November 30, 2013



Serving the Homes of the Mohawk Valley

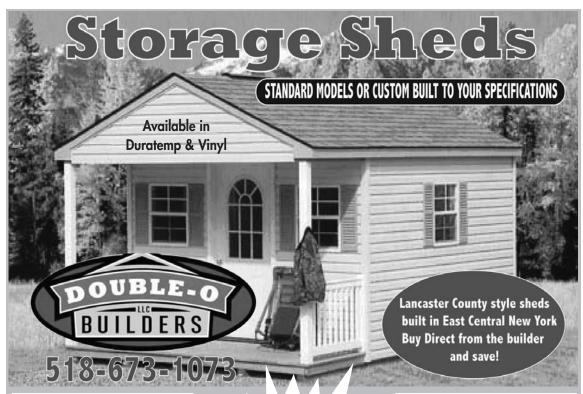
Volume 4 • Number 20

A ribbon cutting ceremony took place at Linda's Consignment Shop recently. Helping with the ceremony are owner Linda Scaffidi-Fonti, Pastor Gail Adamoschek, and State Senator Cecilia Tkaczyk. See page 20.

Photo by Elizabeth A. Tomlin



And whatever you do, whether in word or deed, do it all in the name of the Lord Jesus, giving thanks to God the Father through him. ~ Colossians 3:17





.....\$1,550 Starting At Rent to Own\$93.01/mo.

MONTHLY PAYMENT PLAN AVAILABLE. RENT TO OWN.

NO CREDIT CHECK

Options Available:

Ridge Vent **Cupalos Weather Vanes** Flower Boxes



Starting At \$1,782\$98/mo. Rent to Own ...



Rent to Own\$100/mo.

10x12 Dutch Barn

Garage Doors Windows Doors BBB High Wall

Site Prep Available Taxes and Delivery Extra

Rent to Own Plans Based on 36 Months.





.....\$1,550 Starting At

12x16 Cabin



Starting At\$3,420 Rent to Own\$187/mo.

10x12 Quake



Starting At Rent to Own\$104/mo.



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50 Foot Long BEST SUBS Fridays!



SERVICE, SELECTION, SAVINGS!! WE'LL TREAT YOU RIGHT!!





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Holiday Specialty

E-Z Peel, Raw **JUMBO SHRIMP**

(sold in 2 Lb. Pkg. - 15 & Under)

E-Z Peel

MEDIUM SHRIMP

🔖 (sold in 2 Lb. Pkg. - 31-40 Count)





Bone-In (Center Cut) **Loin Pork Chops** or Pork Shoulder Roast

Sweet or Hot (Link or Patty)

Italian Sausage

SM 49

Master Trimmed Beef **Boneless Bottom Round Roast**



Bar-S All Beef

FRANKS 1 Lb. Pkg



Sugardale **LUNCH MEATS**

1 Lb. Pkg



Sugardale HAM STEAKS



5 Lb. Tote Bag **McIntosh Apples**



Red **Pears**



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99

California Seedless Navel **Oranges**



4 Lb. Bag

Fresh Cranberries



Quarter Cut

CHICKEN LEGS



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Peanut Butter Filled Ribbon Candy

Handmade Turkey Joints

"Jakes" Homestyle LIVER SAUSAGE

6 Oz. Cups Chobani





Serving the Homes of the Mohawk Valley

Published weekly on Saturday by Lee Publications 6113 St. Hwy. 5, Palatine Bridge, NY 13428

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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.

Create more good jobs

Small local businesses are the largest employer nationally and in our community, provide the most jobs to residents.

Get better service

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:

Ames
Brooksman Corners
Buel
Canajoharie
Ephratah
Fort Plain
Freysbush
Hallsville
Hessville
Lasselville

Marshville Nelliston Oppenheim Palatine Bridge Randall Salt Springville Sprakers Sprout Brook St. Johnsville Starkville

Find The Original Valley Pennysaver in strategic locations in:

Amsterdam Charleston Cherry Valley Dolgeville E. Springfield Fonda Fultonville Gloversville Herkimer Ilion Johnstown Little Falls
Mohawk
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Stratford
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NEW ENGLAND WOOD PELLETS

--LOW ASH--

--HARDWOOD--



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the best Get response from your advertisements by including the condition, age, price and best calling hours. Also we always recommend insertion for at least 2 times for maximum benefits.

Our deadline is Thursday 12:00 Noon for the following Saturday's paper.

518-673-3011

SALE!! New Parker BOWS, regular priced \$249.95 from \$499.95, marked down to \$214.95 to \$399.95!! Fully set up, ready to shoot. Four different models, while supplies last! Youth, teen, adult, 20# to 70#, don't miss out! Stands, Tree Blinds, Bows, Crossbows, Arrows, Broadheads, Scents, Lures, and more! The Sportsman's Den, 36 Canal St, Ft Plain, 518-993-1010. LIVE BAIT, TACKLE, ARCHERY, AMMUNI-TION, PET, SPORTS, etc.

HAVING A PARTY?

Did you know the Canajoharie Volunteer Fire Department rents the kitchen and banquet room. For your convenience we now have an elevator, 518-673-3812

CHECK YOUR AD: **ADVERTISERS** should check their ads on the first week of insertion. Lee Publications, Inc. shall not be liable for typographical, or errors in publication except to the extent of the cost of the first weeks insertion of the ad, and shall also not be liable for damages due to failure publish an Adjustment for errors is limited to the cost of that portion of the ad wherein the error occurred. Report any errors to 518-673-3011

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printed and designed by Lee Publications: 100 (4.5x6) Invitations including envelopes with 100 RSVP postcards. \$150.00 Only +tax. We can also do smaller and larger amounts.

Call for pricing & designs 518-673-0101

bsnyder@leepub.com Also • Save the Dates

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Attention JR'S Tuesday Night Auction will be now be starting at 5:00pm with Box Lots in the back room!! Main Auction at 6:00pm with Antiques, Furniture, and Tools!! 56 Willett Street Fort Plain NY 518-993-4668

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November 30, 2013

Hello Again,

What do you mean nothing exciting ever happens in our Mohawk Valley villages? Why, just the other day a Montgomery County Sheriff's car came tearing through the "red" traffic control light in one of our villages. A group of coffee drinkers guessed the sheriff's car with lights flashing and screaming must have been doing better than 65 miles per hour. Now – was that not exciting? Thank God no child, old or crippled person was attempting to behave like the old hen – just crossing the road to get to the other side.

On the other hand - just think how fortunate we are to have county sheriff's and NY State Police cars patrolling our highways. If it were not for them, most of us would be driving our cars as recklessly as the deputy sheriffs seem to feel they have the sole privilege to do. Can you imagine hundreds, if not thousands, of cars with bright flashing lights - tooting their horns and driving as a sheriff's car? Just to emphasize the importance of that Evel Knievel breathtaking drive thru. Within 5-10 minutes the sheriff's car. following a state trooper's car, returned through the same four-cornered traffic control light doing 20-25 mph with no bad boogieman strapped on the fender or handcuffed in the back seat. Like when you go fishing, you can't catch them all. That unlawful boogieman must have got away. Better luck next time - maybe if the sheriff's car was doing 85-90 mph the story would have been different (read between the lines.)

While the chatter about our local "Evel Knievels" with flashing Christmas lights and horns-a-tooten is current, we received a letter from an 81-year-old Starkville lady (soon to be 82) with a "whopper" tale found in a family scrapbook, possibly dating back to 1901. That's 112 years ago.

As whoppers go, this one seems to be true - give or take a few inches and pounds. In her words, Lysander Becker, a shirttail relative, was fishing the waters of Lake Summit using a worm for bait with his trusty bamboo pole when the pole was yanked out of his hands and disappeared into the lake water. Waiting for it to reappear, Lysander, as a man of truth and sobriety, realized the telling might be a whopper too big to swallow. Twenty-four hours later a brother fisherman, Jack Heisler, observed the bamboo floating on the surface and hauled in a 25 pound, 38 inch carp. Lysander's pole was returned and Jack Heisler displayed and took credit for the biggest catch ever in Lake Summit.

If this fishin' whopper was told by my two "Bob" friends, it would be recorded in the book of whoppers but I'm sure that Chris Young of Starkville believes this 'maybe whopper' as true blue. Just to add a little to the Summit Lake story, which is located between Springfield Center and Van Hornesville, Summit Lake is often referred to as "Mud Lake," and carp seem to prefer mudbottomed lakes.

Our Country Editor advertising sales people have asked, "Is it in good taste to point out to advertisers that the Little Falls Times daily newspaper, according to their own statement filed with the United States Postal Service, has only about 1,200 circulation (one thousand, two hundred) and the Herkimer Telegram with their postal filing has approximately 2,400 – that is two thousand, four hundred while this paper, the Country Editor, has approximately 26,400 – twenty-six thousand, four hundred – mailed copies to Herkimer County each week?"

We answered, "yes" to that question. That is why we started publishing Country Editor. We felt there was a tremendous need for a weekly publication which would be read in nearly all of the Herkimer County homes, as 1,200 or 2,400 could not possibly help a

business who needs an advertising circulation of 26,400 homes and businesses.

While sitting here writing this week's Hello Again, I found myself humming an old Irish tune. While I can't sing it to you — thank your stars — you can read the words:

"Patrick McGinnty an Irishman of note, fell into a fortune and bought himself a goat. 'Goat's milk,' said Patty, and now I'll have my fill. But when he got his nanny home he found it was a bill."

It would seem to be nearly impossible to believe any U.S. adult citizen could not remember the September 11, 2001 Islamic attack on New York City and Washington, D.C.

Four passenger airliners were hijacked by 19 Al-Qaida terrorists (not a large army) so they could be flown into buildings in suicide attacks. Both were American Airlines planes which crashed into the World Trade Center buildings in New York City. The third American Airlines plane crashed into the Pentagon. The fourth American Airlines plane targeted at Washington D.C. was crashed into a field in Pennsylvania. Nearly 3,000 people died in those attacks.

The United States, under the leadership of Mr. Bush, quickly reacted to this attack on the United States by launching the War on Terror and invaded Afghanistan to dispose of the Taliban which had harbored Al-Qaida. Their leader, Bin Laden, evaded capture for years. Bin Laden was located and killed by U.S. forces in May 2011.

It is this writer's belief, if any weak president had held the office of President of the United States at that time – our country would have been turned into a hell-fire target for Al-Qaida terrorists.

The question that lingers: did President

George Bush ever receive proper credit for saving the United States? The answer is absolutely not. The liberal news media and opposing political opponents tried their best to turn the name of Bush into a slur or swear word. After all of these years, President John F. Kennedy and President George Bush should be thought of as national heroes. Bush from scaring the pants off the world terrorists and Kennedy for backing off Russia with its Cuban Missile program. These two were truly great men – great presidents.

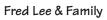
Is it not possible that the United States is presently suffering an attack from within? Many of our leading government leaders believe the Obama Health Program from within will destroy our great nation. The attack is not an attack upon Democrats or Republicans but on the future of the United States. Can any nation hold up when its financial structure is under attack from within?

All I can say is I do not believe it can work, and it has the potential to destroy the economy of our great country. I honestly wonder could we even find 10 Senators who have read the law from cover to cover.

What president will save us from this attack?

A recipe for a happier life: Smile, be happy, become a friend to your neighbor and family,

pray a lot and take your family to a bible believing church while believing and trusting god.





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LIKE us on Facebook! www.facebook.com/theS portsmansDen New Bows are Lifetime Warranty, Made in USA. We also have Youth bows, Used bows, Crossbows, and Full Service Archery Shop, at The Sportsman's Den, 36 Canal St, Fort Plain 518-993-1010. Reasonable rates, plenty of space. Lessons, loaner bows, group rates, parties. LIVE TACKLE. BAIT, ARCHERY, **AMMUNI-**TION, PET, SPORTS, etc.

FIREWOOD FOR SALE \$70 face cord, \$200 full cord. 518-993-8026

DOWNSIZING SALE! 136 Otsego St., Canajoharie, Dec. 6,7,8 from 9-3. Set up on the porch and inside. Something for everyone and priced move! Household items, dishware, porcedoll collection, clothes, holiday decorations, jewelry, baby items and clothing and much much more...

