

December 21, 2013



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

*Serving the Homes of the Mohawk Valley*

Volume 4 • Number 23

*Merry Christmas  
from our family  
to yours*



**An angel of the Lord appeared to them, and the glory of the Lord shone around them, and they were terrified. But the angel said to them, "Do not be afraid. I bring you good news that will cause great joy for all the people. Today in the town of David a Savior has been born to you; he is the Messiah, the Lord. This will be a sign to you: You will find a baby wrapped in cloths and lying in a manger." ~ Luke 2:9-12**

# Merrily We Carol

Let's sing a song of happiness  
for the holidays ahead.  
Thanks for another great year!

**C.H. Burkdorf & Son**  
*Quality Building Materials*  
**35 Hough St., St. Johnsville**  
**518-568-7016**

**We Will Be Closed Dec. 24<sup>th</sup> & 25<sup>th</sup>**  
**Will Reopen Dec. 26<sup>th</sup>**



# season's greetings

At this special time, we'd like to  
acknowledge all the folks who have  
made this year a good one for us.

**Gina's**  
**Mane Attraction**

15 West Grand St.,  
Palatine Bridge

**518-673-5001**



## ★ ★ ★ ★ ADVERTISERS

Get the best 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**

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**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 to publish an ad. 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**

**DOLGEVILLE BIG M  
SUPERMARKET**

**OPEN**

*Christmas Day*  
**8am - 1pm**

**Coors Light,  
Bud & Bud Light**  
30 pk. 12 oz. cans  
**\$17.99**

Pork & Sauerkraut Dinner & Auction Saturday December 28th Auction at 11:00am Dinner at 2:00pm Antiques, Primitives, 6 Quality Guns, Ammunition, Tools, Furniture, and much more!! Meal includes; Pulled Pork, Sauerkraut, Mashed Potatoes, Macaroni Salad, Chips, Soda, Coffee, and Homemade Donuts!! RSVP 518-993-4668 JR'S Auction 56 Willett Street Fort Plain NY

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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

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**LITTLE**  
**m**  
**MARKET**  
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Prices Good  
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**ST. JOHNSVILLE**  
**LITTLE**  
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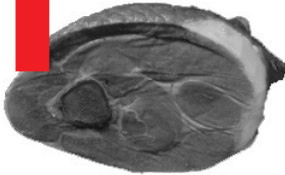
Whole & 2% Low Fat  
**Everyday Low: MILK \$2.99** Gallon

**BEST SUBS \$5.50** Foot Long  
**AROUND!** **Fridays!**

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1 Lb. Pkg  
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1 Lb.  
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**Pasta**



**\$1.00**

**Boar's Head**

**London Broil**  
**\$9.99** Lb.

**"Oven Gold" Turkey Breast**  
**\$7.99** Lb.

30 pk. 12oz. cans  
**COORS**  
**LIGHT** **\$18.99**





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Circulation Manager.....Tony Keba  
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Page Composition.....Deborah Countryman  
Production Coordinator.....Jessica Mackay  
Shop Foreman.....Harry Delong

### Ad Sales

**John Snyder**, Sales Manager  
518-673-0129, jsnyder@leepub.com

**Kristen Lee**, Sales Associate  
518-673-0100, klee@leepub.com

**Mary Skinner**, Sales Associate  
518-673-0130, mskinner@leepub.com

**Jed Suits**, Sales Associate  
518-673-0131, jsuits@leepub.com

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

**Bruce Button**-Corporate Sales Manager  
518-673-3011, bbutton@leepub.com

**Accounting/Billing**-Alyce Moyer  
518-673-0149, amoyer@leepub.com

**Commercial Printing**-Beth Snyder  
518-673-0101, bsnyder@leepub.com

**Delivery concerns**-Tony Keba  
518-673-3011, pennysaver@leepub.com

Send all correspondence to:  
PO Box 121, Palatine Bridge, NY 13428  
Advertising e-mail: jsnyder@leepub.com  
Editorial e-mail: jkarkwren@leepub.com  
Web site: www.vpennysaver.com  
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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              | Marshville       |
| Brooksman Corners | Nelliston        |
| Buel              | Oppenheim        |
| Canajoharie       | Palatine Bridge  |
| Ephratah          | Randall          |
| Fort Plain        | Salt Springville |
| Freysbush         | Sprakers         |
| Hallsville        | Sprout Brook     |
| Hessville         | St. Johnsville   |
| Lasselville       | Starkville       |

**Find The Original Valley Pennysaver in strategic locations in:**

- |                |                    |
|----------------|--------------------|
| Amsterdam      | Little Falls       |
| Charleston     | Mohawk             |
| Cherry Valley  | Richfield Springs  |
| Dolgeville     | Salisbury          |
| E. Springfield | Sammonsville       |
| Fonda          | Sharon Springs     |
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**DOLGEVILLE BIG M SUPERMARKET**  
**OPEN**  
*Christmas Day*  
 8am - 1pm

**Coors Light, Bud & Bud Light**  
 30 pk. 12 oz. cans  
**\$17.99**

## INVOICES

for your Business 2, 3 or 4 part forms. Very reasonable. Call your sales representative or Beth at Lee Publications  
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**MINIVANS:** 05 Dodge Grand Caravan; 06 Chevy Uplander; 07 Ford FreeStar. Call Chuck 315-894-4411 for more info

**We want to hear from you!**  
 Send your comments & suggestions to the **Original Valley Pennysaver**  
 PO Box 121,  
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**MARINE FUEL** additive Ethanal Treatment and Performance Improver: One 32 oz. bottle treats 320 gallons to prevent corrosion from moisture. Available at C.H. Burkdorf & Son, 35 Hough St., St. Johnsville 518-568-7016

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December 21, 2013

Hello Again,

My wife enjoys walking through cemeteries reading the time honored messages or epitaphs on the tombstones. The epitaph on one of the tombstones read, "Here lies George Brown. A farmer, a politician, and an honest man." When she told me about it, I wondered how could so many men be buried in the same grave.

Starting with Thanksgiving — through Christmas — and ending with New Year's Day — has always been one of the favorite times of the year. Thanksgiving dinner with roast turkey, mashed potatoes, giblet gravy, several vegetable dishes with my favorite — turnip — and apple pie with a hunk of cheddar cheese. (My favorite is the prize winning cheddar cheese — Palatine Cheddar — made right here in our valley at Palatine Bridge.)

