfire**

*Price Reduced*  
*Asking Only*  
**\$2,500**

Automatic, 4 cylinder, great shape for the year, BRAND new brakes, tune-up, and more, LIKE new tires! Only 130k miles, great bang for the buck on this reliable gas sipper.



**2004 Honda Civic EX**

**\$4,995**

ONE OWNER, runs and drives LIKE NEW, dealer serviced, fully loaded EX model, sunroof/locks/windows, 170k miles, alloy wheels, brand new front brake pads & rotors, 4 like new tires, 4 cyl, automatic, super clean body & interior.



**2001 Nissan Maxima GLE**

**\$4,350**

Rides great! Automatic, 6 cylinder, very nice shape, heated black leather seats, alloy wheels, fog lights, AC, CD, remote keyless entry, power seats/sunroof/windows/locks, premium sound system, 160k miles, many new parts.



**2005 Chevy Cobalt**

*Price Reduced*  
**\$4,450**

ONE OWNER, great condition, 4 cylinder, great MPG, newer body style, sharp looking, 130k miles, runs and drives great!



**2002 Pontiac Grand Am SE**

*Price Reduced*  
**\$3,650**

Very sharp, glossy exterior, gas-sipper, 4 cylinder, auto, fully loaded, power sunroof/windows/locks, alloys, spoiler, fog lights, runs and drives excellent, 140k miles, AC, CD, a must see, EXCELLENT condition!



**2002 Honda Civic LX**

**\$3,995**

Runs and drives great, reliable, 5 speed manual, 4 cylinder, power everything, AC, CD, 170k miles, nice shape inside and out!



**2002 Toyota Celica GT**

**\$4,250**

Super sporty ride! 4 cylinder, 5 speed manual, fully loaded, alloy wheels, spoiler, power sunroof/locks/windows, AC, CD, cruise and more, a must see drive, 169k miles, newer clutch and more!



**1999 Toyota Camry LE**

**\$2,995**

Legendary reliability reputation! Automatic, 4 cylinder, great MPG, fully loaded, power sunroof/locks/windows and more. 4 good matching Michelin tires with a separate set of 4 winter tires. Remote keyless entry and remote starter! Great starter/commuter car, ONE OWNER! Excellent condition top to bottom, a must drive. Amazing deal for the money.



**2005 Chevy Impala**

*Asking*  
**\$4,850**

This is one WELL kept Chevy. Auto, 3.4L V6, power sunroof/windows/locks and more! Fully loaded model, BRAND NEW front and rear brakes. LIKE NEW tires and more. Only 120k miles, runs and drives great.



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ERIC ASKEW  
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**NEW 2013 COROLLA LE**



Model #1838  
\$1,999 down\*  
36 mo., 12k/yr. lease  
**\$139/mo.**  
Includes \$1,000 TFS Lease Bonus Cash

**NEW 2013 CAMRY LE**



Model #2532  
\$1,999 down\*  
24 mo., 12k/yr. lease  
**\$199/mo.**

**NEW 2013 PRIUS TWO LIFTBACK**



Model #1223  
\$2,399 down\*  
36 mo., 12k/yr. lease  
**\$199/mo.**

**NEW 2013 RAV 4 LE** BASE 4WD



Model #4432  
\$2,599 down\*  
36 mo., 12k/yr. lease  
**\$239/mo.**

**NEW 2013 SIENNA** LE FWD



Model #5338  
\$1,999 down\*  
36 mo., 12k/yr. lease  
**\$259/mo.**  
Includes \$1,400 TFS Lease Bonus Cash

**NEW 2013 HIGHLANDER** 4WD BASE



Model #6948  
\$2,599 down\*  
36 mo., 12k/yr. lease  
**\$259/mo.**

Fees: DMV, tax, acquisition fees, \$75 documentary fee, inspection and tire tax are not included. First payment due up front. Must be Tier 1+ Credit qualified. Security deposit waived. Offer ends 9/30/2013.

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2011 CHEVROLET CAMARO #13653A. 11k mi.



~~WAS \$20,995~~ **NOW \$19,995**

2012 MINI COOPER HARD TOP #13656A. 21k mi.



~~WAS \$20,995~~ **NOW \$19,995**

2012 TOYOTA CAMRY HYBRID #13578A. 43k mi.



~~WAS \$22,995~~ **NOW \$21,995**

2011 TOYOTA CAMRY SE #P942. 19k mi.



~~WAS \$19,995~~ **NOW \$18,995**

2011 HONDA ACCORD EX-L #P874. 34k mi.



~~WAS \$20,995~~ **NOW \$18,995**

2009 VOLKSWAGEN PASSAT #104006A. 65k mi.



~~WAS \$15,995~~ **NOW \$14,995**

2008 CHEVROLET IMPALA #13397A. 79k mi.



~~WAS \$10,995~~ **NOW \$9,995**

2005 NISSAN ALTIMA #P894A. 76k mi.



~~WAS \$10,995~~ **NOW \$9,995**

2005 PONTIAC G6 #13600A. 58k mi.



~~WAS \$11,995~~ **NOW \$10,995**

2012 CHEVROLET SILVERADO K1500 #P928. 718 mi.



~~WAS \$27,995~~ **NOW \$25,995**

2012 HYUNDAI SANTA FE #13518A. 37k mi.



~~WAS \$19,995~~ **NOW \$17,995**

2011 DODGE 2500 CREW CAB #P929. 31k mi.



~~WAS \$29,995~~ **NOW \$27,995**

2011 CHEVROLET EQUINOX LT #13579A. 33k mi.



~~WAS \$22,995~~ **NOW \$21,995**

2008 DODGE DAKOTA #13372C. Ext. Cab. 87k mi.



~~WAS \$12,995~~ **NOW \$10,995**

2010 KIA SPORTAGE LX #13195A. 42k mi.



~~WAS \$15,995~~ **NOW \$19,995**

2009 TOYOTA VENZA #13363A. 56k mi.



~~WAS \$19,995~~ **NOW \$18,995**

2007 TOYOTA 4-RUNNER SR5 #13685A. 39k mi.



~~WAS \$21,995~~ **NOW \$21,495**

2007 JEEP COMMANDER SPORT #P935A. 76k mi.



~~WAS \$16,995~~ **NOW \$14,995**

2007 DODGE GR. CARAVAN SXT #13645A. 60k mi.



~~WAS \$10,995~~ **NOW \$8,995**

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# REAL ESTATE GUIDE

Supplement to the Original Valley Pennysaver and the Dollar Saver

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114 Easterly St., Town of Johnstown



This sweet little bungalow in Mayfield School District has city water & is in a great location! One floor living with beautiful back yard and deck. Energy efficient, reasonable taxes, & waiting for new owners! . . . . . **\$114,900**