NEED WOOD? WE HAVE IT! Common, select, or clear pine, hardwood, mouldings, spruce, Douglas fir, pressure treated and plywood. Just what you need for your fall projects! Also WOOD PELLETS! C.H. Burkdorf & Son, 35 Hough St., St. Johnsville 518-568-7016

Blinds, Tree Stands, Scents. Lures, and more! WANTED: Gently used Hunting Clothes. Jackets, Pants, boots, etc. Stop by or call The Sportsman's Den, Canal St, Fort Plain 518-993-1010. LIVE BAIT, TACKLE, ARCHERY. AMMUNITION. SPORTS, etc.

Complete Estate Clean Outs Wanted!! Consign your complete Estate to our Auction!! We will remove your Antiques, Furniture and items to our Auction place and turn them into CASH for you! Call JR for more details!! 518-993-4668

SHEETROCK: ½x4x8, 10, 12 and 14'. Also ½x4x8" moisture resistant and 5/8x8, 10 & 12' Fire Code. Joint compound, tape, drywall screws and primer available to complete the job. C.H. Burkdorf & Son, 35 Hough St., St. Johnsville 518-568-7016

We want to hear from you!

Send your comments & suggestions to the

Original Valley Pennysaver PO Box 121,

Palatine Bridge, NY 13428 OR email jsnyder@leepub.com

POSTED SIGNS: Made of durable corrugated plastic, 12x18 inches, 10 for \$2.50/ea. Or \$20.00 cash & carry. Call Lee Publications 518-673-3237 or stop by our office at 6113 State Hwy. 5, Palatine Bridge, NY 13428

VIFW POINT VINYL REPLACEMENT WIN-DOWS are durable, low maintenance and ENER-GY STAR APPROVED with lifetime warranty against glass breakage. C.H. Burkdorf & Son, Hough St., St. Johnsville 518-568-7016

TAYLOR SOFT SERVE ice cream machine, air cooled. head, model#954. 1940's Hamilton Beach 3 head milkshake maker, Mint Green Porcelain Soda Shoppe model, 518-332-2088



Discount Groceries

Deli Special: Fri., Dec. 6th Sweet Lebanon Bologna \$499 Lb. Mild Swiss \$399 Lb.

Items Arriving Weekly

Now Available

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

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

DELI

Lunch Meat • Cheese, etc.

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

Mon-Wed-Thurs-Fri 8-5 Tues 8-6:30 Sat. 8-3; Closed Sun

Credit Cards & EBT Cards Accepted 56 Willett St., Fort Plain, NY

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Dinner Mon. Wed-Sat 5PM THE FRIDAY LUNCH 11:30-1 49 HANCOCK ST. (RT 5S) **FORT PLAIN**

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"SPECIAL TRUCKLOAD SALE" Seasoned Approx. 5 Face Cords Delivered - \$375.00

SEASONED SPLIT MIXED HARDWOOD \$225 Full Cord

OUTSIDE FURNACE TRUCKLOAD SPECIAL

approx. 12 Face Cord Chunked Mixed Hardwood \$700 Delivered within 25 mi, radius, HEAP ACCEPTED



697 Snells Bush Rd., Little Falls, NY 13365 315-823-1982

Attention Wood Pellet Consumers!!

Prices starting at \$200/ton

We Sell the Largest Selection of Wood Pellets in the Area!

Before You Buy Your Next Bag or Ton of Wood Pellets Please Stop In or Give Us A Call to Discuss Your Wood Pellet Needs!

> All Stored Inside Our Dry **Huge Warehouse**

We Also Carry ENVI BRICKS for Your Woodstove Needs

Delivery Available - HEAP Accepted





1 Front Street, Amsterdam, NY 518-842-0008 www.terleckey.com

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Hard Hat Expo is Produced by the Trade Show Division of Lee Newspapers, Inc., Publishers of Hard Hat News • P.O. Box 121, 6113 St Hwy. 5, Palatine Bridge, NY 13428

FOR MORE INFORMATION CALL 1-800-218-5586

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Axeman-Anderson Coal Boilers

Steam and Hot Water House size up to big Apt. buildings

More BTU's than corn or pellets! Approximately 50% savings over fuel oil!

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OLD MAN WINTER-BURR: Rock salt. ice melt, heating cables, snow shovels, and roof rakes available at C.H. Burkdorf & Son, 35 Hough St., St. Johnsville 518-568-7016

15 week old brown egg layer chickens, taking orders, \$8.75 each, also brown egg layer chicks 1 week old \$2.50 each, 50 Cornish cross meat chicks, call 518-673-4747





7' - 20' LENGTH

THICKNESS WIDTH **PRICE** R-VALUE 19"-21"-24" \$.95 Sq. Ft 9.3 1 3/8" 18"-21"-24" \$1.00 Sq. Ft 12.7 21"-24" 1 5/8" \$1.05 Sq. Ft 14.8 18"-21"-24" \$1.15 Sq. Ft 17.5

Miscellaneous Uses:

Ice Houses, Diesel Sheds, Pole Barns, Shop Ceilings, Barn Doors, Calf Hutches

H. Zook 334 Mill Lane Fort Plain, NY 13339

518-993-5426

Prices Subject To Change

PREFINISHED HARD-WOOD FLOORING in 2¼", 3", 4" & 5" widths, many colors available with Lifetime Finish Warranty. C.H. Burkdorf & Son, 35 Hough St., St. Johnsville 518-568-7016

Fort Plain True Value and Just Ask Rental will be holding its annual Ladies Night on Sunday December 8, 2013 from 5 pm until 7 pm 12 Willett St Fort Plain 993-3834

INSULATION: All Types. New/ Existing Buildings. Free Estimates. Fully Insured. Call Upstate Spray Foam Insulation 3 1 5 - 8 2 2 - 5 2 3 8 . www.upstatesprayfoam.com

EVANS, REMO DRUM-HEADS, drumsticks by Pro-Mark, Zilojian, On Stage. Imagineering Drum & Guitar Shop. 27 West Main St. Little Falls. 315-823-1500

1987 JAGUAR XJ6, 4 door, needs work. 518-332-2088.



Alaska Coal Stove with Blower

uses nut or pea coal with extra ash pan

Just Like New Asking \$500

Call Spike Bowerman 518-673-2209 Call after 6pm or leave a message

COMMON PINE: Excellent for trim boards; Also 1"x6" tongue & groove and 1"x12" rough cut. **C.H. Burkdorf & Son**, 35 Hough St., St. Johnsville. 518-568-7016



Drop by the Erie Station for Food, Drinks & Entertainment

Lunch Served Daily

Daily Specials & Homemade Desserts

Closed Tuesday

After a long day of shopping come unwind with us with one of our new wine's or special holiday cocktails!

Happy Hour 3-5 daily. Check out our Specials!
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BEER MUG CLUB!

Coming soon ask for details on how to join.

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

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

Having problems with your well or pump? Call The Water People -Provost Brothers! 518-868-2126 HAMMOND electric organ 142115 for sale, excellent condition, plays & sounds great. 518-369-6968





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FOR SALE: Firewood, \$75 per face cord + \$5 delivery charge. 518-332-2892

Congratulations to **Sharon Hazzard**

from Fort Plain for winning the Gallon of Locally Made Maple Syrup from Kurtz Farm.

Thank you for shopping at

C&C Toot & Tell 6628 St. Hwy 5. Nelliston 518-993-2811

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

Service Archery Shop. Free consults, low rates, work on all models bows and crossbows. \$399.95 NEW Parker Kodiak, Dealer exclusive. 50-60 or 60-70 lbs. 80% let off, 320FPS, Lifetime Warranty, Made in USA. The Sportsman's Den, 36 Canal St, Ft Plain, 518-993-1010. Indoor Archery Range: \$5 per hour, 6th visit FREE. LIVE BAIT, TACKLE. ARCHERY. AMMUNITION, PET, SPORTS, etc.

FOR SALE BY OWNER: Trailer, in a park Kitchen, two bedrooms, living room and one full bath. Has a pellet stove with lots of pellets. Two full tanks of kerosene. Has a brand new boiler, put in this year. Located at 110 Honey Hill Road, Lot 6, Fort Plain, NY 13339. Serious buyers only. \$17,500/Firm. Owner Charles Leon cell 518-774-3068

Call JR'S Auction 518-993-4668 we will be having Special Antique, Gun. Tool and other Specialty Auctions thru December and January!! If you have that Special Item or Items that you are thinking of selling give us a call!!

FAX SERVICE bsnyder@leepub.com

FOR RENT: (1) 3 bedroom apartment; (1) 2 apartment. bedroom Division & South St... Fort Plain. New furnace. electric. Available Dec. 1. No large pets, references & security, \$550 plus utilities. 518-568-

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

BLACK & WHITE COPIES only 15¢ each. Lee Publications. 6113 State Hwy. 5, Palatine Bridge, NY 13428. Open Monday-Friday 8 am - 5 pm. 518-673-0101 o r bsnyder@leepub.com

1979 CHEVY Truck with HL500 crane, 366 heavy duty gas engine, 5 speed w/2 speed rear end, excellent tires, runs good, \$6,500. Call Wayne 518-568-5459 or 518-441-6178

DISINFEC-MOLDEX TANT SPRAY: Kills and inhibits the growth of mold, mildew and their odors. Available in 32 oz. or 1 gal. containers. C.H. Burkdorf & Son, 35 Hough St., St. Johnsville 518-568-7016

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The family of the late Maxine Matis would like to express its sincere appreciation to all who have expressed their sympathy and support in our time of sorrow. While losing Maxine has been difficult, the outpouring acts of kindness, memories shared, and many words of sympathy have given us much comfort.

With gratitude, Dan, Paul, Jordan, Dina, Jason, Addie, Jack & Will

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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 Distant 4 Primary - VU

- "Rocks" 12 13 Bullets and
- the like Mosque
- bigwig 15 Blood
- group? Tarzan's transport
- 18 Diving bird Substantial bodies of
- work 21 Cronkite or
- Brennan
- Parched 25 Beer's
- cousin 26 Cratchit lad 28 Medical
- worker 32 Apparel
- Chum 36 Bartlett or Bosc
- 37 Don't slouch
- 39 Steal from
- Cacophony Pantheon
- member 44 Ping-Pong need
- 46 Parade of a sort
- 50 Not many Common rhyme
- scheme 52 Warnings

- 56 Nevada city - & the
- Gang 58 Knock
- 59 Lily type 60 Formerly 61 Aviate
- DOWN Christmas tree, often Expert
- Period of imminent danger
- Sell I love (Lat.)
- Pointer Sisters' - Excited"

- (around) Split evenly
- Mideast ruler 10 "- Eyre'
- 11 Iowa city 16 Snip 20 Coffee shop
- vessel 21 Moves back and forth
- 22 Jai follower 23 Tear 27 Ruin the veneer
- 29 Low-temp star 30 Take to the
- seas Sea eagle 33 Imaginary 7 Snooped cause of © 2013 King Features Synd., Inc. cause of fear
- Confound 43 2001 movie. Donnie 45 First st. 46 Jam

35 Prune

38 Camera-

person's

angle (Abbr.)

- ingredients? 47 Have - in one's bonnet 48 Pealed
- 49 Night light 53 Elmer, to Bugs
 - 54 Guy's companion 55 Agent

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2 4 6 2 5 5 6 2 6 3 2 8 Ε В S Р 0 8 6 2 2 2 7 6 3 3 8 3 2 6 0 0 0 С 0 U R U G Е Ν Α 3 3 5 3 8 6 2 6 4 3 6 2 W Ε R Т U Α Т Ε Ε Ε Н ٧ 2 7 2 7 6 6 4 8 3 2 8 6 W D Υ Ε N Ε D Т ı ١ 3 2 7 3 5 3 8 4 5 2 7 5 3 Ν O Α G S Ε Ε S G Ν D 7 8 5 4 8 4 8 4 5 8 5 8 3 0 S ı D U D R F R ı П Ο 8 3 5 3 5 4 5 7 5 4 7 4 7 F Υ Ν S Ε ı Ε Т S L Α R

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

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

Weekly SUDOKU

by Linda Thistle

	5		4					9
7	6			8		1		
		9			6		8	
		5			3		7	
2				1		8		
	1		8					6
		2	9					4
8			77		1	9		7
	3			2			5	

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

DIFFICULTY THIS WEEK: ★

★ Moderate ★★ Challenging ★ ★ ★ HOO BOY!