Thanksgiving seems to set the stage for Christmas by introducing the first snow with families all coming home to be together.



To me, Christmas is the king of all days. We enjoy tales about Santa Claus with Rudolph the red nosed reindeer, and leaving snacks for jolly Ole Santa on the fireplace mantel, singing Jingle Bells along with all of the other happy seasonal tunes. Buying — receiving — giving gifts.

Sounds of good times fill the air with a real magical blessing. While a quiet voice in all of our hearts says there is someone and something more important than all of the parties, gifts, and good times. In the back of our minds we start hearing Silent Night — Holy Night — Hark the Herald Angels Sing — Oh Little Town of Bethlehem, The First Noel and so many other beautiful Christmas songs we learned as children and that small quiet voice reminds us of the real meaning and truth about Christmas. The birth of the baby — Lord Jesus in that stable so far away in Bethlehem.

We remember our Mothers reading from the Holy Bible about that beautiful occasion when Jesus Christ was born to his earthly mother Mary in that cattle stable. Over the years our moms, dads, Sunday School teachers, pastors, missionaries, and even Evangelists read the Bible scripture trusting that faith through hearing would lead us to a saving knowledge of Jesus Christ.

In our lives there seems to come a time often through a problem — Health, business or in some other hidden way that we have a situation we cannot handle and submit to that inner voice and lessons from the Christian Bible and pray "oh, dear God, please hear me."

Hearing and reading our Lord's words we know we can trust his invitation when he says, "Come unto me

ye who are heavy laden and I will give you peace.”

Have you ever wondered why, when trouble enters our lives we turn to prayer. Could it be that some how or somewhere we heard the truth from the bible and know that God — Jesus Christ is not a fairy tale but actually the truth?

Remember the old German saying — “Ve getten old too soon und schmart too late.” My wife and I are living proof of that saying, even though I’m Irish and she is a Duke’s mixture (solid American bloodline.) At Thanksgiving time we drove to Atlanta, GA, and returned home to the Mohawk Valley — 1,008 miles each way, which adds up to 2,016 miles. Now we are going to West Palm Beach, FL — a trip of 1,340 miles. If we had traveled on to West Palm, our total miles from Atlanta would have



been about 500 miles for a total of 1,840 miles instead of 3,350 miles. Proof “vey oust got old too soon.”

Early this morning the temperature here in the Mohawk Valley was -12 degrees. I bet Alaska was warmer — and at 9 a.m. it is snowing.

## Merry Christmas



*May the blessing made possible with faith in Jesus Christ become real in your life.*

John 3:16

*The Lee Family*

Fred Lee & Family

**DAMIN FARM**  
 Home Raised **BEEF**  
**POTATOES**  
**DUNCRAVEN MILK**  
**SAUERKRAUT** Is Here  
 Frozen **STRAWBERRIES**  
 & **SWEETCORN**  
*Merry Christmas*  
*& Happy New Year*  
 SNAP Benefit Cards Accepted  
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**SUPERMARKET**  
**OPEN**  
*Christmas Day*  
**8am - 1pm**  
 Coors Light,  
 Bud & Bud Light  
 30 pk. 12 oz. cans  
**\$17.99**

★ **GOLD★SILVER★COINS★** ★  
 ★ **PAYING** ★  
 ★ **CASH** ★  
 ★ **SILVER** ★  
 ★ **COINS** ★  
 ★ **GOLD** ★  
 ★ **COINS** ★  
 ★ **SCRAP GOLD** ★  
 ★ **JEWELRY** ★  
 ★ **DOUBLE** ★  
 ★ **EAGLE COINS** ★  
 ★ **"WE BUY M-F 9-5** ★  
 ★ **ESTATES!" SAT. 9-3** ★  
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Don't forget your furry friends this Christmas season, come in and see all the toys and treats we have available for them! **Fort Plain True Value and Just Ask Rental 12 Willett St Fort Plain 993-3834**

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

Attention: To be sold over Auction at JR'S Auction is a primitive 100 gallon wooden barrel, smaller wooden barrels, cast iron lamps, 6 guns and much more on Saturday December 28th starting at 11:00am call for details 518-993-4668

**NEW!!! True Value now has a credit card program! You can apply for one right in the store! Come in for details! Fort Plain True Value and Just Ask Rental 12 Willett St Fort Plain 993-3834**

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 518-993-4668

Check out the **DISCOUNTS** on **WINTER BOOTS** at the **Mohawk Valley IBA**, 95 Willett St., Fort Plain, 518-993-2543. Muck, Grubs, Tingley, Rocky, Georgia. Christmas Gift Certificates Available!

Fort Plain True Value and Just Ask Rental now has **40% off all Christmas decorations!** 12 Willett St Fort Plain NY 993-3834

**2007 HARLEY DAVIDSON 1200 XL Custom** Vance & Hines Pipes, Vance & Hines Fuel Pak, Stage 1 EFI Kit, Black, 8,500 Miles, \$6,200. **Excellent Condition! 518-378-3279**

Wanted good clean contractor or homeowner tools for our Auctions!! If you need CASH consign your items to JR'S Auctions call for details 518-993-4668 Transportation is available!!

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**APARTMENT FOR RENT:** Canajoharie residential, upstairs one bedroom, \$560 month, security and references required. No pets. 518-673-2034

**New! We now have a small selection of bird, fish and hamster foods!** Fort Plain True Value and Just Ask Rental 12 Willett St Fort Plain 993-3834

Need help getting your fire started? We have a variety of fire starters in stock. **Fort Plain True Value and Just Ask Rental 12 Willett St Fort Plain 993-3834**

Don't forget the **batteries!** We have a great selection of them and great prices too! Fort Plain True Value 12 Willett St Fort Plain 993-3834

**HAMMOND** electric organ 142115 for sale, excellent condition, plays & sounds great. 518-369-6968

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**TED'S** Painting and Home Repairs. Now is the time to paint that room for the holidays. Get \$50 off each room, two or more rooms. 315-429-3253

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2009 CHEVY Aveo LT, red, 53k, 4cyl., auto, AC, CD, SALE: \$9,495. **John C. Miller, Inc.,** 5 1 8 - 7 6 2 - 7 1 2 4 www.johncmiller.com