7 Lark St., Gloversville



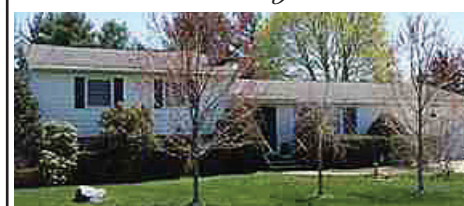
Craftsman style home in Gloversville's East End. New kitchen, adjoining family room, 2.5 new baths & laundry, master suite, large living room w/ stone fireplace, formal dining room, two sunporches. Just about everything is new! . . . . . **\$109,900**

119 Bertrand Rd., Mayfield



ON THE LAKE! Lovely year round ranch with 30 ft. permit on the Great Sacandaga, just across the private road. Pristine condition inside and out. Views from the deck, lots of storage, well manicured yard . . . **\$289,900**

6 Brant Rd., Johnstown



Phenomenal split level ranch, wonderful floor plan plus gorgeous back yard with in-ground pool, gazebo, summer room. Attached garage, plenty of storage . . . . . **\$225,000**

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



Direct lake frontage on private Peck's Lake, this is a dream vacation or year round home. 4 bedrooms and 2 baths, large porch looking out over the lake. Detached garage, full basement with walkout. . . . . **\$339,000**

108 E. Boulevard, Gloversville



Really comfortable family home close to elementary school, shopping, restaurants. 3 bedrooms, 2 baths, eat in kitchen. Great screened in back porch and landscaped yard. This has a lot to offer at a reasonable price . . . . . **\$104,900**

264 Co. Hwy. 154, Town of Mayfield



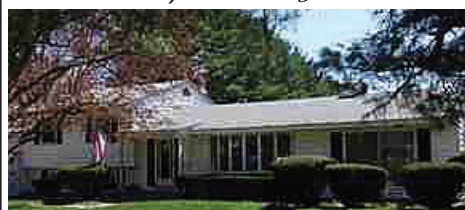
Very, very well maintained ranch in Mayfield area. 3 bedrooms, 1 bath, beautiful yard. All utilities in tip top condition. Walk in shower, first floor closet laundry. . . . **\$127,900**

89 Oakland Ave., Gloversville



Wonderful 5 bedroom house on terrace lined street. Colonial themed, with very spacious living room and potential in-law suite on first floor. 4 bedrooms on second level, large walkup attic. Big deck, pretty yard, garage has storage loft . . . . . **\$119,900**

200 W. Fifth Ave., Johnstown



Lovely home, lovely yard, lovely location. 5 bedrooms, 3.5 baths, in-ground pool, hot tub, wet bar, large attached garage plus huge RV garage . . . **\$249,900**

462 N. Main St., Gloversville



Enjoy the delightful in ground pool ALL summer, as this real nice 3 bedroom, 1.5 bath is move in ready & easy to maintain. Many conveniences - mudroom, 1st floor laundry, walk in closet, large living space & modern kitchen. **\$78,500**

111 Flvs Rd., Caroga Lake



Nice little seasonal camp with deeded access to West Caroga just a short walk away. Open concept living, dining and kitchen. Upstairs is a very spacious bedroom. Extremely well taken care of...furnishings and boat are negotiable. . . . . **\$69,900**

273 Smith Rd., Broadalbin



Real cute 3 bedroom/2 bath ranch on 1.5 acres in Broadalbin-Perth School District. Very spacious kitchen with bar, large living room, cathedral ceiling, pellet stove. Private setting off of Smith Road with just 4 houses... this is a rare find at. . . **\$124,900!**

1007 Co Hwy 122, Town of Johnstown



5 bedroom country estate on 45 acres. Large office has separate entrance. Sunny family room right off pool area, large eat in kitchen. Barns, milk house, silo, trails, ponds. Great location... owner ready to negotiate. **\$395,000**

322 Forest Ave., Amsterdam



Unique two family, newly refreshed, great money maker. Large first floor apartment. Smaller, efficient second floor apartment. Neighborhood has undergone a revitalization...take a look now! . . . . . **\$65,000**

50 Pearl St., Gloversville



Here you go! Large 5 bedroom, 2 bath home on quiet dead end street. Large addition makes this a real great family home with room for the children to run and no traffic to worry about! Systems are upgraded including furnace. FHA ready! . . . . . **\$119,900**

505 State Hwy. 29A, Town of Mayfield



A one of a kind, exceptionally well maintained home with GEO Thermal heating & cooling system. Gorgeous new master suite includes tiled spa-like bath with heated floors, California closet. Immaculate 4 car garage. **\$259,900**

16 Steele Ave., Gloversville



Large family home with fenced in yard. Low taxes. Exterior of home is being painted this fall. Owner will consider renting/rent with option. Kitchen has been upgraded. Full baths on both floors. Laundry is on main level. . . . . **\$59,900**

418 N. Main St., Gloversville



Cream Puff! Just a cute little cottage in the city with 3 bedrooms, 1.5 baths. Great authentic detailing with some modern upgrades to baths & kitchen. Very little yard maintenance, garage & decent basement. . . . . **\$59,900**

73 First Ave., Gloversville



Hard to find 3 unit money maker centrally located in the city. 1st & 2nd floor apartments have long term tenants, basement unit is refreshed & ready for new tenant. 2 car garage with storage, plenty of off street parking plus yard. **GREAT PRICE \$65,900!**

54 S. Judson St., Gloversville



New, new, new... kitchen, appliances, bathroom, plumbing, electrical service, roof, H/W heater, vinyl siding and some windows. It's what the first time home buyer is looking for...low price, low taxes and little yard maintenance! . . . . . **JUST REDUCED \$52,900**



# Taking the stress out of a job transfer move

(BPT) — A job transfer usually is a good thing. Hopefully the transfer signals a promotion as you take your career a step further up the ladder, bringing about new and fun challenges in the workplace. But the transition itself is often not easy, especially if it involves moving your home and family to a new location.

Businesses often give transferred employees less than two weeks (11 days) to accept a transfer offer and once accepted, an average of 33 days to move and report to the new job, according to Worldwide ERC, a professional association for workforce mobility. That isn't much time to find a new home, put the old home up for sale or subleasing and plan a move that could be across town, across state lines or across the country.

Resources are available to help ease the stress of your job transfer. They include:

- **Your company** — Before you accept the job transfer offer, check with your human resources department on what services or financial compensation your company offers. Many companies outsource relocation services or cover selected services like providing rental moving trucks for employees. Be aware that the average cost of shipping household goods for a domestic transfer was around \$12,459 in 2012, according to Worldwide ERC.