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See Page 22 for the Answers to All of These Puzzles



Need to get a project done? need a special tool for the job? Fort Plain True Value and Just Ask Rental just may have what you are looking for in our rental department. Buy what you want, rent what you need. 12 Willett St Fort Plain 993-3834

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EKubota Tractor Corporation, 2013

Grand Re-opening at Linda's Consignments in Fort Plain in time for the holiday season

by Elizabeth A. Tomlin

On Friday Nov. 22, Linda's Consignment Shop, located at 27 Main Street, Fort Plain, celebrated a recovery from the flood that had devastated the business in June.

"We lost everything," owner Linda Scaffidi-Fonti said. "About \$24,000 worth of clothing alone was ruined. Books, racks, everything went out the door."

Carpeting, dressing rooms, manikins and even the store ceiling was lost.

The water rushing in from the flash flood knocked down the entire back wall of the business.

"We had about 3 feet that actually came in with mud, gook and everything else. I was overwhelmed." Scaffidi-Fonti says.

After waiting for weeks to hear about receiving help from the government, Linda was advised by newly elected Supervisor for the Town of Palatine, Sara Niccoli, to contact Senator Cecilia Tkaczyk (D-Duanesburg).

"I had spoken to Sara Niccoli and she told me to write a letter to the senator, which I did. And within a week or so I got my check! So I'm very happy!"

Scaffidi-Fonti stated that she could not reopen on her own because of the extreme damage and expense. Now, everything from



Pastor Gail Adamoschek (R), a leader in coordinating the distribution of supplies to Fort Plain flood victims, makes a purchase at Linda's Grand Re-Opening celebration.

the wall to the ceiling, carpeting and dressing rooms has all been replaced.

State Senator Cecilia Tkaczyk joined Scaffidi-Fonti for the ribbon cutting and celebrate the grand re-opening — even doing some shopping while she was there.

"It's a great place to find lots of bargains!" Tkaczyk stated. "It's great to see people getting back to business in Fort Plain!"

Scaffidi-Fonti says

she is grateful to all that have helped her her business back together, espeher cially family, including her sons, her husband Franco. her son-in-law and her nephew, all whom worked tirelessly to have the business up running Thanksgiving.

"A lot of my customers gave me a lot of joy because they all came in with offers to help me clean and set up. Dawn Sanders took prom wear and gowns and had them cleaned for me. Top Notch Construction gave me great deals on the ceiling and the floor. There are so many who helped me I can't possibly name them all. A slew of people! But I thank them all and I send my love and appreciation to each and every one of them! They are my customer family who love much!"



Delighted owner Linda Scaffidi-Fonti poses here with her husband Franco and son Anthony at her Grand Re-opening celebration.

Photos by Elizabeth A. Tomlin

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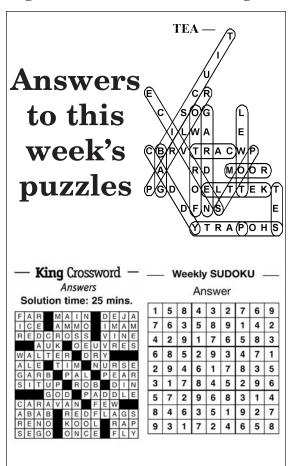


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A shot pouch, sometimes called a flask, holds the hunter's gunpowder. The powder is tapped into a measure and poured down the barrel of the gun.

Notice the complicated, multi-levered top on the pouch at right. This allows for improved measurement of gunpowder.

Hunters can open the bottom lever while keeping the cap closed. This allows the tube to fill with gunpowder. Once the tube is full, the bottom lever can be closed and only the powder trapped in the tube will pour out.

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Stephen Swartz - Dec. 3rd

Chelsey Schuyler - Dec. 4th

Bruce Button - Dec. 6th

Kathleen Jordan - Dec. 6th

Edward Smith - Dec. 7th

If you want to list a birthday please call 518-673-3237

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BELLA - 1 year old female Pit Bull. Came to the shelter in July. Knows commands, crate trained, housebroken. Fine with cats and kids.



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



THUNDER - 4 year old male Pit Bull mix, 52 lbs. Found in Canajoharie in August 2012. Knows "sit" and loves chest or belly rubs! Not good with other



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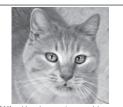
NYAH - 11 year old female Pit Bull/Pointer mix, 45 lbs. Knows commands, leash and crate trained, housebroken. Very sweet and loving. Older kids only. Not good with cats, OK with some dogs



CURTIS - 9 year old male Hound mix, 65 lbs. Knows his commands, crate trained, housebroken. OK with some dogs and with cats. Fine with older kids. Loves playing catch and going for car rides.



PATTY - Pretty 2 year old orange tiger female. Found in a closed box in a field in July 2011. FIV positive. Fine as an only cat or living with another FIV positive cat.



PAUL - Handsome 4 year old orange tiger male. Found on Lookout Road, Sprakers in August 2011. Super friendly and likes dogs! FIV positive. Fine as an only cat or living with another FIV positive cat.



AUTUMN - 3 month old female tiger with orange tints. Found on Blaine Road, Charleston in October. Just



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



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- ◆ Ham Steak w/Potato & Veg

Tues., Dec. 3rd

- ◆ Stuffed Green Pepper w/Potato & Veg
- Grilled Chicken Cold Plate

Wed., Dec. 4th

- ◆ ALL YOU CAN EAT SPAGHETTI 3-7 PM
- Philly Cheese Wrap w/Chips
 Spaghetti w/Meatballs,

◆ Spagnetti w/meatballs, Hot Sausage and/or Toss Salad

- Thurs., Dec. 5th
 ◆ Chicken-N-Biscuits w/Veg
- ◆ Roast Beef Club w/Chips

Fri., Dec. 6th

- ◆ Fresh Haddock Dinner, (Fried or Baked) w/Potato & Veg
- ◆ Mac-N-Cheese w/Veg
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Sat., Dec. 7th

◆ Fried Shrimp w/Potato & Veg ◆ Prime Rib w/Potato & Veg 3-7 pm

Sun., Dec. 8th

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Wed., Dec. 5th

- Bowl of Chili w/Grilled Cheese Sandwich
- Crispy or Grilled Chicken Wrap

Thurs., Dec. 6th

- Meatloaf, Mashed or FF & Salad
- Western Egg Sandwich w/Cup of Soup

Fri., Dec. 7th

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

After 4:00 PM

Roast Pork w/Dressing, Mashed & Salad

Sat., Dec. 8th

- Western Omelette w/Homefries

Sun., Dec. 9th

- Sausage, Peppers & Onions, Cheese Omelette w/HF

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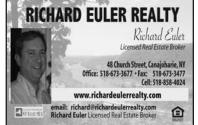
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New York State officials tour flood areas in Fort Plain

by Elizabeth A. Tomlin

In an ongoing effort to restore Fort Plain residents to be in their homes by the Christmas holiday, local and NYS officials met to discuss current needs and to tour restored businesses that were devastated by the June 2013 flood.

Officials, including Senator Cecilia Tkaczyk (D-Duanesburg), Comp-Thomas troller DiNapoli, Darrel J. Aubertine. special assistant to the comptroller, Assemblyman Angelo Santabarbara

(D-Rotterdam), James C. Plastiras, Director of Communications Tkaczyk, Fort Plain Mayor Barton, Fort Plain Trustee Marianne McFee, Volunteer Coordinator Cindy Tracy and River of Jubilee Christian Church Pastor Gail Adamoschek met at the Fort Plain Fireman's Hall for a press conference.

"I want to publicly thank Mayor Barton and the other elected officials here locally who were such great heroes in the days of the flooding and the aftermath," stated Tkaczyk.

Tkaczyk also thanked Pastor Gail



State Senator Cecilia Tkaczyk, accompanied by NYS Comptroller Thomas P. DiNapoli (left) and Assemblyman Angelo Santabarbara, speaks about the flood relief at a press conference held in Fort Plain.



Pastor Gail Adamoschek, Darrel J. Aubertine, Volunteer Coordinator Cindy Tracy, Fort Plain Mayor Guy Barton and Fort Plain Village Trustee Marianne McFee met with other officials to discuss ongoing efforts to complete housing repairs before Christmas. Photos by Elizabeth A. Tomlin

Adamoschek and local churches, as well as the many organizations that came to help distressed residents and businesses in Fort Plain.

"Folks like Pastor Gail were instrumental in helping us get together as a community and put together what we needed to get to people who needed help so critically."

Comptroller Thomas P. DiNapoli recognized that he had been invited to tour the community by Senator Cecilia Tkaczyk and praised the community government and organizations for their response to the flooding.

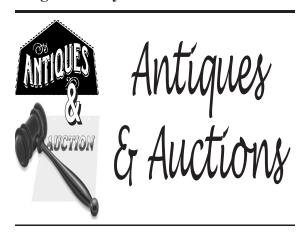
"Unfortunately," DiNapoli stated, "we are becoming accustomed to the fact that, whether it is downstate or upstate New York, these weather events are hitting our communities hard in a very, very direct way." He pointed out that "the resilience of New York communities is very clear."

DiNapoli also recognized President of the Greater Capital Region Building and Construction Trades Council Jeff Stark and his team for all they had accomplished in Schoharie and in Fort Plain.

"This is neighbor to neighbor, helping out in a time of crisis, doing what New Yorkers know how to do best; pull together in adversity, keep an optimistic point of view, show that we're tougher than any storm — and that's what the story of Fort Plain is," DiNapoli concluded.

The officials toured Save A Lot grocery and the Fort Plain library, which have been restored, and the home of Nicole Devoe, still badly in need of repairs.

"It's important to encourage folks who want to help out and get more people into their homes for the holidays," commented Tkaczyk. "There's more work to be done in Fort Plain and we welcome them to join us in that effort."





Thurs., December 5th Food Auction ~ 6:33pm

Fri., December 6th Christmas Auction ~ 6:33pm

Sat., December 7th Consignment Auction ~ 6:33pm

Sun., December 8th Breeder Sale ~ 11:33am

Fri., December 13th Christmas Auction ~ 6:33pm

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Weekly Sales Every Monday starting at 11:30 with Misc. & small animals, 1:00 Dairy. We start calves at 5PM cull beef follows. Call for more info and sale times. Our Volume is increasing weekly join your neighbors & send your livestock this way!

Monday, Nov. 25th sale - cull ave. .62 Top cow \$.80, bulls/steers \$.70 - \$.94, bull calves top \$2.05, heifer calves \$1.00, feeder Dairy \$.20 - \$.73.

Monday, Dec. 2nd - Fat Cow & Feeder Sale.

Monday, Dec. 9th - Monthly Heifer Sale. Group of 12-15 breeding age heifers. 2 Jersey open heifers. Lantland sends a load of close up springing Registered Heifers - Great Maternal Lines, big strapping heifers ready to go to work. Expecting a large run. Load of 15 short bred heifers from one farm.

Monday, Dec. 16th - Monthly Sheep, Lamb, Goat & Pig Sale. We will be selling new Xmas items again starting at 11AM. Don't miss out on your last minute buys! Consigned 2 Homemade Amish Quilts - 52"x45" and 52"x41 1/2".

Monday, Dec. 23rd - Normal Monday Sale. Monday, Dec. 30th - Normal Monday Sale.

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Special Tuesday Night Christmas Auction!!

Tuesday, December 3rd • 5:00pm

Lots of New and Used Christmas Toys, Christmas Wrapping Paper, and Decorations!! Just Consigned is a nice Santa Claus Collection from a local Collector, Watch for pictures and expect to be surprised!!

Catch Up Consignment Auction • We Will Have 100's of Items!!!! Thursday Night, December 5th • 5:00pm!!

This will be our regular Tuesday night auction on a Thursday night due to the Christmas Auction!! Furniture, Tools, Household, & much more!! Don't Miss Out!!

Selective Antique Consignment Auction Thursday Night, December 12th • 6:00pm!

Consign Your Top Notch Antiques, and Collectables!! We are expecting another Super Antique Sale with lots good quality products!!

Gun and Tool Consignment Auction Wednesday Night, December 18th • 6:00pm!!

Gun and Tool Consignments Wanted!!