**WANTED:** Office Assistant. Will train, computer experience a plus. Salary based on experience. Call 607-264-3680

**NEW!** Jerky guns and spices! Fort Plain True Value and Just Ask Rental 12 Willett St Fort Plain 993-3834

(518) 673-3011 - To Place Your Ad

**NOW CARRYING** Adirondack Bill's Pickles. Peruzzi's Meat Market, 69 Church Street, Canajoharie. 518-673-3382

**DOLGEVILLE BIG M SUPERMARKET**

**OPEN**

*Christmas Day*

**8am - 1pm**

**Coors Light, Bud & Bud Light**

30 pk. 12 oz. cans

**\$17.99**

**CHARLES D. STAHL**

**SPLIT HARDWOOD**

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


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**SEASONED SPLIT MIXED HARDWOOD \$225** Full Cord

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**OUTSIDE FURNACE TRUCKLOAD SPECIAL**  
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Residential  
&  
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**DOLGEVILLE BIG M  
SUPERMARKET**

**OPEN**

*Christmas Day*  
8am - 1pm

**Coors Light,  
Bud & Bud Light**  
30 pk. 12 oz. cans  
**\$17.99**

FOR SALE: Generac Generator model 40-80 with PTO shaft and trailer, excellent condition, \$3,700. 518-568-7180

SUPPORT YOUR LOCAL MERCHANTS. BUY LOCAL or BYE, BYE LOCAL!

Milwaukee 12V Impact Driver or 3/8" Cordless Drill Driver are now on sale for \$99.99 **Fort Plain True Value and Just Ask Rental 12 Willett St Fort Plain 993-3834**

**GIANT MOVING SALE**

**Everything Marked Down!**

We'd rather sell it than move it

**Sale Ends Dec. 28th, 2013**

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Moving to 601 Dize Rd., Little Falls as of January 1st

**(315) 823-1500**

Hrs: Mon.-Fri. 12:30-5; Sat. 10-4  
27 West Main St., Little Falls, NY 13365




**Tax Bulletin  
BUSINESS AND PERSONAL  
2013 Income Tax Season**

Several area Income Tax Preparers are retiring and leaving the business due to the amount of both Federal and New York State registration requirements mandated for the Tax Preparation Business.

H & H Accounting in Little Falls is taking on new clients and has a limited number of openings for people who need their tax preparation completed for 2013. We will honor the tax preparation rate that you were charged by your current tax preparer and if we find that the rate was excessive, we will certainly reduce your tax preparation fee accordingly.

If you are looking for a new tax preparer, please feel free to contact as soon as you can. The openings will fill up quickly.

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Please leave your name, telephone number and a brief message if we are not available at the time of your call.

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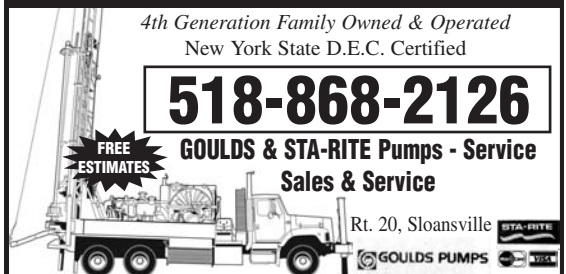
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## *With Thoughts of You at Christmas*

As the holiday season approaches, our hearts are warmed by thoughts of the many good people we've had the opportunity to serve this year. You've certainly brightened our year! Thank you for your support and loyalty. We look forward to seeing you in the new year.

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Antique Country Primitive Auction Thursday January 16th 6:00pm A great consignment of Antiques and Primitives have just been consigned!! Including: Horse drawn ice saw, large vintage grain bin, animal treadmill butter churn in red paint (awesome) grain cradles, hay forks and rakes, wooden buckets, cast iron dinner bells, wheat flails, large glass jugs, crocks, cast iron forge blowers, blacksmith vises, scales, wooden farm benches, antique chairs, large selection of wooden barrels, bird cage with cast iron base, walk behind plows, butter churns, antique wooden baskets, wooden wheels, cast iron lamps, and much more will be found as we clean out this barn filled with primitives from South Cherry Valley!! Watch [auctionzip.com](http://auctionzip.com) for pictures ID # 29324!! Call JR at 518-993-4668 or Tim @ 518-332-5157

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We will be closing at noon on Tuesday December 24<sup>th</sup> for Christmas, and will reopen Thursday December 26<sup>th</sup> at 7:30am. We are wishing you a Merry Christmas and Happy Holiday. Fort Plain True Value and Just Ask Rental 12 Willett St Fort Plain 993-3834



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10am-4pm**

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Kiddie Rides*

**Rt. 29 Oppenheim**

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1 mile west of school

**Student Council gives back**

The Student Council at Central Valley Academy wanted to complete a community project to be able to give back to the Mohawk and Ilion communities. The students decided that they would like to help homebound older adults. The students gathered items and prepared Holiday baskets. On Friday, Dec. 20, students from Central Valley Academy delivered over 50 Holiday baskets. The students did not want the older adults to be forgotten and wanted to bring them some Holiday cheer.

*Wedding Invitations*

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

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

- |            |         |             |            |
|------------|---------|-------------|------------|
| Anvil      | Coal    | Fuller      | Red heat   |
| Bellows    | Coke    | Grate       | Swaging    |
| Black heat | Flatter | Hardie      | White heat |
| Blower     | Flux    | Orange heat |            |

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**Wishing Well®**

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

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

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

**Weekly SUDOKU**

by Linda Thistle

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

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

**DIFFICULTY THIS WEEK: ★★**

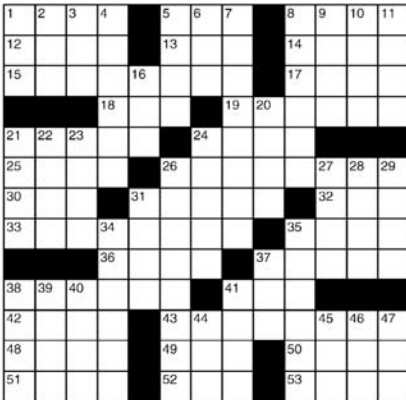
★ Moderate    ★★ Challenging  
 ★★★ HOO BOY!