- **Truck rental** — Much of the moving process involves the transfer of your household goods. Truck rental companies like Penske help to make this process much easier.

- **House hunting** — Searching for a new home could be the most stressful part of relocating. Many employees will opt for temporary housing like apartments or extended-stay hotels for the first couple months of the transfer. This al-

lows them to get a feel for the community and take the time to review homes for sale. However, if you prefer to purchase a home right way, contact the human resources department at your new location to ask for real estate agents referrals. Also take your search online. Between MLS listings with photos and online mapping tools, you can narrow your search quickly to preferred homes, allowing you to make an appointment once with your real estate agent to tour the homes and hopefully make an offer.

- **House selling** — On the other end of the spectrum, you also have a home to sell. Many homeowners are opting to hire a management company and rent out the home, with the intent to sell in the future once they have their life organized in the new location and have the time to list the home with a real estate agent. Management companies handle the review of rental applicants, the back-



ground checks, collect the rent and take care of any emergency maintenance concerns that might occur, allowing the homeowner to concentrate his

energies on the new job.

The job transfer process may feel overwhelming, but with these resources available

to assist you with the transfer, you'll find yourself quickly settling into the new office and digging into the challenges of the new job.

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**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.

**NEW LISTING**



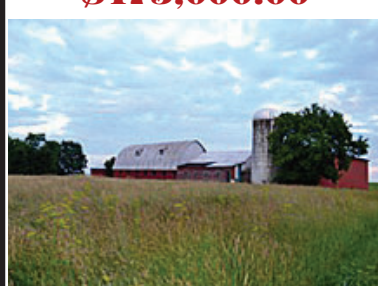
**134 Parry Blvd. Tribes Hill, NY**  
Too many updates to list, including Central Air, on this well maintained, move in condition home located in the Town of Mohawk, Fonda-Fultonville School District.

**NEW LISTING**



**156 Currytown Road, Fultonville, NY Town of Root**  
This home is only 10 years old, CENTRAL AIR, 3BR, 2 full baths, deck, small above ground pool & 28x32 garage.

**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.

**FONDA, NY**



**New Modern Kitchen, Bath & Master BR**  
Come see this updated, elegant 4 BR 1 1/2 BA home today. Fonda-Fultonville School District. New Kitchen, stainless steel appliances, granite counter tops, ceramic tile floor, crown molding throughout, new furnace and so much more. Close to NYS thruway, Route 5 & 5S for an easy commute.

**A LOT OF HOUSE FOR THE \$\$\$**



**\$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, TOWN OF FLORIDA, NY**



**\$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 Condition.







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# Easy bathroom renovations

Bathroom renovations are second to kitchen renovations on the list of the top remodeling projects to increase home value. The popularity of bathroom renovations and their ability to transform a space has left many homeowners wondering if there are any easy and affordable ways to change the look of their bathrooms.

While "easy" is a relative term, there are ways homeowners willing to make certain concessions can keep the work and cost of a bathroom renovation to a minimum.

## Resurface

When possible, covering up what you have in the bathroom is much less expensive and less labor-intensive than tearing out existing fixtures and floors and replacing them anew. Resurfacing can extend to refinishing bathtubs to installing shower liners. Those who have unsightly walls or wallpaper that they're just not ready to remove may consider using wainscoting to cover a portion of the room or even tiling entire walls.

It is important to note that resurfacing and covering up items in the bathroom should only be reserved for cosmetic fixes. If something needs to be replaced because it is damaged or mildew-covered, then covering it up is only hiding the problem and asking for more work in the long run.

## Scale back on materials

One way to save money on a bathroom renovation project is to choose less expensive materials. For example, you may not need to install travertine or marble flooring in a space

where less expensive flooring like vinyl is adequate. Advancements in vinyl flooring have enabled this affordable material to mimic the look of more expensive materials at a fraction of the cost.

When redoing tile on walls and shower enclosures, many domestically-produced tiles rival the looks of more expensive imported alternatives. You may be able to save more by buying tile in bulk and using the remainder in other applications around the house.



## Paint

Do not underestimate the power of a fresh coat of paint on any room in the house, including the bathroom. Dark, small spaces can be made to look more expansive with lighter colors. Caveyous bathrooms that look empty may prove more inviting with darker hues. Pick a paint that is designed for bathroom application so that it will inhibit the growth of mold and mildew.

## Update hardware

A new faucet or some new cabinet pulls can make the room look new and fresh without breaking the bank. Match finishes throughout the bathroom so everything will be cohesive. When shopping for a new shower head, choose a model that also conserves water. This way you will be making cosmetic and energy-saving renovations at the same time.

## DIY

Handling labor yourself instead of hiring workers can reduce the cost of bathroom remodels considerably. It is possible to buy fully assembled bathroom vanities and install them yourself. Even installing a new toilet is relatively easy with the help of a friend.

There are a number of ways to make bathroom renovations a bit easier and more affordable. Even nominal changes can give the space an entirely different look and feel, which can make the room more enjoyable and help improve a home's resale value in the process.

**Richard Euler**  
Real Estate  
Licensed Real Estate Broker

48 Church Street, Canajoharie, NY 13317  
**518-673-3677 • richardeulerrealty.com**



**119 Fort Plain:**

Original woodwork and hardwood floors are attractive in this 3BR updated home. New kitchen and baths. Oversized 2 car garage and large yard.

**Now \$109,000**



**129 17 Center St., Palatine:**

**Open House, Sunday, Oct. 6th, 2-4PM**  
3BR home with hardwood floors and stained glass windows. Includes a carriage house barn and deep lot.

**\$99,000**



**153 76 Barclay St., Canajoharie:**

**Open House, Sat., Oct. 5th, 11AM-1PM**  
5BR home, hardwood floors, open staircase in foyer. Updated kitchen and baths. Large yard with pool.

**\$115,000**



**202 Canajoharie:**

Brick 2 family has 3BRs each unit. Separate utilities. Could have a 3rd efficiency apartment in basement. Includes a 2 car garage.

**\$125,000**



**204 Palatine:**

3BR home is in very nice condition. Custom kitchen, formal DR, large LR, plus a sitting rm. Includes a finished 2 car garage, inground pool.

**Now \$144,000**



**206 Fort Plain:**

3BRs and 2 baths situated on a quiet country road on 1.2 acres. Fenced in back yard is ideal for kids and pets. Well kept - ready to move in.

**\$82,000**



**207 Fort Plain:**

3BR ranch style home, hardwood floors, fireplace in LR. Freshly repainted. Master BR with his & hers closets. Garage. Large Yard.

**Only \$84,900**



**312 Canajoharie:**

A charming 3BR home. Old style character with updated kitchen and baths. Fence enclosed back yard with pool. Garage.