Need Cash!! Consign Your Antiques, Furniture, Tools and Unwanted Items To JR'S Auction 518-993-4668

Calendar of Events

ORIGINAL VALLEY PENNYSAVER

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

NOV 30

Bottle & Can Drive East Herkimer Volunteer Fire Dept., 93 Main Rd., Herkimer, NY. 8 am -noon. Call Lisa Eckler 315-360-7584, Janice

Harter 315-866-1885 or Eileen Ritter 315-866-4650 to schedule a pickup on or before Nov. 30. DEC 1

Advent Service Crum Creek Lutheran Church. 1 pm. Refreshments & fellowship to fol-

Memorial Day Program of Our Lady Hope Church, Fort Plain, NY. A ceremony performed at Elks Lodge throughout the US to remember and pay our respects to our dearly departed members.

Valley Choralaires **Annual Christmas** Concert

United Methodist Church, 50 E. Main St., Canajoharie, NY. 3

Holiday Canajoharie Library Used Book Sale Canajoharie, NY. 11 am -4 pm

DEC 8

St. Johnsville **Tree Lighting** St. Johnsville, NY. 5 pm. **DEC 1-31**

Arkell Center News and Events for December Arkell Center, Canajo-

harie, NY. Programs for

all Area Seniors at Arkell

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

• Mondays - Fridays: 10 m - noon, the Walking Program has begun. All

are welcome to walk.
• Mon. Wed. & Fri: 10-10:30 am. Arkell Senior Exercise Program has begun. Come join us in

Church Directory

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Ames - Sprout Brook HMC

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

Pastor Jeff Rauhauser Sunday Service 9:30am

Church of the Nazarene

3316 State Route 29 W Johnstown, NY 12095 Offices: 518-762-2982 Cell: 857-523-8417 Pastor, Rev. Mark Fowler

Sunday Morning Service 11:00am Sunday School for All Ages 10:00am

Dolgeville United Methodist Church

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

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

Everlasting Joy Believers Fellowship

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

Pastor Carolee Cove Sunday Service 10am

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

Pastor Joe Miller

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

Cherry Valley Assembly of God

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

Pastor David Carpenter, Jr. Sundays 9:30am

Cornerstone **Baptist Church**

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

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

Emmanuel Episcopal Church

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

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

Faith, Hope and Love Christian Fellowship

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

Rev. David W. Bowley

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

Fort Plain United Methodist Church

39 Center St., Fort Plain Rev. Alan Griffith

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

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

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

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

Currytown Reformed Church

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

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

Ephratah Reformed Church

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

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

First Baptist Church Springfield Center, NY

Rev. - Gary Tyler Sunday School 10:00am Morning Worship 11:00am

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

Freysbush United Methodist Church

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

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

Church of Christ Uniting PO Box 896 Richfield Springs, NY 13439

Rev. Mark Ioset

315-858-1553

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

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

315-429-9142 Dr. Marvin Isum, Pastor

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

Episcopal Church of the Good Shepherd

26 Moyer St., Canajoharie 518-673-3440 Communion Sundays at 9:30am Fellowship Time to Follow

Call for Holy Day services The Rev. Virginia L Ogden, Rector

churchgood@frontier.com

Fonda Fultonville **United Methodist Church**

11 Montgomery St., Fultonville Pastor Nancy Pullen • 853-3311

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

Fultonville Reformed Church

Corner of 5S & 30

Pastor Jane Hubschmitt

Sunday School 10AM Family Worship 10:30AM

Calendar of Events

the basement. Stop for coffee after.

- **Wednesdays:** 3-4 pm. Gentle Yoga/Chair Yoga with instructor, Patty Pietrowicz
- Dec. 5: 1-3 pm. Second Time Around band practice. Visitors welcome. SPECIAL EVENTS

- Dec. 3: 7 pm. The Valley Choraliers will be per-Christmas forming Music, refreshments will be served. All are welcome.
- Dec 12:30-4 Senior Citizens Public Pinochle Card Party, donation - \$2, prizes & refreshments. If vou

would like to sub call Terry-673-5635. NO CARD PARTY THE REST OF THE MONTH.

• **Dec. 8:** 1 pm. Canjo. Sr. Citizens Christmas Luncheon at Ripepis. Call Carole Clothier at 673-5335. \$10 for members. Reserve by Dec. 4. • **Dec 17:** 11:15 am - 12:15 pm. Blood Pressure Clinic. Home Health Care Partners Corp. (Co-Sponsored by St. Mary's & Nathan Littauer Hospital). In addition to conducting the blood pressure clinic the Home

wellness information.

• Dec 18: 12 noon. OFA Meals of Montgomery Program is providing a Christmas luncheon which includes Roast Beef w/gravy, mashed potatoes, peas & mushrooms, dinner roll & cheesecake w topping. Call 673-2000 for reservations no later than Dec. 9th. The Second Time Around band will have a Christmas performance following the meal. Anyone is welcome at 1 pm.

MEETINGS • Dec. 6: 1 pm. Canajo-Senior Citizens harie

Meeting • **Dec 10:** 6 pm. Chamber of Commerce Meeting. All are welcome.

There will be no Alzheimer's Dementia Caregivers Support Group meeting in Dec.

DEC 4

German Flatts Annual Christmas Tea Little Falls Senior Community Center, 524 East Main St., Little Falls, NY. 1-3 pm. \$15. Seating is limited, reservations required before Dec. 1. Contact Barb, 315-866-0481 ОΓ e-mail bsmielcarski@verizon.net DEC 6

Come and Welcome Santa and Mrs. Claus German Flatts Town Park, Rte 5s between Mohawk &

Little Falls. 6 pm. Elves' Night Out Canajoharie, NY.

- 4 pm The Arkell Museum will have projects for children.
- 4:30 5:30 pm Visit Santa at the post office

Church Directory

Care

also

Partners

provides

Health

Cord.

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

Grace Christian Church

20 Center St., St. Johnsville, NY 13452

Rev. Harry J. Teuchert 315-866-8626

Sunday School 9:30am Worship 11:00am

Holy Family Parish

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

Marshville **Evangelical Church** Route 10 South

Rev. David Bowley

Worship Sunday 9am

Our Lady of Hope R.C. Church

115 Reid St., Fort Plain, NY 13339 Parish Office 518-993-3822 ourladyofhope@frontier.com Pastor: Father Dennis Murphy Mass Schedule: Saturday, 4pm; Sunday, 8:30am & 11am; Mon.-Thurs. 8:30am. Confessions: Sat. 3 & by appointment
Please call parish office for Holy Day schedule

Reformed Church of Fort Plain

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

Rev. Nancy E. Ryan
Sunday Worship 10:30am,
AA meetings on Tues. 7pm,
Home of Manna House Meals, A
Community Meal Program-Sat. Noon-1:30pm

Grace Episcopal Church

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

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

Joy Fellowship

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

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

National Kateri Tekakwitha Shrine and Indian Museum

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

518-853-3646 Weekly Masses: Sat. 4:30pm, Sun. 10:30am friars@katerishrine.com www.katerishrine.com

Paines Hollow United Methodist Church

Intersection of 167 & 168, Paines Hollow Pastor Peg Donaghy

518-568-7604

Sunday Worship 9:30AM Fellowship Hour to Follow

Reformed Church of Sprakers

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

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

Lassellseville United **Methodist Church**

State Hwy. 29 Pastor Robert A. Lindsay

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

New Hope Christian Fellowship

32 Spencer St., Dolgeville, NY 1332 Pastor Pat Andreoli 315-429-3630

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

Randall Christian Church

NY Rte. 5S Sunday Service 10am **Pastors**

Winston Hallett & Carl Hawver

Richfield Springs

Bible Church
19 Church St
Richfield Springs, NY 13439
Rev. David Tosi
315-858-0564

315-838-0364
Sunday School (all ages) 10am
Worship Service 11am & 7pm
Wednesday - Prayer & Praise
all for info on various Youth Ministries
www.richfieldspringsbiblechurch.org

Glen Reformed Church

State Hwy 161 in the Hamlet of Glen 4 miles South of Fultonville glenreformed@nycap.rr.com Sunday Worship at 9. Sunday School immediately following Children's Message

Guiding Light Fellowship Rose of Sharon Church of God

122 Moyer St. Canajoharie, NY 518-284-3307

Pastor Fred Jones Tuesday 7pm

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"

Oppenheim United Methodist Church

Route 29 Pastor: Rev. Diane E. DiLuzio

315-429-7381 Worship 9:30 Sundays, Totally Awesome God-TAG time 6:30pm Wednesdays beginning in Oct., Sunday School 9:00am beginning September 18th

Reformed Church of Canajoharie

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

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

River of Jubilee Church

5057 State Highway 5 S Sprakers, NY 12166

Pastor: Gail Adamoschek Pastor: Steve Adamoschek 518-322-1427 / 518-224-4455 Sunday Service 10:00am

Children's Church Available
Other Learning Opportunities Available Visit us on Facebook

Calendar of Events

 5-9 pm - Canajoharie Eagles Club Craft Fair

• 6 pm - Church bells will be ringing while elves run around the village to mark the beginning of the annual Sing Around the Christmas Tree.

· "Canajoharie's Christmas Spectacular 2013" Wreath Decorating Con-

• Horse & carriage rides will be running throughout the evening beginning at the Library.

• 6:30 pm - Hot chocolate & cookies will be served at the museum. This is another chance to visit with Santa.

St. Johnsville Chamber of Commerce Meeting American Legion, St. Johnsville, NY. 6 pm. Chili dinner & wreath

DEC 6-8

Mohawk Valley Chorus Dec. Scotia

Reformed Church - 8 pm Dec. 7 - Johnstown
High School - 7 pm
Dec. 8 - United Presby-

terian - 3 pm Doors open 30 minutes

before each concert. \$12 for general admission and \$9 for senior citizens and students. Youngsters, 12 and under are admitted at no charge.

DEC 7

Marine Corps Reserve Toys for Tots Sign up Dates

Ave. School. Jansen Johnstown, NY. For Fulton & Montgomery Co. families. These are the only sign up times. Propidentification required for parent and child. On Internet at www.tovsfortots.org

17th Annual Holiday Cookie and Craft Sale Our Lady Queen of Apostles Church, 414 Frankfort St., Frankfort, NY. To place a cookie order call

315-894-2360. Acoustic Coffee House Fultonville Methodist Church, Montgomery St., Fultonville, NY. 6:30-10 pm. Call 518-853-4964.

Breakfast with Santa Canajoharie-Fort Plain

Elks Lodge #2621, Old Station Rd., Nelliston, NY. 8:30-11:30 am. Ages 15 & under free, 16 years & older \$7. Get your picture taken with Santa too! (1st photo free - each additional photo nominal charge).

DEC 8

Community Festival Chorus

Remsen Art Center. 7

Community Festival Chorus

St. Leo's Church in Holland Patent. 3 pm.

Mohawk Valley Choral **Christmas Concert**

Holv Family Church, St., Little East Main Falls, NY. 7:30 pm. Tickets may be reserved by calling 823-1615 or at the Choral Society's website www.mvchoral.org

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. Johnsville **Methodist Church**

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

St. Paul's Lutheran Church

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

The Christian Church of Rural Grove

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

"Where Bible Teaching is Fundamental" Trinity Lutheran Church

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

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

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

143 Church St., Canajoharie 518-673-2224

Pastor Zach Labagh

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

St. Joseph's Roman Catholic Church

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

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

St. Paul's Universalist Church

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

Coffee hour following service.

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

The Holy Spirit Polish National Catholic Church

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

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

United Methodist Church of Canajoharie

50 E. Main Št.

518-673-2717
Jesus says - "Come Unto Me" Join us-Special Music Ministry, Beautiful Surroundings, Friendly People Sunday Service 10:30am - Email: um673/@ frontiernet.net Communion Last Sunday of the Month

St. John's Lutheran Church

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

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

St. Mary's Episcopal Church

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

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

St. Thomas the Apostle Catholic Community

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

Masses Sunday 8:30am & 11am

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

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)

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. Paul's Lutheran Church

32 W. Main St.,

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

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

Stratford United Methodist Church

Route 29A 315-429-9085

Rev. Roger Waldron Worship 9am

The Time for **Truth Ministries**

PO Box 351

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

Victorious Life Church

RMI Fellowship 104 Main St. & 431 St. Hwy. 80

Fort Plain, NY 518-993-3102

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

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> Send resumé to: Lee Publications, Inc. Attn: John Snyder P.O. Box 121,

Palatine Bridge, NY 13428 or email to: jsnyder@leepub.com



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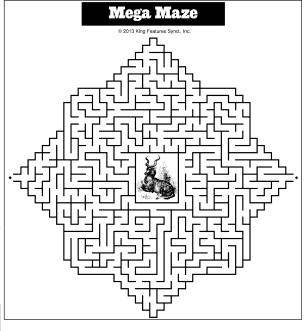
518-378-3279

Did You Know???