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**King Crossword**

**ACROSS**

- 1 Rodgers collaborator
- 5 Kreskin's claim
- 8 Birthright barterer
- 12 Smell
- 13 Twosome
- 14 Swine
- 15 Paper
- 17 Responsibility
- 18 Charged bit
- 19 Good horseshoe toss
- 21 Burrito condiment
- 24 Shetland, for one
- 25 Spruce up
- 26 Piece
- 30 Help
- 31 Got up
- 32 Homer's interjection
- 33 Cellar
- 35 Landlocked African nation
- 36 Amateur-night prop
- 37 Imp
- 38 Call forth
- 41 Madam's counterpart
- 42 Henry —
- 43 Slumlord's building
- 48 Heidi's heights



- |                       |                            |                          |
|-----------------------|----------------------------|--------------------------|
| 49 A Gershwin         | a person                   | 29 Reedy                 |
| 50 Related (to)       | 9 Croon                    | 31 Beyond control        |
| 51 Egg                | 10 Chills and fever        | 34 One with "I" trouble? |
| 52 Upper limit        | 11 Cold War nation (Abbr.) | 35 Famed Broadway belt   |
| 53 Barbershop call    | 16 Extinct bird            | 37 Conk out              |
|                       | 20 "Bus Stop" playwright   | 38 Terrible guy?         |
| <b>DOWN</b>           | 1 Scuttle                  | 39 Cleopatra's water     |
| 2 Commotion           | 21 Pierce                  | 40 Big shots             |
| 3 Sinbad's bird       | 22 Operatic solo           | 41 Break suddenly        |
| 4 Self-evident fact   | 23 Covers                  | 44 Historic time         |
| 5 Paradise            | 24 Tine                    | 45 — out a living        |
| 6 Morning light       | 26 Greatly excited         | 46 Veto                  |
| 7 Braised beef recipe | 27 Dutch cheese            | 47 Potent stick          |
| 8 Name derived from   | 28 — contendere            |                          |

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**See Page 18 for the Answers to All of These Puzzles**



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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 the Antiques, Furniture, and Tools!! 56 Willett Street Fort Plain NY 518-993-4668

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etc.**

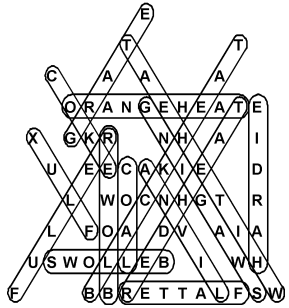
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# Answers to this week's puzzles

### BLACKSMITHING



### King Crossword

Answers

Solution time: 21 mins.

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

### Weekly SUDOKU

Answer

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

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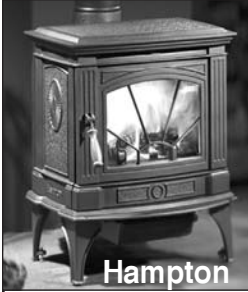
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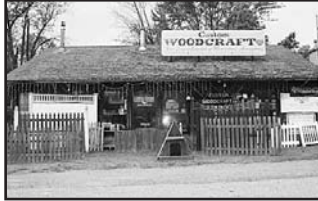
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Sue Quackenbush - Dec. 23rd

Clara Mount - Dec. 23rd

Kelly Douglass - Dec. 23rd

Melissa George - Dec. 24th

Liza Hudyncia - Dec. 25th

Jeremy Whiteman - Dec. 26th

Bob Wall - Dec. 26th

Kaeriis Zuppardi - Dec. 28th

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~~~~

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

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



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**ROWDY** - 1 1/2 year old tiger and white male. Found in a barn in Charleston in August 2012. Very playful and fun to watch.



**HOMER** - Declawed male tiger, 12 plus years old. Found on Hilltop Road, Sprakers on October 25th. He's a darling, very affectionate.



**CHARISMA** - 1 1/2 year old female Siamese. Found with her two black kittens on West Ames Road, Ames on December 11th.



**KRISSY AND KRINGLE** - 10-11 week old female and male black kittens. Found with mother Charisma on West Ames Road, Ames on December 11th.



**GRACE** - 12-13 year old female Seal Point Siamese. Came to the shelter on December 3rd. Very beautiful and loving.



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[www.richardeulerrealty.com](http://www.richardeulerrealty.com)

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Call Beth Snyder  
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## HOSKING SALES

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, Dec. 16th sale** - cull ave. .70 Top cow \$.84, bulls/steers \$.88 - \$.90, bull calves top \$1.95, heifer calves \$1.18, Dairy feeders \$.60 - \$.81, kid goats up to \$100, lambs 45#-65# up to \$1.22, piglets up to \$52.50, slaughter hogs \$.79.

**Monday, Dec. 23rd** - Normal Monday Sale.

**Monday, Dec. 30th** - Normal Monday Sale.

**Monday, Jan. 6th** - Monthly Fat Cow & Feeder Sale.

**Monday, Jan. 13th** - Monthly Heifer Sale.

**Monday, Jan. 20th** - Monthly Sheep, Lamb, Goat & Pig Sale.

**HAPPY HOLIDAYS FROM THE HOSKING FAMILY & SALE BARN CREW!! WE WOULD LIKE TO THANK EVERYONE FOR ANOTHER GREAT SUCCESSFUL YEAR.**

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

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

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

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

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



Antiques  
& Auctions



## KING'S

*Sat., December 28th Consignment Auction ~ 6:33pm*

*Thurs., January 2nd Food Auction ~ 6:33pm*

*Sat., January 4th Consignment Auction ~ 6:33pm*

*Sat., January 11th Consignment Auction ~ 6:33pm*

*Sun., January 12th Breeder Sale ~ 11:33am*

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

WE ACCEPT CASH - CREDIT CARDS - DEBIT CARDS

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

The  
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Way!

**Antiques, Guns, Tools, Auction & Pork & Sauerkraut Dinner!!**

**Saturday, December 28th • Auction at 11:00am, Dinner at 2:00pm**

**Attention we will also be selling 6 Quality Guns!! Watch For List!!**

1-Remington 700 BDL 17 Center Fired with a Bauch and Lomb Scope, 1-Browning Bar 7MM Magnum with New Barska Scope, (Great Gun) 1-Remington 1100 28 Gauge in box, 1-Franchi 720 20 gauge Diamond in box, 1-Atony Soli Engraved Sporterized Mauser Model 1900 Quick Attach Scope Mount with new Leupold Scope, (Nice Gun) also Large 100 Gallon Wooden Barrel, Vintage Baskets, Wooden Barrels, Cast Iron lamps, Primitive Bench, Other Consignments will include Ammunition, New & Used Tools, Furniture, Bedroom Suites, Antiques, Collectibles, and much more!! Will also be taking ammunition consignments!!