**\$89,900**



**314 Palatine:**

3BRs, 2 baths. Situated on 2.5 acres, edge of town. Many updates including walnut wood countertop. Includes 2 separate garages and horse barn.

**\$219,000**



**640 Canajoharie:**

3+BRs situated on a double lot near school. Family room, LR, DR and kitchen. Also a spa room with hot tub, skylights and sliding doors.

**\$120,000**



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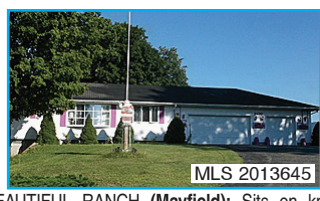
## Fulton County NY Properties Located in the Foothills of the Adirondack Mountains



**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 more. Must see! ..... **REDUCED TO \$279,000**



**LAKEFRONT COTTAGE (Pine lake):** Living room w/gas heating stove, dining area, kitchen, laundry, 4 bedrooms and 1.5 baths. Deck overlooks lake, beautiful view of mountains. Many extras. **\$275,000**



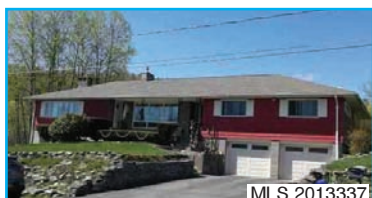
**BEAUTIFUL RANCH (Mayfield):** Sits on knoll w/view of mountains. Living room w/gas stove, dining room, kitchen, family room, two bedrooms and full bath. Finished basement w/third bedroom, full bath, laundry and workshop ..... **\$225,000**



**HISTORIC ORIGINAL COLONIAL (Gloversville):** Just outside of town on 3.9 acres. 4 bedrooms, 2 full baths, new kitchen overlooking yard. Deck, large barn. .... **REDUCED TO \$215,000**



**LAKE FRONT ON EAST CAROGA LAKE -** Enjoy the view from the large picture window in this 2 bedroom cottage. Living room & eat-in kitchen. Partial bath. New deck. Storage building. .... **\$215,000**



**BEAUTIFUL RANCH (Gloversville):** Great room w/center fireplace, large windows overlooking deck and pool. 3 bedrooms, 2 full baths. End of road, near woods. .... **\$190,000**



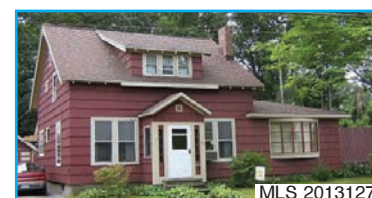
**COMPLETELY RENOVATED (Johnstown):** Beautiful four-bedroom home w/two full baths. Updates and extras too numerous to mention. Deck on side and rear, in-ground pool w/new screen house and pavers. .... **\$185,000**



**LAKE FRONT EAST STONER LAKE -** This cottage not only has 150' on the lake but 7.3 acres. Small 2 bedroom cottage with open living space. Shallow lake frontage. Wooded private site. .... **\$175,000**



**GREAT OLD FARMHOUSE (Gloversville):** on 5.2 acres in private setting at end of dead-end road. Home has living room w/pellet stove, eat-in kitchen, 4 bedrooms & 1.5 baths. Detached 2-car garage/workshop **\$139,500**



**WANT A SWIMMING POOL? (Gloversville):** Well-maintained home on quiet street. Beautifully landscaped, fenced backyard, pool and patio. 3 or 4 bedrooms, 1.5 baths. .... **\$109,000**



**ONE-FLOOR LIVING OUTSIDE CITY (Johnstown):** Cozy living room, kitchen w/eating area, two bedrooms, one full bath w/clawfoot tub, den or third bedroom. Fenced in-ground pool, 1.26 acres. . . **\$104,000**



**GREAT COTTAGE ON 10 ACRES (Stratford):** Near Stewart Landing dam for water access to lakes. 2 or 3 bedrooms, 1 full bath. Full basement, new windows, 2-car garage. .... **\$100,000**



**COZY 2-BEDROOM RANCH (Hagaman):** Living room, eat-in kitchen, 2 bedrooms & 1 full bath. CB wiring, replacement windows & doors, new well pump & new leach fields. Shed, one-car garage under house. 6 acre lot . . . **\$99,500**



**COUNTRY LIVING IN THE CITY (Gloversville):** 4 bedrooms, 1.5 baths, lots of living area. Deep lot with apple trees, berries, flowers. Deck, 2-car garage, workshop. .... **\$98,000**



**GREAT FOR STARTING OR DOWNSIZING (Gloversville) -** Upstairs two bedrooms could be closed off and used for guests. Living room, dining room, kitchen, two bedrooms and one full bath down. Nice yard and porches, one-car garage . . . **\$86,000**



**STARTER HOME (Gloversville):** Cute 2 bedroom bungalow w/1 full bath. Large rear deck overlooking deep yard, detached 1-car garage. Very economical to heat! ..... **\$76,000**



**GREAT STARTER HOME (Gloversville):** Living room, den, eat-in kitchen w/laundry area and half-bath down, 3 bedrooms and full bath up. Beautiful, deep backyard. .... **\$75,900**



**VERY NICE BUNGALOW (Gloversville):** Three bedrooms (master on first floor), full bath and 3/4 bath. Fenced backyard, large shed, one-car garage drives thru to carport/covered patio. .... **\$69,000**



**MOVE-IN CONDITION (Gloversville):** Renovated home w/four bedrooms, 1.75 baths, Jacuzzi, new kitchen, covered porch, upper deck. Double lot w/shed and four-stall carport. .... **REDUCED TO \$59,900**



**MONROE ST. -** This 4 bedroom, 1 bath home is ready to make your own. LR, DR, Den and kitchen. Lovely landscaped back yard, enclosed front porch. Garage. .... **ASKING ONLY \$59,900**



**MAKE AN OFFER (Gloversville):** Starter home in need of some TLC. Vinyl siding, all new windows, CB wiring. Living room, dining room & kitchen (no appliances) down; 3 bedrooms & full bath up . . . **\$54,000**



**SINGLE FAMILY HOME (Gloversville):** A little elbow grease would make this a "comfy" home for the family. Three bedrooms, one full bath. Walk to school and park. .... **\$49,500**



**PROFITABLE MULTI-UNIT (Gloversville):** Currently used as 2-family, but could easily convert back to 3-family with 1, 2 and 3 bedroom units. Fenced backyard, off-street parking . . . **\$75,000**



**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**



**VERY LARGE TWO-FAMILY (Gloversville):** Down has gas fireplace in living room, 2 bedrooms, 2 full baths, office. Up has 5 bedrooms, 1 full bath. 3-car garage. .... **\$108,000**