The phrase "rule of thumb" is derived from an old English law which stated that you couldn't beat your wife with anything wider than your thumb.

~~~

The term "whole 9 yards" came from WWII fighter pilots in the South Pacific. When arming their airplanes on the ground, the .50 caliber machine gun ammo belts measured exactly 27 feet. If the pilots fired all their ammo at a target, it got the "whole 9 yards."



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

# HOCUS-FOCUS HENRY BOLTINOFF



#### Puzzles4Kids

by Helene Hovanec

Change each letter to the one that comes immediately BEFORE it in the alphabet to find a riddle and its answer.

Here's a copy of the alphabet to guide you:

ABCDEFGHIJKLMNOPQRSTUVWXYZ

XIZ JT UIBOLTHJWJOH B WFSZ

TNBSU IPMJEBZ? CFDBVTF JU

JT JO LOPX WFNCFS.

For more puzzle fun, go to www.www.brainzzles.com

#### **ANSWER KEY**

How did you score on last week's puzzles?

#### **HOCUS-FOCUS**

Differences: 1. Arm is moved. 2. Sign is missing. 3. Wreath is missing. 4. Bunting is missing. 5. Number is different. 6. Pendant is missing.

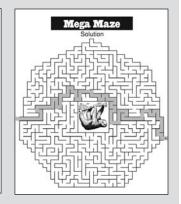
#### Puzzles4Kids

Answe

| F             | answer |       |
|---------------|--------|-------|
| INSERT        | Т      | RINSE |
| SHAKER        | Н      | RAKES |
| DEVOTE        | E      | VOTED |
| BAILED        | 1      | BLADE |
| REMAIN        | R      | MAINE |
|               |        |       |
| CRATES        | С      | STARE |
| <b>EDITOR</b> | 0      | TIRED |
| MASCOT        | М      | COAST |
| NOBLER        | В      | LONER |
|               |        |       |
| SWATCH        | W      | CHATS |
| BORING        | 0      | BRING |
| STARRY        | R      | TRAYS |

DRIFS

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Sat & Sun by Appt.



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#### Motorists urged to be cautious for deer on roads

The Department of Environmental Protection's Division of Fish and Wildlife is urging motorists to be alert for white-tailed deer on roads with the arrival of the fall breeding season, especially during morning and evening commutes when visibility may be poor and deer are more active.

The following tips are offered to help motorists stay safe:

• If you spot a deer, slow down and pay attention to possible sudden movement. If the deer doesn't move, don't go around it. Wait for the deer to pass and the road is clear.

- · If you are traveling after dark, use high beams when there is no oncoming traffic. High beams will be reflected by the eyes of deer on or near roads.
- If you see one deer, be on guard: others may be in the area.

Deer typically move in family groups at this time of year and cross roads single-file.

Female deer are being chased by bucks and during breeding phase are often unaware of traffic.

Source: New Jersey Department of Environmental Protection

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November 30, 2013





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#### PSC and NYSERDA provide energy saving tips

As temperatures drop, consumers asked to save energy and money

The New York State Public Service Commission and the New York State Energy Research and Development Authority urged consumers to take steps to save energy and money as winter approaches and temperatures continue to drop. To reduce energy use consumers are encouraged to take the following energy saving measures:

#### Insulate, seal leaks

Insulate the attic. It's typically the easiest place to insulate and it's also where the greatest energy savings can be seen.

Seal air leaks to stop warm air leakage, the source of ice dam problems. After sealing leaks, add additional insulation in your attic.

Provide adequate attic ventilation so the undersides of the roof and outside air are at the same temperature. Check to make sure attic insulation is not blocking roof ventilation. Incorrect ventilation can cause mold and mildew problems.

Insulate and seal heating ducts - poorly sealed ducts can waste 10-30 percent of your energy costs.

#### Weatherize

Keep the warm air in by adding insulation,

caulking and weatherstripping around doors, attic access, windows, outlets and any area that can let the warm air out.

#### Keep heating system running efficiently

For most consumers, the heating system is the single largest energy user in the home and can account for more than 60 percent of your total energy bill. Clean or replace your filter once a month or as needed and have your system checked at least once a year.

#### Avoid vampire usage

Purchase an advanced power strip to manage the power that your electronics and appliances use. These power strips shut off stand-by or "vampire load" that is consumed when electronics and appliances are turned off. This simple, affordable device is a smarter version of the traditional power strip.

Plug your televisions, DVD players, home stereos and gaming consoles into an advance power strip, and you can cut the power to all this technology whenever you turn off your TV.

#### Use programmable thermostat

Installing and properly using a programmable

thermostat can save up to \$200 on your energy bill. A programmable thermostat offers preprogrammed and customized settings to regulate your home's temperature when you are home, asleep or away.

#### Use oven wisely

When using the oven, keep the door closed. Every time the door opens, the temperature goes down 25 degrees, forcing your oven to work harder and use more energy.

Heat multiple items in the oven together when preparing meals. Turn the oven off 10 to 15 minutes early to let residual heat finish the job.

#### Use energy efficient lighting

Use ENERGY STAR® qualified CFLs. Lighting accounts for approximately 12 percent of the average household's energy bill.

ENERGY STAR qualified CFLs can be found for as low as \$1.50 and can save about \$70 or more in energy cost per bulb over their lifetime.

#### Get an energy audit and financial assistance

Consider having a Home Performance with ENERGY STAR® comprehensive home energy assessment to learn the best ways to reduce energy waste and improve the comfort of your home. The audit is free for most New Yorkers.

Call 877-NY-SMART or v i s i t www.nyserda.ny.gov/hom e-performance to get started with an energy audit.

To help pay for energy improvements, take advantage of NYSERDA's low-interest loans — including payment through your utility bills — and cash-back incentives.

#### Manage energy bills

Contact your utility company about bill payment options such as budget billing, and to see if you're eligible for go low-income energy efficiency programs.

Additional tips on how to save energy can be found on the Commission's and NYSERDA's websites atwww.AskP-SC.com and www.NY-SERDA.ny.gov.



#### **Dollars** and sense

#### by David Uffington Take a test drive before buying a car

The end of the calendar year might be one of the best times to get a deal on a vehicle purchase, when everyone else is out holiday shopping.

It's not only the price you need to be concerned with. How the car feels is important, especially if you plan to keep it for a number of years.

Assuming you've done your homework about whether a particular vehicle meets your needs and price, the test drive is where you'll find the answers about a small, but crucial detail: Is the car comfortable? Edmunds.com, the car experts, has a list of tips for getting the most out of your test drive.

• Sit in the vehicle. Sounds simplistic, but getting in and out of the car and sitting in it will tell a lot. Is there enough legroom? (If you'll have multiple drivers in your family using the car, take them along.) Can all of you reach the pedals easily? Did you hit your head getting in or out? Is the steering wheel too far away to be comfortable? Does the seat tilt? Try out the backseat, especially if you'll likely be carrying passengers. Move the side-view and rearview mirrors: Are there any blind spots?

• Drive the car. If the salesperson wants you to take a specific route (likely all right-hand turns that lead back to the lot), describe a different route you'd like to try. If possible, try to take a route that is similar to one you usually drive: highway, hills, city traffic, etc.

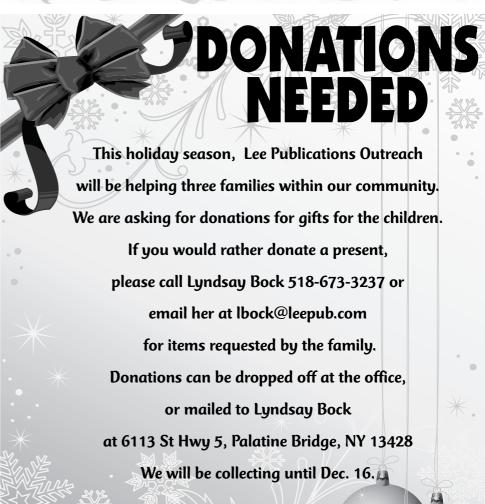
Once on your test drive, give the car a bit of a workout. How does it accelerate for passing? How does the engine sound when you do? Can you hear a lot of road or tire noise? Are the brakes smooth or grabby? Is the steering responsive? Is the car comfortable to ride in?

• After the test drive, check other aspects of the car. Do the doors open enough to load groceries or reach in to strap in a child? How's the trunk room? Does the back seat fold down for extra trunk space?

• Use your camera or phone to snap a picture of the sticker and options, as well as the car, especially if you're going to be visiting other dealerships.

Before you buy, be sure to review the Edmunds article, "Test-Drive Your Car Salesperson." For much more information on cars, see Edmunds.com.

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# ELVES NIGHT OUT\* FRIDAY, DECEMBER 5TH



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### Put a stop to the battle of the holiday bulge

The holiday season is dominated by parties, family gatherings and festive foods. Overindulgence in rich foods and drink during the holiday season, compounded by cold weather that can make it difficult to exercise, often leads to weight gain by the end of the holiday season. But focusing on diet and exercise during the holiday season can help you avoid unwanted weight gain and provide more energy as the season progresses.

The following are some effective ways to sail through the season without gaining weight.

• Don't scrimp and sacrifice all of the time. The body is a powerful machine, but it does not always work the way that we want it to. According to nutritional experts, rather than metabolizing food on a daily basis, the body is geared to work over longer periods of time. That means you can bal-

ance out a high-calorie day by eating less food and/or lighter fare on the days before and after those days when you anticipate overeating.

• Fill up before you go out. If you are worried about high-calorie foods and drinks that are often served at parties or holiday gatherings, eat before going to the Hunger may cause you to overeat and fill up on the wrong kinds of foods. Instead, eat a low-calorie snack that's high in protein and high in fiber before leaving the house. Eating beforehand may help you avoid the chips and

• Get plenty of sunshine when possible. Lack of sunlight can attribute to winter blues, which may lead some people to rely on comfort foods. Such foods are typically rich in carbohydrates, fats and sugars. Spending time outdoors in the sun each

day can improve your mood and get you off of the couch.

• Fill up your plate with the right mix of foods. Don't deny yourself when faced with a big holiday dinner. Rather, fill the plate with a good mix of foods. Devote more space to lean proteins, such as roasted turkey or chicken. Even lean ham is good. Devote much of the rest of your plate to roasted vegetables and whole grains. Take only small portions of high-fat foods like candied yams or bread stuffings. You will still satisfy your craving, but you won't be overdoing it.

• Skip the spirits for the most part. Alcoholic beverages are loaded with empty calories. Many people would rather reserve bonus calories for a piece of pie or a rich brownie. Limit yourself to one drink per

• Exercise every day. It can be easy to push exercise aside when you're busy with holiday tasks. But soon your metabolism may slow down in response to your body's suddenly more sedentary lifestyle, leading to weight gain. Aim for some sort of daily exercise, whether you decide park further away from stores at the mall or take the stairs instead of the escalator. Don't relegate exercise to a New Year's resolution. Inactivity will only mean you have to work harder in the future to shed those unwanted pounds you packed on during the holiday season.

Weight gain may be another part of the holiday season for many men and women. But individuals concerned about adding extra pounds can stop the pattern of gaining weight during the holiday season by making smart choices throughout the



Moderation is the best approach to diet during the holiday season.

#### Canajoharie's Christmas Spectacular 2013

#### Twenty-Two, Gino's and Harry's Pottery Proudly Announce **CHRISTMAS WREATH DECORATING CONTEST**

Competition kicks off Elves Night on December 6th!

1. Most Unique/Creative

2. Most Traditional **CASH PRIZES!!** 

3. Most "Canaiohariest"

Bring Your Decorated Wreath!

Check in starts Thursday, December 5th and continues until Friday, December 6th. First round People's Choice voting begins on Elves Night Out and continues until Saturday, December 7th. See Twnty-Two, Gino's and Harry's Pottery for contest rules and information. MUST PRE-REGISTER BY NOV. 30TH FOR THIS EVENT.