**Antique, Collectible, Tools and Furniture Consignment Auction!!**

**Saturday, January 4th • 11:00am**

**This will be our Tuesday Night Consignment Auction on a Saturday due to the Great Holidays!! Furniture, Tools, Bedroom Suites, Antiques, Consignments, and much more!! Bring It On!!**

**Antique & Country Primitive Auction. Thursday, January 16th • 6:00pm**

Including Horse drawn ice saw, large vintage grain bin, animal treadmill butter churn in red paint (awesome) grain cradles, hay forks and rakes, wooden buckets, cast iron dinner bells, wheat flails, large glass jugs, crocks, cast iron forge blowers, blacksmith vises, scales, wooden farm benches, antique chairs, large selection of wooden barrels, bird cage with cast iron base, walk behind plows, butter churns, antique wooden baskets, wooden wheels, cast iron lamps, and much more will be found as we continue to clean out this barn filled with primitives from South of Cherry Valley!!



# DINING & entertainment



**Dine In Or  
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993-5306  
FORT PLAIN, N.Y.

**Mon., Dec. 23<sup>rd</sup>**  
 ◆ ALL YOU CAN EAT  
 PANKAKES 3-7 PM  
 ◆ Grilled Chicken Dinner  
 w/Potato & Veg  
 ◆ Ham & Cheese Club w/Chips

**Tues., Dec. 24<sup>th</sup>**  
 Open for Breakfast Only!  
 Closing at 11:30AM

**Wed., Dec. 25<sup>th</sup>**  
**CLOSED**

*Merry Christmas*

**Thurs., Dec. 26<sup>th</sup>**  
 ◆ Chicken-N-Biscuits w/Veg  
 ◆ Reuben Wrap w/Potato or  
 Mac Salad

**Fri., Dec. 27<sup>th</sup>**  
 ◆ Fresh Haddock Dinner,  
 (Fried or Baked) w/Potato & Veg  
 ◆ Mac-N-Cheese w/Veg  
 ◆ New England Clam Chowder

**Sat., Dec. 28<sup>th</sup>**  
 ◆ Fried Shrimp w/Potato & Veg  
 ◆ Prime Rib w/Potato & Veg  
 3-7 pm

**Sun., Dec. 29<sup>th</sup>**  
 ◆ Mushroom & Swiss Omelette  
 w/Homefries  
 Breakfast Only • Closed at 12:30 pm  
 Homemade Soups  
 & Desserts  
 Hours: Mon.-Sat. 7 AM-7 PM  
 Sun. 7 AM-12:30 PM

12 Hancock St.,  
 Fort Plain

*Hungry Bear Cafe*



**(518) 568-2700**

**Tues., Dec. 24<sup>th</sup>  
& Wed., Dec. 25<sup>th</sup>**  
 THE HUNGRY BEAR CAFE  
 WILL BE CLOSED  
 Tues., Dec. 24th Christmas Eve  
 & Wed., Dec. 25th, Christmas Day

*Have a Safe & Merry Christmas*

**Thurs., Dec. 26<sup>th</sup>**  
 - Liver & Onions, Mashed or FF  
 & Salad  
 - Mushroom Swiss Burger, FF &  
 Salad

**Fri., Dec. 27<sup>th</sup>**  
 - Fresh Haddock, FF or  
 Mashed & Salad  
 - Fresh Haddock on a Roll  
**After 4:00 PM**  
 Butterfly Shrimp, FF or  
 Mashed & Salad

**Sat., Dec. 28<sup>th</sup>**  
 - Hungry Bear Breakfast (2 French  
 Toast or 2 Pancakes, 2 Eggs, Meat,  
 Homefries, Small Juice)

**Sun., Dec. 29<sup>th</sup>**  
 - Garbage Omelette w/FF  
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 TUESDAY DECEMBER 31



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**2014**

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**D.J. @ 10:30pm No Cover Charge**  
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**D.J. Lisa Bond**

"Let Me Entertain You"

9PM - 1AM • \$5 Cover for Everyone

**FREE BUFFET**

**Next Smorgasbord  
January 11th**

## St. Johnsville 2013 Christmas tree lighting draws community together

by Elizabeth A. Tomlin

Community spirit was evident as folks gathered around the Christmas tree in St. Johnsville on Dec. 8 for the annual tree lighting and arrival of Santa Claus. Story telling with Dawn Lamphere, caroling led by Laura Wozniak and a bonfire providing much needed warmth and the opportunity to make Smore's brought delight to the children who attended.

Sponsored by the Saint Johnsville Chamber of Commerce with the help of many community members, the event is highlighted with candles and caroling followed by horse-drawn wagon rides provided by Dan and Joe Patterson and refreshments.

"Terry Wilson, again, let us use his lot to hold the festivities, including the bon fire," said Chamber of Commerce President Juanita Handy. "Many generous people provided the cookies for refreshments."

Handy said that the Chamber thanks the St. Johnsville Village DPW for acquiring the tree and putting it up. And also extends a thank you to Denise LaCoppola for decorating the tree. "And we can't forget the American Legion who allowed us to once again have a warm place to serve all our guests hot chocolate and cookies."

Handy said a special thanks goes out to the St. Johnsville Fire Dept and its members for tending the bon fire and keeping it under control and for escorting Santa to the festivities. "Also, a special thanks to the Police Department who provided traffic control, keeping the riders in the horse-drawn wagons safe."



*Nicole Castellano and children Owen and Alyvia visit with Santa at the St. Johnsville's Christmas Tree lighting, an annual Chamber of Commerce promotional event.*

*Photos by Elizabeth A. Tomlin*



*Jordan and Mariyah Mason wait for Santa by the Christmas Tree at the annual event.*



*Vocalist Laura Wozniak led the singing around the Christmas Tree in St. Johnsville, while Pastor Tom Jones of Bethesda Fellowship assists by holding a flashlight on the music.*

# GFWC Mohawk Valley Women's Club donates to Fort Plain flood victims through Adopt-A-Room project

by Elizabeth A. Tomlin

Local women from the General Federation of Women's Clubs (GFWC) Mohawk Valley Women's Club and from the GFWC Burnt-Hills Ballston Lake Women's Club — both affiliated with the Adirondack District Clubs — have joined forces to donate \$1,000 in building materials assisting in the rebuilding of a residence in Fort Plain, which had been devastated by the June flood.

"We just want to see this family get back in their home for Christmas," said Sue Adams.

The GFWC Mohawk Valley Women's Club consists of more than 50 members from the communities of Palatine Bridge, Canajoharie, Fort Plain and St. Johnsville.