### MORE MULTI-FAMILY DWELLINGS

- 3-bedroom, 2.5 bath Colonial w/separate 2-family in rear (Gloversville) MLS 220357 ..... **REDUCED TO \$85,000**
- 4-family, Gloversville, separate utilities ..... **\$70,000**
- 2-family, Gloversville, many updates ..... **\$69,000**
- 2-family, Gloversville, separate utilities ..... **\$65,000**
- 3-family, Gloversville, separate utilities ..... **\$59,900**
- 2-family, Johnstown, separate utilities ..... **REDUCED TO \$58,000**
- 2-family, Gloversville, separate utilities ..... **\$29,900**

### COMMERCIAL PROPERTIES

- OFFICE RENTALS (Downtown Gloversville):** 2 first-floor offices w/lots of parking, heat and air conditioning included ..... **Call for details**
- BEAUTY PARLOR W/2-BEDROOM APT (Gloversville):** Completely renovated building w/many unique features. 1-car garage plus off-street parking (MLS 222039)..... **MAKE OFFERS \$99,900**

### LAND

- Gloversville:** 2 adjacent city lots **\$19,900**
- Town of Charleston:** 6.8 acres . . **\$18,500**
- Town of Mayfield:** 2.14 acres . . **\$15,000**
- 2.7 acres ..... **\$27,000**
- 3.7 acres ..... **\$35,000**



# Time your move right to save money

Buying a new home is the most expensive purchase a person is likely to make in his or her lifetime. It also can be one of the more stressful. The Employee Relocation Council states that moving is the third most stressful event in life, following death and divorce. But a well-timed move can reduce stress and save money.

The Employee Relocation Council states that moving is the third most stressful event in life, following death and divorce. But a well-timed move can reduce stress and save money.



Moving during certain times of the year can result in considerable savings. Moving during the summer, when children are out of school and the weather is nice, can make a move more manageable. Keep in mind that because late spring and summer are the peak moving seasons, they also tend to be more expensive. Many moving companies and truck rental agencies will charge a premium if you use their services during the summer. Furthermore, crews may change in the summer when students on vacation could fill in for regular, more experienced movers.

High prices are not only reserved for those who buy a new house during the spring and summer. Renters may find spring and summer is also the peak season for rentals. Many apartment managers can attest that the dates between June 2 and Aug. 30 are quite busy in terms of apartment turnover. College students are more likely to move as soon as the academic year ends, and many landlords plan leases to expire in the summer months to ensure that re-renting places will be easier thanks to a flooded apartment market. According to Apartment Wiz, a Houston-based apartment locating service, although there might be greater apartment availability during the warm-weather months, it also means greater competition between prospective tenants. That greater competition can drive up prices.

But apartments are harder to fill in the fall or at the onset of winter. That's because many people do not want the hassle of moving once school has started or the weather has chilled. Landlords who are stuck paying utilities and advertising fees for vacant apartments are far more likely to negotiate rent

prices, lease terms and even security deposits during the winter in an effort to fill the apartment quickly.

People sitting with homes on the market are also more likely to negotiate during cooler months when foot traffic has fizzled out. That can make shopping for a home in the fall advantageous to home buyers.

Here are some other tips to reduce stress and save money when moving into a new home or apartment:

- Move mid-week. Weekends are a prime time for truck rentals and moving companies. Pick a Tuesday or a Wednesday to move, and you're much more likely to find an available moving service (even during peak moving months); you may even be able to negotiate a lower rate.

- Pick a mid-month moving date. Many people move at the beginning of the month when leases are up or after mortgage payments are made. Fewer people move in the middle of the month, so you might find more affordable moving deals if you can wait a few extra weeks.

- Schedule a fall or winter move. The American Moving and Storage Association says half of all moves occur during one-third of the year — between the beginning of May and Labor Day. Beat the rush by moving outside of these dates.

- Get an early start. Many people underestimate the amount of time it takes to actually move their belongings. Try to schedule a moving company to come very early in the morning to give you ample time to pack up the truck and unpack at your new home.

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**NEW LISTING - VALLEY VIEW RD., AMSTERDAM**  
Quiet neighborhood home features 3BRs and 1 1/2 baths in excellent condition! Just the right size at 1,324 sq. ft. **Only \$139,500**



**NEW LISTING - ST HWY 29, EPHRATAH** Newer 3BR, 2 bath Doublewide on 4 acres, very private location!  
**REDUCED \$99,900**



**NEW LISTING - PULASKI ST., AMSTERDAM**  
Fully rented duplex in excellent condition features spacious rooms and onsite laundry. **Only \$80,000**



**LAKEVIEW AVE., SCHENECTADY** - Move-in condition. Great 3 bedroom home in quiet neighborhood. Living room w/wood fireplace, formal DR, HW flooring, kitchen with all new appliances and walk-in pantry, back yard has a large deck and garage **Asking \$105,000**



**EAST STATE ST., GLOVERSVILLE** - Features 5BRs, 1.5 baths, eat in kitchen, LR, DR, 2 car garage on large city lot. Close to Nathan Littauer Hospital. Close to shopping and Churches. **\$68,500**



**NEW LISTING: WILLARD ST., AMSTERDAM**  
Spacious 2 Family Home **\$51,500**



**ST HWY 162, ESPERANCE - ENERGY EFFICIENT HOME!** 3 bedroom, 2 bath Doublewide on 2.3 acres, located in the Schoharie School Dist **\$89,900**



**RIVER RD., FT. PLAIN - COZY HOME ON 6+ ACRES!** features updated home with beautiful finishes and finished basement for family room and game room. This is a must see home. The 6 acres are wooded with large yard and nice pond. Deer come right into the back yard. **Only \$149,900**



**BELL RD., FULTON COUNTY** Custom built home with 80 acres & 3 barns. Breathtaking panoramic views! **Only \$515,000**



**MIDLINE RD., AMSTERDAM** - 20.5 acres. Great location for senior housing **\$500,000**



**LOWER LEPPER RD., AMSTERDAM** - Spacious 3BR, 2 bath home in quiet location features HW floors, family room and landscaped yard **Only \$92,500**



**REED ST., CANAJOHARIE** - Updated 3BR home features HW floors, fireplace, claw foot tub and natural woodwork. In beautiful condition and in the Canajoharie School Dist. **Only \$86,900**



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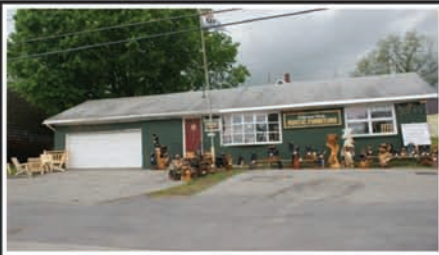
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**MAYFIELD**

High traffic location, this 1100 sq. ft. commercial building offers great commercial possibilities. Offered at **\$213,000.**



**CAROGA CAMP**

Relax in this summer home with two bedrooms and extra lot plus East Caroga Lake rights. Offered at **\$59,000**



**OUTSIDE NORTHVILLE**

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.**



**RENOVATION IN PROGRESS**

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.