#### TREASURE HUNT

The fun starts Saturday, December 7th at Harry's Pottery at 12 Noon and will commence throughout the day! Visit village locations in your quest for clues and trinkets while navigating your way to the Grand Prize. JOIN THE FUN AND COLLECT YOUR BOOTY! MUST PRE-REGISTER BY NOV. 30TH TO PLAY.

#### CANAJOHARIE'S CUPCAKE CONTEST AND AUCTION

Event starts at 1 PM December 15th at Gino's Pizzeria. MUST PRE-REGISTER BY DEC. 10TH FOR THIS EVENT.

Bring your best decorated cupcakes (please bring a minimum of 12 cupcakes). Must be baked by the entrant. No commercially baked cupcakes allowed!

Visit Twenty-Two ~ 22 Church Street; Gino's Pizzeria ~ 49 Church Street; Harry's Pottery ~ 103 W. Main Street for entry forms, official rules & regulations.



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#### Potted Christmas trees produce holiday cheer all year long

Christmas trees are the quintessential decoration of the holiday season, often erected in front windows gleaming with decorations, trinkets and lights. Much thought goes into selecting a tree and turning it into the centerpiece of a celebration.

Holiday celebrants with no personal preference may struggle with the decision to buy an artificial or real tree. Those who opt for a real tree may think their only options are the cut trees available at local tree lots. But those interested in a tree that will last far beyond the holiday season can select a potted Christmas tree, all the while adding an ecoconscious element to their holiday celebrations.

Selecting a live tree is environmentally sound choice. Trees that have their roots intact can be transplanted outdoors after Christmas. This reduces the waste associated with tree disposal and provides various benefits to the environment, as the trees act as a natural air filter while providing shade and wind barriers. An evergreen tree, which remains lush and green all year long, is also an ideal habitat for backyard creatures. Trees help control excessive moisture issues in the soil by drawing up water for survival, and can help prevent erosion of soil in more arid climates.

Caring for a potted tree takes a bit more effort than a standard cut tree. There are a few steps that need to be taken to ensure its post-Christmas survival. You can purchase the tree several weeks in advance of the holidays, provided you water the tree frequently and keep it outdoors in the cool weather in the weeks leading up to the holiday. Select a tree variety that is hardy to the specific zone in which you live and will acclimate to the climate and soil conditions. A local nursery should be able to guide

green.

Because you intend to plant this tree after the holidays, it is a good idea to choose the location where the tree will eventually grow and dig the hole as early as possible before the ground freezes and becomes dif-

you to the right ever- ficult to excavate. Consider digging the hole in the autumn and then filling it with leaves or a tarp until the time comes to plant the tree.

Roughly two weeks before Christmas, you will need to transition the tree for indoor use. Neglecting this step may

result in shock to the tree, which can cause it to wilt or die. Place the tree inside of a garage or a shed where it is generally warmer than outside but not yet room temperature. After this two-week period, move the tree inside where it will have a place of honor for festivities. Do not leave the tree inside the house for more than 10 days. It will need to be moved back into the garage and then outside before planting.

Many evergreens are durable, and the majority of the decorations you use on the tree should not harm it. But be careful not to tug or break branches. Use small lights that do not generate much heat; otherwise, you risk damaging the boughs with burns. When the tree is indoors, it's also essential to keep it in an area that gets filtered sunlight and is away from heating vents that may dry it out. A spot in front of the front window may be the best location.

Potted Christmas trees make an ecofriendly addition to holiday traditions. They can be planted year after year, adding some aesthetic appeal to the backyard while benefitting the environment.



A live, potted Christmas tree can be planted outdoors after the holidays where it can be enjoyed for years and years to come.



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#### by Linda Kellett

FORT PLAIN Scoured homes and tattered lives got some shoring up in October as the Mohawk Valley Collective Inc. (formerly Historic Fort Plain Inc.) presented a check for \$3,100 the Fulton-Montgomery Long-Term Recovery Committee.

The funds, which will be distributed to Fort Plain and Otsquago Creek flood victims via Catholic Charities, were the proceeds of the local nonprofit's successful mid-August flood-relief benefit, "Standing Strong: A River Through Time."

The Aug. 10 fundraiser

#### Local nonprofit gives flood victims a helping hand

took place in Canajoharie and Fort Plain and featured musical performances, raffles, a scavenger hunt to local historic and cultural sites, and barbecues. T-shirts sold for the benefit flood victims are still available at the MVC Regional Visitor's Center at 89 Church St. in Canajoharie and at The Sportsman's Den on Canal Street in Fort Plain; or visit www.mohawkvalleycollective.com

Among those present the mid-October check presentation at the Haslett Park volunteer booth/gazebo (formerly donated to the community by the not-for-profit) were Fort Plain Mayor Guy Barton; Matthew Ossenfort, co-chairman of the long-term recovery committee; and Assistant Volunteer Coordinator Cyndi Tracy of Fort Plain.

Prior to the presentation, Barton noted that the village is doing well compared to where it was on the day of the flood, June 28.

He said, "We still have a lot of hurdles to accomplish, but in general, the village is getting cleaned up from the flood. The creek is in good shape, and we're looking to have more businesses.

He estimated that a handful of new establishments are coming back or starting up, including a newsstand, a new-andused furniture store, and a new clothing store in the

on the area to help flood victims with the installation of dry wall as well as plumbing, flooring and foundation work "before

He said, "One of the strongest points of this committee is that it's able to collaborate between governmental and non-



Dignitaries and volunteers were on hand at Fort Plain's Haslett Park on Oct. 19 as officers of the Mohawk Valley Collective (formerly Historic Fort Plain) presented a check for \$3,100 to the Fulton-Montgomery Long-Term Recovery Committee. Among those present to accept the proceeds of the nonprofit's mid-August fundraiser, "Standing Strong: A River Through Time," were (from the left) Gail Adamoschek, volunteer coordinator and pastor of the River Jubilee Church; volunteer David Manclow; Cyndi Tracy, assistant volunteer coordinator; volunteer Kern Bridgewater; Fort Plain Mayor Guy Barton; former Historic Fort Plain President Robert Perry; Matthew Ossenfort, co-chairman of the Fulton-Montgomery Long-Term Recovery Committee; and MVC officers Ted Arndt, secretary, and Tolga Morawski, treasurer.

- Photo by Linda Kellett

small business



former Canal Street Pub.

He continued, "We're fortunate to have Save-A-Lot. The Family Dollar is coming back within 30 to 45 days.

At the time of the presentation, work on the village office, fire department and Firemen's Home were near completion; and the village office was expected to open that week.

He said it was important to keep a positive outlook the recovery during process: "If you see 'flood' 24 hours a day, you'll have a negative attitude.'

With regard to flooddamaged residences, Ossenfort said the longterm recovery committee is still processing around 50 cases, with teams of volunteers who converged real cold weather hits."

One of the largest hurdles has been ensuring that the homes are dry enough to build in, he said.

In addition to helping individual property owners with reconstruction, he said committee members are also starting to focus on education, resiliency and preparedness - including flood mitigation strategies that need to be addressed regionally.

Ossenfort said committee Co-Chairman Michael Raphael has had discussions with state Senator Cecilia Tkaczyk and state Assemblyman Angelo Santabarbara about the watershed, which "doesn't care about our local political boundaries. It's a regional issue."

governmental organizations and then have a forum where information can be provided to the public," he said.

Ossenfort noted that 100 percent of the funds donated by the Mohawk Valley Collective will go back into the community. Potential uses for the money include supplies, tools and lumber. He said all of the money will be used in Fort Plain or for residents along Otsquago Creek.

"We meet unmet needs after state grants and personal resources. We look at the full picture and determine where the unmet needs are. That's the best way to go about it, person by person, and family by family."

When asked during the brief ceremony if there were any comments, Barton exclaimed, "A big, big thank you from all the residents of Fort Plain for the donation to the flood help that we need.'

For questions or more information about the long-term recovery committee or recovery efforts, contact Patricia Moore, secretary and case manager for the Fulton-Montgomery Long-Term Recovery Committee at 518-270-8255 or e-mail her at pat.moore2@redcross.org







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#### Emphasize safety when decorating for the holidays

Decking the halls for the holidays is a beloved tradition for many families. A home's exterior festooned with lights help create a festive holiday mood, while stockings hung by the chimney and a Christmas tree in the living room bring that holiday cheer inside.

Though the holiday season is a festive time of year, it can quickly turn tragic if revelers do not emphasize safety when decorating their homes. When decorating this holiday season, be sure to employ the following precautions so your holiday season is festive, decorative and safe.

• Exercise extreme caution with holiday lights. According to the Electrical Safety Foundation International, 150 home fires per year begin with holiday lights and other decorative lighting. Such fires may start because of frayed or bare wires, broken or cracked sockets or even loose connections. It's important that men and women be especially careful when decorating their homes with holiday lights, inspecting each set of lights for damage and

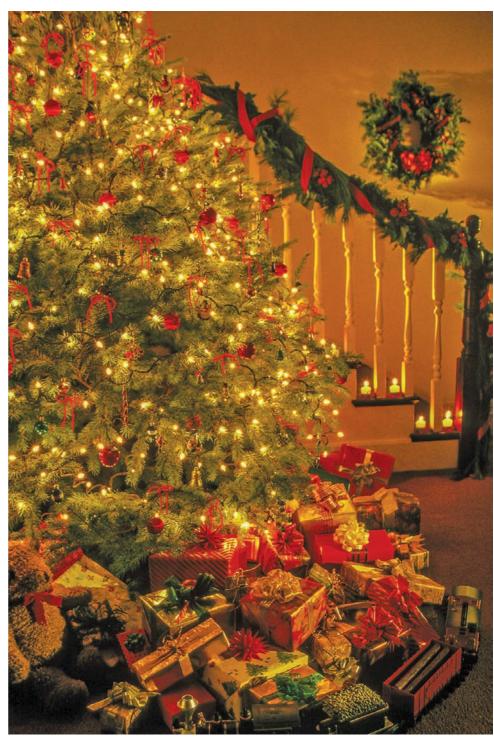
discarding any damaged sets. When choosing lights, use only lights that have been certified for outdoor use on your home's exterior, and never use outdoor lights inside.

• Purchase the right Christmas tree. The Consumer Product Safety Commission notes that Christmas trees are involved in hundreds of fires causing an average of 15 deaths each year. In addition, such fires cause an average of \$13 million in property damage annually. Though it can be tempting to purchase the most eyecatching Christmas tree you find, avoid acting rashly until you have learned a little about the tree. Artificial trees should be labeled as "Fire Resistant." Such trees can still catch fire, but they are more resistant to fire than trees without such labels. When buying a live tree, make sure the tree is fresh. The tree should be green, and its needles should be difficult to pull off of branches, which

purchasing it. If the tree loses a lot of needles upon tapping the ground, it isn't fresh. Trees that aren't fresh are more susceptible to going up in flames.

• Keep the tree away heat sources. from Though it might seem more idvllic to place your Christmas tree next to the fireplace, it's a lot more dangerous as well. When choosing a spot for your tree, find a place that is away from heat sources like fireplaces, radiators and vents. But homeowners also should know that even trees placed away from heat sources can still dry out, creating a fire hazard even if the tree was fresh and healthy when purchased. That's because Christmas trees can quickly dry out in heated rooms. Monitor the tree's water levels every day, checking those levels in both the morning and at night before going to bed. This prevents the tree from drying out and becoming a fire hazard, and it also helps the tree





Christmas trees should never be placed in close proximity to heat sources such as fireplaces, vents and radiators.

• Limit use of candles. Like Christmas trees, candles are a popular yet potentially hazardous decorative item during the holiday season. When decorating with candles, be sure that all candles are extinguished before leaving a room and never leave them burning when you go to bed. Candles should be kept away from any dec-

orative items, including Christmas trees, that can catch fire. Never place candles near curtains, furniture or presents. Holiday enthusiasts with little children or pets at home might want to decorate with fake LED-light candles instead of traditional candles. Curious kids or excitable pets may not recognize the potential

dangers of lit candles and, as a result, might burn themselves or tips candles over.