"Our goal is to support and advance programs for local women and communities by promoting civic, educational, and literary programs and awards," Adams said.

The group had "adopted" rooms through the "Adopt-a-Room" program initiated by Pastor Gail Adamoschek, coordinator of the flood relief effort.

"Adopt a Room is a great way for individuals or groups to truly help flooded families get back into their homes, by purchasing sheet rock, insulation, tape and compound to



*Ladies from the GFWC Mohawk Valley Women's Club, including Nerissa Hanley, Sue Adams, Pat Silber, Linda Hudyncia and Myrna Herb, met with Fort Plain flood victim Nicole Devoe (center), President of the Greater Capital Region Building and Construction Trades Council/Flood Project Manager Jeff Stark and the State Comptroller Regional Director of Intergovernmental and Community Affairs John Laurent at the renovation site.*

*Photos by Elizabeth A. Tomlin* restore just one room," said Adamoschek. "With only \$300-\$500 we can purchase enough supplies to rebuild one room."

Adamoschek noted that homes have up to seven rooms on the first floor, where the majority of damage had taken place.

Members of the Mohawk Valley Women's Club met on Saturday, Dec. 7 to inspect their "adopted" rooms in the home of Renee Shoemaker and her mother Nicole Devoe.

Flood project manager Jeff Stark greeted them and showed them what their donation had purchased and the work that has been accomplished.

"It's remarkable!" Devoe said with a huge smile. "I am so happy!"

"The Mohawk Valley Women's Club did an awesome job!" said Adamoschek, adding that other groups and churches in the area were now taking part in the Adopt-a-Room project.

"There is a great need for financial help," said Adamoschek. "And Adopt-a-Room makes it easy to help."

To adopt a room call Pastor Gail at 518-322-1427 or send a check marked "Flood Room" to River of Jubilee Church, PO Box 13, Sprakers, NY 12166.



*Skilled volunteers from the International Union of Painters and Allied Trades come from all over the Capital District to help rebuild the flooded homes in Fort Plain.*

## USDA-RD/FSA properties for sale

USDA - RD / FSA Resales (<http://www.resales.usda.gov>) consists of a portal designed to provide information to the public regarding properties owned by the government for public sale. The properties are located throughout the United States including our Commonwealths and Territories in the Pacific and the Caribbean.

USDA — Rural Development is the largest provider of loans directly from the Federal Government to finance single family housing units throughout rural America. Over 400,000 home ownership and repair loans are currently outstanding throughout the United States. Loans are made directly to low and very low income applicants for the purchase, construction, or repair of a home in towns and villages outside metropolitan areas. In addition, Rural Development provides guarantees in rural areas in instances where lenders wish to make loans for the purchase of homes in rural America. For more information about Rural Development, please go to our web site at <http://www.rurdev.usda.gov/>.

USDA - Farm Services Agency is committed to delivering the highest level of customer service, helping to ensure a

strong safety net for America's farmers and ranchers. More than 2,346 state and county offices are the primary distributors of programs in the 48 continental states, as well as Hawaii and Puerto Rico. Farm Services Agency committee members are the local authorities responsible for fairly and equitably resolving local issues while remaining dually and directly accountable to the Secretary of Agriculture and local producers through the elective process. These members make decisions affecting which programs are implemented county-wide, the establishment of allotment and yields, commodity price support loans and payments, and many more programs. For more information about Farm Services Agency, please go to our web site at <http://www.fsa.usda.gov/>.

The USDA-RD/FSA Resales web site provides current information about single- and multi-family homes and farms and ranches for sale by the U.S. Federal Government. These previously owned properties are for sale by public auction or other method depending on the property. Anyone can buy a home for sale by the U.S. Government, but you must work with a real estate agent, broker, or servicing representative to submit an offer or bid.



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 One car garage. Upstairs can be expanded for more bedrooms. \$65,000

**518-378-3279**

# Calendar of Events

## ORIGINAL VALLEY PENNYSAVER

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

### DEC 1-31

#### Arkell Center News and Events for December

Arkell Center, Canajoharie, 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 Montgomery Program. Reservations are required by noon of the previous day. Call 673-2000 or 843-

2300. (Suggested donation is \$3 for those 60 years of age or older).

• **Mondays - Fridays:** 10 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 the basement. Stop for coffee after.

• **Wednesdays:** 3-4 pm. Gentle Yoga/Chair Yoga with instructor, Patty Pietrowicz

### DEC 11-21

#### St. Johnsville House Decorating Contest

Prizes will be given for the Best Decorated House, the Best Door and the Best Business. Judging will take place sometime during the week before Christmas.

The winners will be notified and presented with their prizes during our January meeting.

### DEC 21

#### Herkimer Holiday Stroll

Main and Albany St. Corridor. 10 am - 4 pm. Visit the website for more information. On Internet at [www.herkimernow.com](http://www.herkimernow.com)

### DEC 22

#### 28th Annual Richard & Janet Nevins Young Christmas Concert

Millpond Community Center, Van Hornesville, NY. 7 pm.

**Baby shower for Jesus Church of the Good Shepherd, 26 Moyer St., Canajoharie, NY. Clean, gently used or new items. All donations will go to Alpha Pregnancy of Ams-**

# Church Directory

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

#### Ames - Sprout Brook UMC

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

#### Cherry Valley Assembly of God

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

#### Christian Church of Charleston Four Corners

1380 E. Lykers Rd., Sprakers  
518-922-9088  
*Pastor Brett Popp*  
Sunday School (adult & children) 10am,  
Worship 11am,  
Sunday Eve. Prayer 6:30pm,  
Thurs. Eve. of Encouragement 6:30pm  
[www.christianchurchcharlestonfourcorners.org](http://www.christianchurchcharlestonfourcorners.org)

#### Church of Christ Uniting

PO Box 896  
Richfield Springs, NY 13439  
*Rev. Mark Ioset*  
315-858-1553  
Service: Sunday 9:15am  
Church School: Sunday 10:30am

#### Church of the Nazarene

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

#### Cornerstone Baptist Church

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

#### Currytown

#### Reformed Church

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

#### Dolgeville Christian Fellowship

3 Elm St., Dolgeville, NY 13329  
315-429-9142  
*Dr. Marvin Isum, Pastor*  
Worship Sunday 10:30am  
Midweek Fellowship Tuesday 7pm  
[www.dolgevillechristianfellowship.org](http://www.dolgevillechristianfellowship.org)