**JOHNSTOWN**

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.



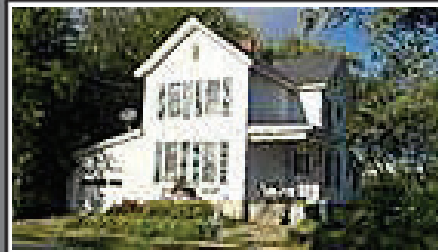
**ONE FLOOR LIVING**

A two bedroom ranch on a manageable lot located in Broadalbin/Perth School District. Offered at **\$120,000**



**GLOVERSVILLE**

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



**KINGSBORO**

This home is priced right with hardwood floors, dining rm., eat in kitchen, laundry on the first floor, 4BRs, and a big back yard. **\$50,000**



**COUNTRY HOME ON 1 ACRE**

Small bungalow with oversized three car (heated) garage and workshop, storage shed custom built, greenhouse and great lot. **New Price \$69,900**



**JOHNSTOWN**

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



**GLOVERSVILLE THREE FAMILY**

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

**VACANT LAND AND LOTS**

- 4 Acres - 10 Acres Town of Blecker
- 5 Acres - Town of Benson
- Commercial Lot - Fonda
- Building Lot - Town of Johnstown
- 1/2 Acre Lot - Town of Mayfield



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Authentic Log Cabin. One room in basement is finished. **\$89,900**

**RENTALS:**

Commercial Office

Large One Bedroom Apartment

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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 SCHOOL DISTRICT**

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.



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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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202: **ST. JOHNSVILLE:** Well cared for Colonial style home w/many updates. Sliding glass doors from family room to a beautiful back yard w/in-ground pool, bi-level deck and surrounded by white vinyl fence. Working kitchen w/breakfast bar, formal dining room and living room. Bedroom on 1st floor & a home office or 5th bedroom. **Asking \$133,900**



204: **ST. JOHNSVILLE:** Modular home w/nice fenced yard and great neighborhood. Attached garage. Formal dining room. Wood floors, except kitchen. Full basement and attached garage. Easy home to heat. Vinyl sided exterior. . . . . **Asking \$119,900**



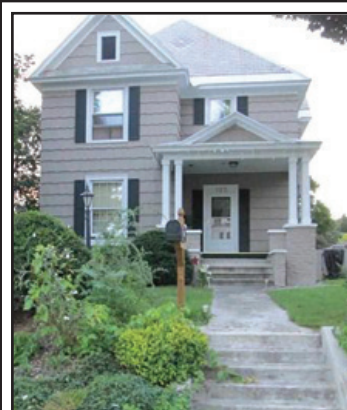
205: **PALATINE BRIDGE** is the location of this spacious home w/4 bdrms. Eat-in kit. FDR, FLR & 1.1 baths. Large garage w/2 stall garage. Many updates. . . . . **Asking \$159,000**



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**



211: **ST. JOHNSVILLE:** Brick 2-story, 4 bdrm home w/detached garage. Front porch, hardwood floors and woodstove make for some great features . . . . . **Asking \$84,900**



212: **ST. JOHNSVILLE:** Beautiful home in excellent condition. Original woodwork, wood staircase, oak kitchen, hardwood floors, family room and a great yard for entertaining. In-ground pool w/picket fence, manicured lawn, 3 stall detached garage w/bathroom. . **Asking \$210,000**



237: **CANAJOHARIE:** Enjoy your morning coffee from this home's amazing porch! Grand home w/lots of space & tastefully renovated. Great kit, FDR, 4 bdrms & 2 1/2 baths. **Asking \$119,000**



504: **CAROGA:** Camp bordering 320 plus acres of state land w/ plenty of hunting & snowmobile trails. Living room & eat-in kitchen. Large loft bedrooms . . . . . **Asking \$74,900**



507: **ST. JOHNSVILLE:** Two-story, 3 bedroom home located on a side street. Eat-in kitchen w/plenty of cabinets and counter space. Large living room, formal dining room and den. Semi-finished basement, perfect for entertaining. Back porch overlooking your backyard. Two-stall garage w/overhead storage. Home comes furnished. Pellet stove excluded. . . . . **Asking \$54,900**



513: **NEW LISTING: CANAJOHARIE:** Well maintained 4-unit property located in downtown Canajoharie w/off street parking. Zoned mixed commercial use; could convert downstairs apartment into a store front if desired. Paved driveway in rear of property. Nicely painted exterior, updated roof and windows. Furnace and electric entrance updated in 2006. . . **Asking \$98,500**



517: **ST. JOHNSVILLE:** Beautiful setting comes with this home. Enjoy your view of the creek from your sunken living room w/hardwood floors and cozy fireplace. Enclosed sunroom w/hot tub viewing the beautiful creek. Open kitchen, living room and dining area. Laundry on 1st floor. Attached/detached garage and barn. Must see home!!!!. . . . . **Asking \$159,500**



519: **NEW LISTING:** Quiet & private location. Home has an open floor plan w/sliding glass doors leading to a back deck, jacuzzi, & fenced yard. Updated kitchen, fireplace, pellet stove & master bath. 3+ stall det. garage. Palatine area. Canajoharie School . . . . . **Asking \$129,000**



533: **CANAJOHARIE: STONE HOME** with hardwood floors, pocket doors, 2 fireplaces, 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 hour west of Albany. . . . . **Asking \$169,900**



535: **T/O PALATINE:** Beautiful Cape Cod home on 11.5 acres. Open kit, LR & DR. Formal living room, 3 bdrms & 2.5 baths. 4 stall det. garage, deck, above ground pool & fenced yard. View & privacy . . . . . **Asking \$239,000**



# Renovation loans give homebuyers an edge in a competitive market

(BPT) — Just a year ago homebuyers could choose from a bounty of properties on the market. Today things are starkly different. In many locations throughout the United States, inventory of homes for sale is at historic lows, creating a seller's market where multiple buyers get into bidding wars over move-in-ready homes.

"Move-in-ready homes may be selling like hotcakes, but older homes or damaged properties are often passed over," says Margaret Kelly, CEO with RE/MAX. "This is a big opportunity for smart buyers who are willing to overlook cosmetic or other imperfections."