The holiday season is upon us, and that means scores of celebrants will be decking their halls. Though festive decorations are a part of the season, safety should always come first.



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<sup>3</sup>age 7 - Section C ● ORIGINAL VALLEY PENNYSAVER ● November 30, 2013

# LICARI MOTOR CAR



2007 DODGE RAM

Quad Cab, Hemi, Low Miles \$267<sup>89</sup> mo.



2009 HYUNDA TUCSON LE

Low Miles, 4x4, Like New \$234<sup>96</sup> mo.



DAKOTA

Low Miles, 4x4,
Quad Cab

\$209<sup>28</sup> mo.



2010 MITSUBIS LANCER ES

> Extra Clean, Gas Saver

\$189<sup>80</sup> mo.



2011 CHEVY IMPALA

> Factory Warranty

\$155<sup>68</sup> mo.



2011 HOND/ CR-V

4x4, 1 Owner, Like New

\$233<sup>64</sup> mo.



2010 DODGE GRAND CARAVAN SE

Stow-N-Go, Local Trade, MUST SEE!

\$208<sup>97</sup> mo.



**2008 F150** XLT

Ready to Go, 4x4, MUST SEE!

\$29987 mo.

#### RATES STARTING AT 1.64%



2010 JEEP Wrangler Unlimited Sahar*i* 

4x4, Low Miles, 4 Door

\$376<sup>88</sup> mo.



#### 2012 SUBARU IMPREZA

Great MPG, AWD, Save Thousands

\$236<sup>82</sup> mo.



## **EVERYONE APPROVED**



2008 DODGE RAM W/PLOW

Extra Clean, 4x4, Must See

\$249<sup>76</sup> mo.



SX4
AWD. Gas Saver.

2 in Stock!

Must See

\$1444 mo

# FOLLOW US ON

# NO PAYMENTS FOR 90 DAYS



**2011 GMC** SIERRA 1500 SLE

4x4, Extended Cab, Like New! \$384<sup>12</sup> mo.



2.0T QUATTRO

Loaded, Sun Roof, AWD

\$**273**<sup>32</sup> mo.



2012 VOLKSWAGEI Jetta Tdi

Diesel, 1 Owner, Low Miles \$309<sup>95</sup> mo.

2010 NISSAN FRONTIER SE

Crew Cab, 4x4, Running Boards \$29660 mo.

2010 GMC CANYON SLE

Crew Cab, 4x4, Extra Clean

\$**291**<sup>74</sup> mo.



2007 HYUNDA ACCENT SE

3rd Door, Great on Gas, Air

\$**98**<sup>39</sup> mo.



**2007 F-18 FX4** 

4x4, Low Miles, 1 Owner, Must See

\$**272**<sup>59</sup> mo.



2008 HYUNDAI UCSON LIMITED

Leather, Sunroof, Must See

\$199<sup>86</sup> mo.

315-866-4141

licarimotorcar.com Rte. 28 North, Herkimer





\$2,000 Down Cash or Trade In. Tier 1 Credit, Tax & Tags Extra

Supplement to the Original Valley Lennysaver

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

# Ruggiero

## "Merry Christmas, Happy Holidays!"

#### LANA RUGGIERO, GRI, ASP

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

www.ruggierorealtyllc.com • mruggier@nycap.rr.com

174 Everson Rd., Town of Caroga



This next to new ranch is eligible for a USDA mortgage and is in immaculate condition. Sitting on 3.17 acres, close to skiing, snowmobiling, hunting, fishing. 3 bedrooms, 2 full baths, full basement and professional landscaping . . . . Just Reduced to \$159,900

114 Easterly St., Town of Johnstown



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., Deck's Lake



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

108 E. Boulevard, Gloversvill



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, Iown 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.. Iohnstown



Lovely home, lovely yard, lovely location. 5 beds, 3.5 baths, in-ground pool, hot tub, wet bar, large attached garage plus huge RV garage . *New Price* **\$214,900** 

237 S. Kingsboro Ave., Gloversville



20 S. McNab Ave., Gloversville



Very unique, modern 5 bedroom expanded ranch in the city. Home includes large family room, formal dining room and additional room with separate entrance. Lots of recent upgrades. Awesome outdoor living space, too! **\$119,900** 

273 Smith Rd., Broadalbin



Real cute 3 bed/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 . . Big Price Reduction to \$115,000!

1007 Co Hwy 122, Iown 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** 

5 Burlington Hve., Gloversville



Pretty 3 bedroom bungalow, lovingly maintained by same owner for many years. Newer roof, furnace and central air. Wonderful open front porch, well manicured lawn, large garage and plenty of parking. Great curb appeal...drive by! . . Reduced to \$69,900

32 West St., Gloversville



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

168 E. Boulevard, Gloversville



Beautiful interior, handsomely decorated 3 bedroom home. Newer appliances and furnishings included. Granite, hardwood, tiles... just some of the many ungrades. You'll love it! New Price \$74, 900

111 Hys Rd., Caroga Lake



 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! . . . \$52,900

50 Dearl St., Gloversville



Hard to find 5 bedroom with 2 full baths. Large city lot on dead end street. Recent addition is complete with family room, 2 bedrooms & bath. Systems all updated, including a party of the property of the party of the property of the party of the party

100 W. Eleventh Ave., Gloversville



#### 643 Fort Plain

3 BB's 1 1/2 haths roof siding, windows and furnace are only 5 years old. Water heater new last month. All original characteristics including hardwood floors



#### 807 Fort Plain

Motivated seller has lowered the price and says, "sell". Six apartments and tenants pay their own utilities. Roof is only 5 years old. The two 1st floor apts could be opened back up into a storefront



\$89,900

#### 209 Fort Plain

Year round cottage along the Caroga creek is vacant and available Screened porch. One car garage.
Workshop. Includes range and refrigerator in kitcher Offered at \$25,000



#### 183 Palatine

Motivated seller wants to he your offer!! 4 BR home has had many updates and improvements since 2007 2 full baths. Hardwood and



#### 198 Amsterdam

Brick 2 family is low mainte-nance - soffet, facia and trim are all wrapped. Tenants pay their own utilities. Important to this property is off street parking and garage. Corner lot.





Richard

Licensed Real Estate Broker



on a large corner lot. Wood mode kitchen. DR. LR. family room

Now \$117.900



315 Carlisle 3 BR ranch style home on little over 2 acres. Woodstove in LR. Eat-in kitchen. Vinyl sided. 2 car

Asking 99,900



#### 207 Fort Plain

BR ranch style hom is ready to move in. Freshly painted. LR w/fireplace. Hardwood floors. Large master BR with double clas ets. Full basement to expand (rec. room). Garage and large yard. \$84.900



#### **192 Fort Plain**

Here's a true classic: Stunning Victorian with original woodwork, built-ins and in-laid floors. A lot of unique features including hatch in library floor to pass wood up from cellar for fireplace. \$115.000



194 Canajoharie

tucked behind mature trees and very private.
Situated on 5.4 acres.
Log siding. Attached 2
car garage. Wood and ms. CVS school taxe: Asking \$224,900





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

#### **HUD** makes changes to reverse mortgage program

In a move to help HUD manage risk to the Federal Housing Administration's Mutual Mortgage Insurance Fund (MMIF), HUD makes major changes to the Home Equity Conversion Mortgage (HECM) program, including consolidation of the HECM Standard and HECM Saver programs into one.

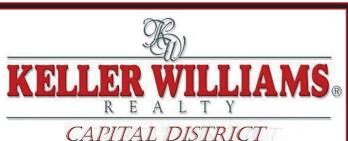
The changes were initiated after homeowners selecting lump-sum payments rather than periodic payouts strained the MMIF. Seniors depleted their assets quickly and could not keep pace with property taxes and insurance payments.



The changes authorized by the Reverse Mortgage Stabilization Act of 2013 include updates to the initial mortgage insurance premiums and principal limit factors and restrictions on the amount of money borrowers may draw down at closing and during first 12 months following closing.

Changes also include requirement of a financial assessment for all borrowers to ensure they will have the capacity and willingness to meet all their financial obligations and terms of the reverse mortgages, and a requirement of a setaside at closing for payment of property taxes and insurance based on the results of the financial assessment.

The financial assessment and property charge requirements become effective for all loans with case numbers assigned on or after Jan. 13, 2014. Changes to initial disbursement limits, single disbursement lump sum payment option, initial mortgage insurance premiums, Principal Limit Factor Tables, and initial mortgage insurance premium calculations for refinance transactions are effective for case numbers assigned on or after Sept. 30.





#### Junell Gray ~ Licensed Real Estate Salesperson **Keller Williams Realty Capital District** 935 New Loudon Road, Latham, NY 12110

CELL/TEXT (518) 588-5141 • Office (518) 724-5864



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



#### **4649 ST HWY 30A, TOWN** OF CHARLESTON, NY



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

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



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.

#### 202 NEW TURNPIKE RD. TOWN OF JOHNSTOWN, N



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

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

#### LOT OF HOUSE FOR THE SSS



\$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.

#### NEWLISTING



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

#### 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.



156 Currytown Road, Fultonville, NY Town of Root

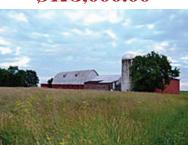
This home is only 10 years old, CENTRAL AIR 3BR, 2 full baths, deck, small above ground poo

#### THIS HOME IS A STEA 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 Ir Condition.

#### **137 ACRE FARM** \$475,000.00



171 Zarcarco Rd., Town of Glen, NY

AMAZING VIEWS!!! Well maintained 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













518-673-2820





Gary "Dart" Jon 518-568-3113





59 W. Main St., Canajoharie 518-673-2820 www.krutz-properties.com **RESIDENTIAL - COMMERCIAL - FARMS - INVESTMENTS - ACREAGE** 

#### 805: T/O CANAJOHARIE:



55.6 acres with 624 feet of road frontage. Electric at the road, 3 dug wells, tons of wildlife, apple woods, trees, clearings & trails.

#### **Asking \$97,300**

#### 643: CANAJOHARIE:



Acreage in the Village! This well built ranch style home is located on a quiet street on Canajoharie's historic West Hill and is ready for you to move in Home has been well maintained and has

plenty of useful green space. The basement would make a great home theater room.

#### **Asking \$124,900**

#### 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 sun room 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**

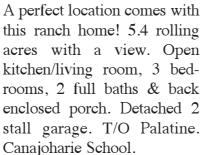
#### 522: CANAJOHARIE:



Nice residential street in the V/O Canajoharie. Twostory, 3 bedroom home. Carriage house kitchen, formal dining room, large living room w/fireplace. Large

enclosed porch, back patio, detached garage and paved

#### **Asking \$64,000**



#### 956: **FORT PLAIN:**



A Real Charmer!!! Beautiful Cherry cabinets in the kitchen Well maintained and spacious, this 3 bedroom 1 1/2 bath home is move in ready. Close to schools and only minutes downtown.

#### **Asking \$124,900**

#### 648: PALATINE BRIDGE:



Colonial home located on a dead end street. Large family room w/fireplace. Formal dining room. Two stall attached garage and a 2 stall detached garage. In-ground

#### **Asking \$149,900**

#### **5**19: **PALATINE:**



Quiet and private location. Home has an open floor plan with sliding glass doors leading to a back deck, jacuzzi, & fenced yard. Updated kitchen, fireplace, pellet stove, & master bath. 3+ stall detached garage.

Palatine Area. Canajoharie School.

#### **Asking \$129,000**

#### **524: ST JOHNSVILLE:**



52 acre farm property with pasture, woods, horse trails, & hay fields. 30x76 barn with horse stalls. 4 bedroom home with updated kitchen, baths &

windows. HW floors, woodstove & enclosed porch.

#### **Asking \$265,000**

#### **581: NEW PRICE:**

this ranch home! 5.4 rolling kitchen/living room, 3 bedenclosed porch. Detached 2 stall garage. T/O Palatine.

#### **Asking \$119,000**

#### **402: FORT PLAIN:**



This listing includes 3, 2-family buildings. Each building has a new rubber roof, 6 new furnaces, 6 new electrical panels, 6 new hot water heaters, 4 new electrical entrances, appliances (stove, refrigerator) and all chimneys have been recently pointed. There is a large

parking area for all tenants. These properties are a good money maker for someone interested in becoming a property

#### **Asking \$69,900**



Well known country store/restaurant. Approx. seating capacity 40. Restaurant includes ice cream machine, grills, deli station, pizza oven, stainless steel table and more, excluded 2 stoves,

2 refrigerators, 2 freezers, milk shake machine, counter and small refrigerator. Second floor 2 bedroom apartment. Well to property located on separate parcel & rented.

#### **Asking \$124,900**

#### **520: PALATINE BRIDGE:**



American Bungalow Home. Beautiful hardwood floors throughout the home. Living room w/wood burning fireplace. Formal dining room, den and eat-in kitchen. Attic easily

could be converted into additional bedroom. Rec room in basement. Back enclosed porch. Total 2 lots. Circular paved

#### **Asking \$89,000**

#### **535: T/O PALATINE:**



Beautiful Cape Cod home on 11.5 acres. Open kitchen, living room & dining room. Formal living room, 3 bed-

rooms & 2.5 baths. 4 stall detached garage, deck, above-ground pool & fenced yard. View & privacy.