#### Dolgeville United Methodist Church

21 N. Helmer Ave., Dolgeville  
*Pastor: Rev. Diane E. DiLuzio*  
315-429-7381  
Worship 11:00am  
Sunday School @ 9:30am beginning  
September 18th  
Bible Study - Wednesdays @ 12:30pm

#### Emmanuel Episcopal Church

588-594 Albany St., Little Falls, NY  
315-823-1323  
Sunday Mass 10am  
Coffee Hour following Sunday Mass  
Sunday School & Youth Group  
Tuesday 10am Mass & Bible Study  
Friday 10am-2pm Thrift Shop

#### Ephratah Reformed Church

140 Co. Hwy. 140, Ephratah, NY  
To live and share Jesus Christ both locally and globally.  
Everyday, Everywhere, Everyone.  
*Pastor Jeff Hindrliter*  
Sunday School for all ages  
10am September-June  
Sunday Morning Worship 11am  
Prayer & Praise Thursdays 7pm

#### Episcopal Church of the Good Shepherd

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

#### Everlasting Joy Believers Fellowship

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

#### Faith, Hope and Love Christian Fellowship

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

#### First Baptist Church Springfield Center, NY

*Rev. - Gary Tyler*  
Sunday School 10:00am  
Morning Worship 11:00am  
Sunday night Worship 6:00pm  
Wed. night Bible Study 7:00pm  
Free meal & music every  
2nd Sat. of the month 4-7pm

#### Fonda Fultonville United Methodist Church

111 Montgomery St., Fultonville  
*Pastor Nancy Pullen • 853-3311*  
Sunday Morning Worship 9:15-10:15,  
Sunday School 9:15-10:30, Coffee  
Fellowship Following Service  
**Our Mission-To Actively Follow Christ and To Inspire Others To Accompany Us.**

#### Fordsbush Bible Church

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

#### Fort Plain United Methodist Church

39 Center St., Fort Plain  
*Rev. Alan Griffith*  
Church Office 518-993-3863  
Parsonage 518-993-3645  
Office Hrs Tues & Thurs. 10am-4pm  
ALL WELCOME,  
Worship Service 11am

#### Freysbush United Methodist Church

Freysbush Rd., Fort Plain  
518-993-3645  
*Rev. Alan Griffith, Officiating*  
Worship 9am,  
Sunday School 10am ALL ARE WELCOME  
coffee hour to follow service

#### Fultonville Reformed Church

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



# Calendar of Events

terdam. For information call 518-673-3800.

**Breakfast with Santa**  
VFW Post #3275, Fort Plain, NY. 8-11 am. 10 years and younger, free. \$5/person donation.

**DEC 31**

**Last Night, New Year's Eve Celebration**

St. Johnsville, NY. Complete schedule of events available at [stjohnsville.com](http://stjohnsville.com)

**JAN 12**

**Benefit for Jeff Weeks**  
Marine Corps League, Iliion, NY. \$10/person, children under 5 are free. For more information call

Dotty, 315-985-5724, Rose 315-360-6213 or Wanda 315-778-4282.

**JAN 13**

**St. Johnsville Chamber Meeting**

American Legion, St. Johnsville, NY. 6:30 pm.

**MAY 3**

**1st Annual Open House**

Rain date May 4. Cambridge Saddle Club 5 Fish Hatchery Rd., Cambridge, NY. Contact Linda Laveway, 518-466-6635 or e-mail [cambridgesaddleclub@hotmail.com](mailto:cambridgesaddleclub@hotmail.com). On Internet at [www.cambridge-saddleclub.org](http://www.cambridge-saddleclub.org)

**BUSINESS CARD MAGNETS** only \$75.00 for 250. Free Shipping. Call Beth at Lee Publications 518-673-0101 or [bsnyder@leepub.com](mailto:bsnyder@leepub.com) Please allow 7-10 business days for delivery

2008 FORD F-150 Super Crew XL 4x4, gray, 42k, V-8, auto, full power. SALE: \$19,500. **John C. Miller, Inc.** 5 1 8 - 7 6 2 - 7 1 2 4 [www.johncmiller.com](http://www.johncmiller.com)

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

**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**

2005 NISSAN Murano SL AWD, tan, 63k, V-6, auto, leather, navigation, SALE: \$12,495 Loaded!! **John C. Miller, Inc.** 5 1 8 - 7 6 2 - 7 1 2 4 [www.johncmiller.com](http://www.johncmiller.com)

**Fort Plain True Value and Just Ask Rental** has Gooseberry Patch cookbooks! Stop in and check out our titles! 12 Willett St Fort Plain 993-3834

# Church Directory

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

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

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

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

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

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

**Joy Fellowship**  
296 Co. Hwy. 119  
St. Johnsville, NY 13452  
518-568-3217  
*William Hayes Pastor*  
*Joyce Loughran Assistant Pastor*  
Sunday School 9am, Morning Worship 9:30am  
Wednesday Evening Worship 6:30pm

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

**Lighthouse Baptist Church**  
1524 St. Rt. 29A, PO Box 114  
Stratford, NY 13470-0114  
315-429-8854  
*Pastor Martin Smith*  
Sunday Morning Worship 10:30am; Wed. Eve. Prayer Meeting 6:00pm; 2nd & 4th Sunday Dinner following Morning Service with Afternoon Service following dinner  
"Old-Fashioned Bible Preaching"

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

**National Kateri Tekakwitha Shrine and Indian Museum**  
3636 St. Hwy. 5, PO Box 627  
Fonda, NY 12068-0627  
518-853-3646  
Weekly Masses: Sat. 4:30pm, Sun. 10:30am  
[friars@katersishrine.com](mailto:friars@katersishrine.com)  
[www.katersishrine.com](http://www.katersishrine.com)

**New Hope Christian Fellowship**  
32 Spencer St., Dolgeville, NY 13329  
*Pastor Pat Andreoli*  
315-429-3630  
NewHopeChristianFellowship.net  
Sunday School 9:30AM  
Worship Service 10:30AM

**Oppenheim United Methodist Church**  
Route 29  
*Pastor: Rev. Diane E. DiLuzio*  
315-429-7381  
Worship 9:30 Sundays,  
Totally Awesome God-TAG time 6:30pm  
Wednesdays beginning in Oct., Sunday School 9:00am beginning September 18th