If buyers can look beyond aesthetic characteristics like paint color, hardware and floor coverings, they may discover a diamond in the rough, especially if the home is in the neighborhood where they prefer to live. For example, if they like the overall design of a particular home, but the kitchen is straight out of the '70s and the deck needs major repairs, a renovation loan can help them purchase the property while upgrading the kitchen and outdoor space exactly how they want them.

"Many homebuyers are surprised you don't need a ton of money in the bank to fund improvements," explains Kelly. "A special type of loan called a renovation loan is ideal for these types of homes because it covers both the cost of the mortgage and repairs."

Renovation loans can also help buyers who want to purchase in a particular neighborhood where most home prices exceed their

budget. Properties that need work are typically listed at a lower cost and often go unsold, creating an opportunity for people willing to make improvements. Buyers can use a renovation loan to get into the neighborhood of their dreams, quickly build equity and customize a home to their personal preferences.

Several variations of renovation loans are available. FHA renovation loans are called

203(k) loans. How much money you want to borrow and the kinds of improvements you plan to make will determine which of the two 203(k) types you need. Freddie Mac and Fannie Mae have their own specific types of renovation loans.

Requirements for the borrower, the amount you can borrow, and the overall structure of the loan are different for each program. Typically, the loan is based on the estimated home value after improvements, and buyers will need to get bids from licensed contractors to help determine the total loan amount as well as a timeline for the work to be completed.

Because finding a home and getting approval of a renovation loan can be complicated, it's wise for buyers to work with a real estate specialist who has experience in these types of sales.

"A renovation loan really does give homebuyers an edge in today's competitive market," says Kelly. "It's definitely something to research and determine whether it's right for you."



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**Palatine Stone Ranch \$94,500**



Lovely roof-top Patio off the Family room. 2-3 Bedroom Ranch. Open Kitchen, 2 fireplaces, 2 Baths, large basement - could be a Family or Bedroom, Attic to expand; 2 car attached garage.

**Reduced to \$132,500**



Palatine 3 Bedroom Victorian w/apartment, 2 Fireplaces, hardwood floors, beautiful - original woodwork features, French doors, open staircase, Garage.

**A+ Steal - \$69,900**



Ft. Plain 4 Bedroom has hwd floors, Galley Kitchen, LR, DR, & Family, updated utilities, new windows, Beautiful woodwork & hardwood floors, Finished walk up attic; can "Move right in". Offers?

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Ft. Plain Ranch on oversized lot - end of the Hill; 3 Bedrooms, Living room with Fireplace; Dining, Kitchen, full Bath, Office; Radiant Heat, Oak Pegged Floors; BIG basement & garage.

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3146 sq. ft. Nelliston Building; has new roof, updated electric & heat, Showroom; Office, Conference Rm, Warehouse Storage, 2 Baths, Loading Dock, Garages; Plenty of Parking.

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Ft. Plain 4 Bedroom Ranch; 2 1/2 Baths, hwd floors, Living & Dining Rooms, Kitchen - Breakfast - Family w/Fireplace, Open stairway in Foyer, Base Game Room. 2 stall garage, nice size yard.

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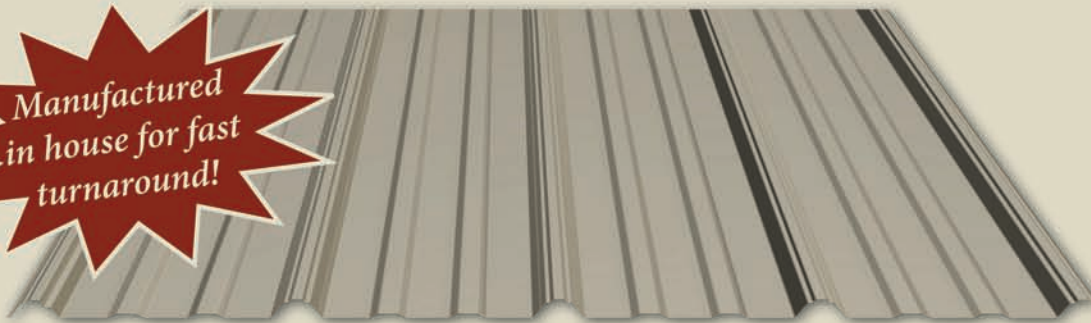
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- 40 year printed Warranty
- Economical - Most of the colors qualify for "Cool Roof" Tax Credit

### ABSeam Panel

Our durable 24 gauge ABSeam Panel is the ultimate choice for a long lasting roof for residential, commercial, agricultural and equestrian buildings. No screws are visible with the ABSeam clip system or the optional nailing fin.



#### **Specifications:**

- Applications: Agricultural, residential, and commercial
- Height: Comes standard with 1.5" ribs. It can be customized to a 1" high rib.
- Gauge: The A. B. Seam is manufactured out of 24 gauge steel,
- Width: Standard width is 19.5", but can be made narrower for smaller applications.
- Energy Efficient: Most of the A. B. Seam colors are "COOL ROOF", energy star rated colors.
- Finish: The prepainted Kynar finish has a 40 year limited paint warranty.

### **Building Materials**

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- ABM Panel
- Standing Seam
- PBR Panel
- Shingles
- Rubber

#### **Lumber**

- SPF, Yellow Pine, and Treated Framing Lumber
- White Pine Siding
- Trusses
- Solid and Laminated Posts
- Tongue & Groove
- LVL's
- Plywood & OSB

#### **Insulation**

- Fiberglass
- Styrofoam
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- Expandable Foam
- Thermax

#### **Hardware**

- Sealtite Roofing Screws
- Hand and Nailer Nails
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- Joist Hangers
- Caulk
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#### **Accessories**

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# Home buyer education: Shopping for a home

## What you need to know before buying a manufactured home

Manufactured housing is often considered to be a cost-effective approach to making home ownership a reality for families. According to Consumer Reports, in January of 1999, manufactured homes represented one-third of all new single-family homes sold in this country. Since buying a home is likely to be the largest investment a family will make, it is important to make a wise choice.

If you are considering the purchase of a manufactured home, there are some points you should know to protect yourself and your investment. Find a reputable dealer by contacting your state agency on manufactured housing (Texas Department of Housing and Community Affairs [TDHCA]). Make sure that your installation firm is licensed and check with the Better Business Bureau to learn if there are substantial complaints against the firm. If a problem develops after you purchase your home, try to resolve it with the dealer or the manufacturer. If that fails, contact the TDHCA.

The term "manufactured home" was adopted in June of 1976 to describe a type of house that is constructed in a factory to comply with a building code developed by the Department of Housing and Urban Development (HUD). In the past, manufactured homes were called "mobile homes," a term that many people still use. However, "mobile" is no longer an accurate name because fewer than five percent of such

homes are ever moved off the owner's original site.