#### **Asking \$239.000**

#### 646: CANAJOHARIE:



**Asking \$98,000** 

#### **Mohawk Valley Real Estate LLC**

4720 State Hwy 30, Amsterdam, NY 12010 518-843-4343

27 Church St., Canajoharie, NY 13317



518-673-2066 www.MVRELLC.com





AMSTERDAM Quiet neighborhood home features 3BRs and 1 1/2 baths in excellent condition! Just the right size at 1,324 sq. ft. . 



NEW LISTING - ST HWY 29. EPHRATAH Newer 3BR, 2 bath Doublewide on 4 acres, very private location! ......REDUCED \$89,900



**NEW LISTING - STONE ARABIA RD.** PALATINE Cozy home in great country location! Very nice 3BR home with 1.3 acres features formal dining room, living room with reading area and economical pellet stove heat...

..... Only \$99,000



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



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



OLD ROUTE 80 FT. PLAIN - Lovely home outside the village but not far! Features 3BR, formal DR, finished basement, garage, pool and 1.2 + acres. Not many area homes as nice as this one! ...........Only \$149,900



LOWER LEPPER RD., AMSTERDAM Spacious 3BR, 2 bath home in quiet location features HW floors, family room and landscaped yard.....

..... Reduced \$89,000



SPACIOUS RANCH STYLE HOME WITH FULL BASEMENT! COUNTY HIGHWAY 114 FULTON COUNTY -

This home has a huge living room, roomy bedrooms, and attached garage. Listed with 2 acres but more land is available. . . . . Only \$135,000



**BELL RD., FULTON COUNTY Custom** built home with 6 acres. Breathtaking panoramic views! . . . . Only \$375,000



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



NEW LISTING SHORT SALE! STATE HWY 80 FT. PLAIN - Cape style home features 3BR, HW floors, separate dining area, detached garage and swimming pool. Close to the village 



WILLARD ST. **NEW LISTING:** AMSTERDAM Spacious 2 Family Home \$51.500



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

Only \$80,000



**BEAUTIFUL VIEWS** 0F THE ADIRONDACKS! Beautiful log home features open concept design, lofted bedroom, all natural woodwork and on 2 acres. Off the grid but stove, refrigerator and lights all use propane. Stationary generator, drilled well and yard has a large deck and garage. standard septic installed Only \$69,900



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 Asking \$105,000

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 . . . . . . . Reduced \$65,000



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



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



LOVE THIS HOME! LEPPER RD. FT. JOHNSON - Beautifully detailed Adirondack home features custom kitchen, large master suite with Jacuzzi tub and separate shower, three season porch and oversized garage. Large front porch highlights the beautifully detailed grounds Only \$399,000

Call the Amsterdam office for school district details 843-4343



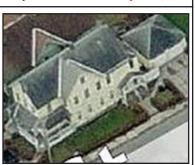
POTENTIAL MONEY MAKER! Wilson Ave. Amsterdam. Large two-family home features three-bedroom apartments, HW floors and separate garage. Located close to the school.

Only \$17,500 Call the Amsterdam office to make an appointment 843-4343



EAST STATE ST., GLOVERSVILLE

THE RENT HELP **MORTGAGE!** Forest Ave. Amsterdam Great owner occupied property features three BR / 2BR located in nice neighbor hood. . . . . . . . . . Only \$68,000 Call the Amsterdam office to make an appointment 843-4343



GREAT INCOME PRODUCER! Blood Street Amsterdam. Large two-family home features hardwood floors, enclose porches, three bedrooms each. Good income producer plus garage.

Reduced to \$73,900 Call the Amsterdam office for more info 843-4343

 Certified Residential **Appraiser** 

Virginia M. Mackey **GRI - CRS Licensed Real Estate Broker** 725-3348

40 Years Experience

Fulton County & Capital District MLS

Eugene D. Reppenhagen 725-3348 **Markie King 774-2717** Karen R. Bischoffberger 727-6484 Salvina Michel 773-3298



(518) **773-3298** FAX: (518) 725-8615

www.vmackey.ihouse2000.com vmackeyrealestate@albany.twcbc.com





#### REAL ESTA

226 E Fulton St., Gloversville, NY 12078

#### **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 (Mavfield): 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



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 



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



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



ORIGINAL COLONIAL ON 26 ACRES (Fort Plain): Some improvements made, more than livable but needs add'l work. Living room w/window seat, dining room, eat-in kitchen, den, full bath down: 4 bed 



ONE-FLOOR LIVING (Johnstown): Living room, large renovated kitchen, two bedrooms and full bath down, third bedroom upstairs and finished room in basement Attached one-car garage, fenced backyard with in-ground pool. Easy walk to mall . . . . . REDUCED TO \$114,900



NICE DOUBLEWIDE ON 9.8 ACRES (Broadalbin) Nice area, close to amenities. Large living room w/gas fireplace, formal dining area, kitchen, 3 bedrooms, 2 full baths. Renovated kitchen and master bath. Large garage, storage shed.





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



bedrooms, 1.5 baths, lots of living area. Deep lot with apple trees berries flowers. Deck 2-car garage, workshop. . . . . . . REDUCED TO \$96,000



GREAT (Gloversville) - Upstairs two bedrooms could be closed off and used for guests. Living room, dining room, kitchen, porches, one-car garage . . . REDUCED TO \$79,000



ing for a family! Living room, dining room, eat-in kitchen, den/office and half-bath down, 3 large bedrooms and full



GREAT STARTER HOME (Gloversville): Living room, den, eat-in kitchen w/laundry area and halfbath down, 3 bedrooms and full bath up. Beautiful, 



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



DOUBLEWIDE IN PARK SETTING (Broadalbin): Large open rooms, wood fireplace. Living room, dining area, big kitchen, family room, four bedrooms and two full baths. Park rent is \$295 plus \$20 for



Lovely landscaped back yard, enclosed front porch. .... ASKING ONLY \$59,900



MAKE AN OFFER (Gloversville): Starter home in ready to make your own. LR, DR, Den and kitchen. need of some TLC. Vinyl siding, all new windows, CB wiring, Living room, dining room & kitchen down: 3 bedrooms & full bath up ...REDUCED TO \$49,000



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



kitchen, 2 bedrooms, 2 full baths down, 2 bedrooms and halfbath up. Second-floor unit w/living room, kitchen, 2 bedrooms, 1 full bath. Attached 2-car garage, lots of extra parking, beau-



RENOVATED TWO-FAMILY (Gloversville): Many extras, updates. 2 bedrooms, 2 full baths down; 2 bedrooms, 1 full bath up. Circular drive, 4-car 



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 



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 back-



SIDE-HALL COLONIAL w/TWO-FAMILY (Gloversville): Many improvements made to main house, but needs kitchen renovation completed, plus appliances & new roof. 3 bedrooms, 2.5 baths. Separate two-family in rear (two 1-BR flats) helps with expenses. .REDUCED TO \$79,900



NICE INVESTMENT PROPERTY (Gloversville) Fully rented two-family with little to do, well maintained and many updates. First floor 3-bedroom flat: second floor 2-bedroom flat; separate utilities. Conveniently located .... REDUCED TO \$66,000

#### **MORE MULTI-FAMILY DWELLINGS**

4-family, Gloversville, separate utilities .REDUCED TO \$65,000 2-family, Gloversville, separate utilities .REDUCED TO \$62,000 

#### **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/REDUCED TO \$89,900

#### LAND

Gloversville: 2 adjacent city lots .\$19,900

Town of Charleston: 6.8 acres . .\$18,500 Town of Mayfield: 2.14 acres . . . \$15,000

#### Is a real estate agent necessary to buy a home?

Buying a home is a big event, especially if it is your first home. There will probably be many things you don't know, because you simply haven't been through the home buying process before. One of the most common questions of first-time homebuyers is whether they need to hire a buyer's agent.

There is nothing that requires anyone to hire a buyer's agent. You can find homes for sale on your own and work directly with the seller's agent. The problem with that is that the seller's agent has the seller's best interests in mind. He will try to get the highest possible price for the seller, and is in fact contractually bound to do so. He is also obligated not to share any confidential information about his client with you.

Working with a buyer's agent gives you the advantage of having a knowledgeable and experienced agent looking out for your best interests. Your agent will help you find property that meets

your needs. He will then assist you in negotiations to help you get it at the lowest possible price.

You can work with an agent without signing a buyer's agency contract. In fact, it's a good idea to do so for a while until you're sure that you want that agent to represent you. You need time to determine whether the agent will listen to your needs, and whether the two of you will be able to get along.

An agent is not legally bound to keep information, such as the highest price you would pay for a property, confidential until you sign a contract with him. If he is a dual agent that also represents sellers and you want to buy a home that belongs to one of his clients, he has to share that information unless he is legally representing your interests. So keeping such things to yourself until there is a written agreement is a good idea.

An agent should not pressure you into signing an agreement right away. That is a bad sign in and of itself. If after a while you're still unsure, you can talk to the agent about signing an agreement that only lasts for a short time. You could also consider a non-exclusive agreement, which allows the agent to represent you but also allows you to work with other agents.



A buyer's agent is not necessary when you are buying a home, but having someone with experience on your side can make your home buying experience a more pleasant and potentially less expensive one. In many cases your agent and the seller's agent will split the commission. That means that you can have your own agent without having to spend more money.

Source: Sir William Johnson Realty



Local Guide to the Adirondacks

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18 Acres w/Pond, Brand Road. \$27,500

#### **Reduced to \$129,900**



Victorian - circa 1800's
Palatine 3 bedroom w/apartment, 2 fireplaces, turrets, hdwd. floors, original features, foyer staircase, 1 3/4 baths; sun porch, office, garage, deep lot views the Mohawk.

#### Reduced to \$149,900



Ft. Plain 4BR Ranch; 2 1/2 baths, nice hdwd. floors living & dining rooms; kitchen-breakfast-family combines w/fireplace, basement game rm., lots of storage closets and just plain "space", 2 stall attached garage. Quiet neighborhood, very open to offers.

#### Ft. Plain Brick - \$62,500



"The Wells House" is for sale. 3 bedrooms, new bath, (former rectory & Sunday sch. use); good size rooms downstairs can be living room & dining; kitchen has pantry & bonus room. AND a Huge Yard.

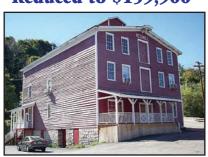
#### **Pond & Pool on 5 Acres**



MOTIVATED SELLERS offering 3 bedroom country ranch w/ 2 pellet stoves; 2 1/2 baths; basement has guest qtrs; family room, BR, office & bath; 2 stall garage. T/O Danube, Ft. Plain Schools.

\$179,500

#### **Reduced to \$159,900**



Ft. Plain feed mill conversion; lovely 3 bedroom, 3 bath apartment - fireplace, ground floor kitchen, dining & rest room; basement has remnants of early mill days; insulated walk-up attic. **OFFERS?** 

#### **Reduced to \$89,900**



Spacious roof-top patio off the family room depicted in this lovely 2-3 bedroom Palatine Bridge ranch.

Open kitchen, 2 gas fireplaces, 2 baths, large basement. Attractive pines afford privacy to front entrance w/2 car attached garage.

#### Great Investment - \$169,500



3146 sq. ft. solid Nelliston building; has new roof, updated electric & heat, showroom; office, conference rm., warehouse storage, 2 baths, loading dock, garages; plenty of parking.

High traffic visibility for any business.

#### 5 Acres Canajoharie Ranch



Country 4 bedroom, 2 1/2 bath ranch boasts an Adirondack flair; multiple car garage, 30' x 40' pole barn. A/G pool, landscaped w/fruit trees & berry bushes. Pretty views.

Asking \$225,000.

Amanda Haig, Sales Assoc. 518-673-3235

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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



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



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



#### TWO FAMILY ON 15 ACRES

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



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



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



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 I 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

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



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



LASSELSVILLE

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

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



#### TURN KEY

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