Every new manufactured home now offered for sale must have:

- A red and silver seal that certifies that the home has been inspected during construction and meets federal home construction and safety standards. The code regulates design and construction, strength and durability, fire resistance, and energy efficiency. It also prescribes the performance standards for the heating, plumbing, air conditioning, thermal, and electrical systems.

- A diagram provided by the manufacturer must show the required number and position of placement piers. It must also show the positioning for anchoring devices.

- A certificate must be posted inside the home to tell what performance can be expected from the heating system, within a specified range of outside temperature and wind velocity.

- Maps must be included, as part of the certificate, that indicate the energy efficiency zone for which the home was built, the home's resistance to wind, and snow loads that the roof can be expected to withstand, provided the home has been properly anchored, in accordance with the manufacturer's specifications.

Before you purchase a manufactured home, it is important that you:

- Determine where the home will be located. You need to find a community that has rental spaces or own or purchase private property. If you decide to locate on private property, you will need to know what deed restrictions or zoning issues are in place on the land site.

- Purchase a home with a wind-resistance rating and snow load rating appropriate for your location.

- Know what other costs are involved in setting up the home.

- Understand what you are paying for and understand your warranties.

- Properly prepare the site and ensure that it is suitable for your home.

- Buy from a licensed retailer — and use a licensed installer to install your home.

- Inspect your home thoroughly as soon as you move in.

**Deed restrictions and/or city/county ordinances**  
If you plan to place your new manufactured home on land

**Home next page**



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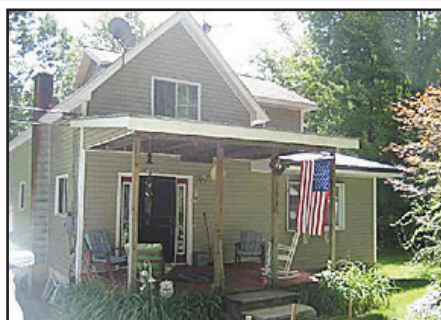
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Charming 4 bedroom house situated in the Adirondack Mountains, beautiful views year round! Must see! Remodeled in 1994. **\$159,900** MLS 2013475



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

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## Home buyer education cont'd from previous page

or a lot that you own or intend to buy, it is important to consider deed restrictions, zoning requirements, restrictive covenants, and any city or county ordinances. Such restrictions may prevent you from placing a manufactured home on a particular piece of land.

If you decide to place the home in a manufactured home community, it is important to know the rules and regulations. Are children allowed? Are pets allowed? Are homes required to be skirted? What are the parking regulations? Look beyond the obvious factors. Find out who is responsible for yard maintenance, garbage removal, and whether it is covered in your rent. Inquire about laundry facilities, if you will need them. Decide if you want to pay for the use of luxury facilities, such as a sauna, swimming pool, tennis court and clubhouse.

Look for an established community or one being developed by a company for long-term investment purposes. Try to obtain a long term, written lease.

Talk to residents for their opinions about the community. Talk to the manager. Ask yourself if you are willing to live by the rules. You also need to know if the rules are enforced by the management on other residents.

Find out exactly what is included in your rent and what is not.

### Wind-Resistance Standards

Wind-resistance relates to manufacturing standards as well as anchoring standards. Currently, the highest standards are required for hurricane-prone coastal areas. However, if you live in an area where there are high winds or tornadoes, these same strict standards would make your home safer.

Snow load rating refers to the amount of snow that your home can handle on the roof. The zone map provided by your retailer should indicate

the recommendations. However, you should be prepared to remove snow in situations when abnormal amounts of snow fall. Ice conditions should also be a concern.

It is much easier to solve your housing needs when you have as much information as possible to help you make an educated decision. This fact sheet along with the references listed should help you to make an informed decision regarding the purchase of a manufactured home. Customer assistance is provided for the general public, industry, and others who desire information on manufactured housing titles, license holders, and other operations of the Department. For assistance, contact the Customer Service Section at TDHCA at (800) 500-7074 (in Texas) or 512-475-2200.

### References:

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  - "Manufactured Homes: More Attractive than Ever," Tierra Grande, Journal of the Real Estate Center at Texas A&M University, April, 1998.
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- This fact sheet developed by Janie L. Harris, M.Ed., CRS, Extension Housing and Environment Specialist, Texas A&M AgriLife Extension Service, Texas A&M System, College Station, Texas. October 2000. Last updated: 25 April, 2013



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**October 26, 2013 Issue**

**Deadline Wednesday, October 16, 2013**

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# Purchasing a home

When considering purchasing a home, the first step is to closely review your current financial picture. About six months before you plan to buy, obtain copies of your credit report with credit scores from all three credit reporting agencies. If you find errors, be sure to correct them. Your credit history is extremely important when it comes to buying a home. To get best interest rates, you need a high credit score.

Next, decide the type home and neighborhood you want to live in. By visiting websites, such as [www.realtor.com](http://www.realtor.com), you will learn about the price of homes you are interested in, as well as estimate the amount you need to borrow.

After determining how much you will borrow, visit [www.bankrate.com](http://www.bankrate.com) to get informa-

tion about the current mortgage rates and an estimate of your monthly payment. When estimating your monthly payment, add 30 percent to your payment for expenses such as homeowner's insurance, property taxes, and home maintenance.

After you have the estimate of your monthly payment, determine how your payment fits into your budget. Be prepared to revise your goals for the type home and neighborhood you want if the monthly payment is too high.

There are tax advantages for home ownership, which include the following tax breaks:

- Mortgage interest and real estate taxes are tax-deductible on federal and many state income tax returns, including Alabama. These amounts are usually more than the IRS's standard deduction. By itemizing your return, you are able to take advantage of more deductions.

- The profits made by selling a home can be tax-free. If you sell a home for more than what you paid for it, you have a capital gain. Capital gains are normally taxed, but you can avoid paying taxes if you qualify. In order to qualify, you must have used the home as your principal residence for two of the last five years. Current tax laws allow tax-free capital gains of up to \$500,000 if married and filing

jointly and up to \$250,000 if you are single.

- Most lenders require a down payment of at least 20 percent. To accumulate the funds for the down payment, consider saving using a tax-sheltered account, such as a Roth IRA. If you are a first time home buyer, up to \$10,000 may be withdrawn tax- and penalty-free for contributions held for at least five years. Par-

ents and grandparents may also make withdrawals from Roth IRAs to help family members when purchasing their first home.

Source: Garman, E. Thomas, and Raymond E. Forgue. *Personal Finance*. Boston and New York: Houghton Mifflin Company: 2006.

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**116 Meadowview Rd, Amsterdam - \$377,000**

**OPEN HOUSE: October 6th • 12-2pm**  
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## Many signs point to an improved real estate market. Some are more obvious than others.

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



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