**Our Lady of Hope R.C. Church**  
115 Reid St., Fort Plain, NY 13339  
Parish Office 518-993-3822  
[ourladyofhope@frontier.com](mailto:ourladyofhope@frontier.com)  
*Pastor: Father Dennis Murphy*  
Mass Schedule: Saturday, 4pm; Sunday, 8:30am & 11am; Mon.-Thurs. 8:30am.  
Confessions: Sat. 3 & by appointment  
Please call parish office for Holy Day schedule

**Paines Hollow United Methodist Church**  
Intersection of 167 & 168, Paines Hollow  
*Pastor Peg Donaghy*  
518-568-7604  
Sunday Worship 9:30AM  
Fellowship Hour to Follow

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

**Reformed Church of Canajoharie**  
15-19 Front St., Canajoharie  
518-673-2816  
*Rev. Miriam Barnes*  
Worship 10am, Nursery Provided,  
Christian Education  
for children & adults 9am

**Reformed Church of Fort Plain**  
165 Canal St., Fort Plain, NY 13339  
518-993-4302 • [fortplainrca@yahoo.com](mailto:fortplainrca@yahoo.com)  
*Rev. Nancy E. Ryan*  
Sunday Worship 10:30am,  
AA meetings on Tues. 7pm,  
Home of Manna House Meals, A  
Community Meal Program-Sat. Noon-1:30pm

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

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

**River of Jubilee Church**  
5057 State Highway 5 S  
Sprakers, NY 12166  
*Pastor: Gail Adamoschek*  
*Pastor: Steve Adamoschek*  
518-322-1427 / 518-224-4455  
Sunday Service 10:00am  
Children's Church Available  
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**FIREWOOD FOR SALE:**  
\$70 face cord, \$200 full cord. 518-993-2656.

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

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

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

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

10 Round Bales of Hay for sale \$15.00 each 518-673-4747

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

**HOG CASINGS** by the hank \$26.95, Peruzzi's Meat Market, 69 Church Street, Canajoharie. 518-673-3382

**LEXUS 300ES FOR SALE:** 1993, black, manual, 250k, some rust, runs great, \$1,395/OBO. 518-673-2952

**CHECK OUT OUR produce** at really low prices, Peruzzi's Meat Market, 69 Church Street, Canajoharie. 518-673-3382

# Church Directory

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

**Seeker's Fellowship**  
14 Park Place  
St. Johnsville, NY 13452  
518-568-7700  
**Pastor Mike Yezierski**  
Sunday Worship 6pm, Tues. Prayer 7pm, Bible Study 7pm (Wed., Thurs. & Fri.)  
We teach the fullness of God's Word, a life of holiness for the believer, and salvation for all who trust in Christ's sacrifice.

**St. John's & St. Mark's Lutheran Church**  
143 Church St., Canajoharie  
518-673-2224  
**Pastor Zach Labagh**  
Sunday Worship 11am,  
Christian Ed. 9:45am  
stjstm@frontiernet.net

**St. John's Lutheran Church**  
774 St. Hwy. 163, Freysbush, NY  
518-421-1027  
Sunday Worship 9:30am, Sunday School 10:30am,  
You are invited... Ladies Aid W.E.L.C.A. Meets 1st  
Sat. of every month. For Fellowship in Christ's Service.  
Handicapped Accessible

**Rose of Sharon Church of God**  
1485 Rt 20, Sharon Springs  
518-284-3307  
**Pastor Fred Jones**  
Sunday Morning Service 11am,  
Evening Service 7pm; Royal Rangers Sat. 6:30pm  
The Rose of Sharon where sin is called sin and where the full Bible is preached

**St. John's Reformed Church**  
68 W. Main St., St. Johnsville  
518-568-7396  
Faithfully Following Jesus Christ  
Sunday Worship 10:30am

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

**St. Joseph's Roman Catholic Church**  
31 North Helmer Ave., Dolgeville  
315-429-8338  
**Father Quy N. Vo**  
Sunday Mass is 10:30am,  
Daily Mass Mon. & Wed. 8am

**St. Mary's Episcopal Church**  
7690 Rt. 80, Springfield Center  
315-858-4016  
**Fr. Kyle Grennen, Priest-in-Charge**  
Sunday Eucharist, 9:30am  
Coffee - Fellowship follows service  
Holy Days - as announced

**St. Paul's Lutheran Church**  
32 W. Main St.,  
St. Johnsville, NY (next to NBT Bank)  
518-568-3007 Church  
518-568-2405 Parsonage  
**Rev. David Johnson**  
Sunday Worship 10:30am,  
Tues. Bible Bungee-Jumping 7pm,  
"Bible Study" that actually makes sense!  
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**St. Paul's Lutheran Church**  
36 Lydius St.,  
Fort Plain, NY 13339  
518-993-2040  
Sunday School 9:45-10:45am  
Church Service 11am

**St. Paul's Universalist Church**  
565 Albany St., Little Falls  
315-823-2284  
Service Sunday 10am  
Coffee hour following service.  
Our Church is a home to inquisitive, spiritual free thinkers with diverse religious beliefs. All are welcome.

**St. Thomas the Apostle Catholic Community**  
1 Church St., Cherry Valley  
607-264-3779  
Masses Sunday  
8:30am & 11am

**Stratford United Methodist Church**  
Route 29A  
315-429-9085  
**Rev. Roger Waldron**  
Worship 9am

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

**The Holy Spirit Polish National Catholic Church**  
618 E. Gansvoort St.  
Little Falls, NY  
315-823-0793  
**Father Rafal Dadello**  
Mass at 11am on Sunday  
www.holyspiritpncc.org

**The House of Zion, Inc.**  
580 Dillenbeck Road,  
Palatine Bridge  
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Saturday Morning  
Worship Service 11:30am  
Listen to UMT on live radio 97.5FM  
the 1st Sunday of every month 3pm-4pm

**The Time for Truth Ministries**  
PO Box 351  
Amsterdam, NY 12010  
Phone 518-843-2121  
Cell 518-774-8558

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

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

**Valley Alliance Church**  
85 E. Main St., Nelliston  
518-993-3458  
**Pastor Dave Praht**  
Sunday School (all ages) 9:15am,  
Sunday Worship 10:30am,  
Wed. Praise & Prayer 7pm,  
Fri. Youth Group 7pm (7-12th grade)

**Victorious Life Church RMI Fellowship**  
104 Main St. & 431 St. Hwy. 80  
Fort Plain, NY  
518-993-3102  
Sunday School 9am,  
Morning Worship 10:30am,  
Youth Group 5pm,  
Evening Worship 7-8pm

# Did You Know???

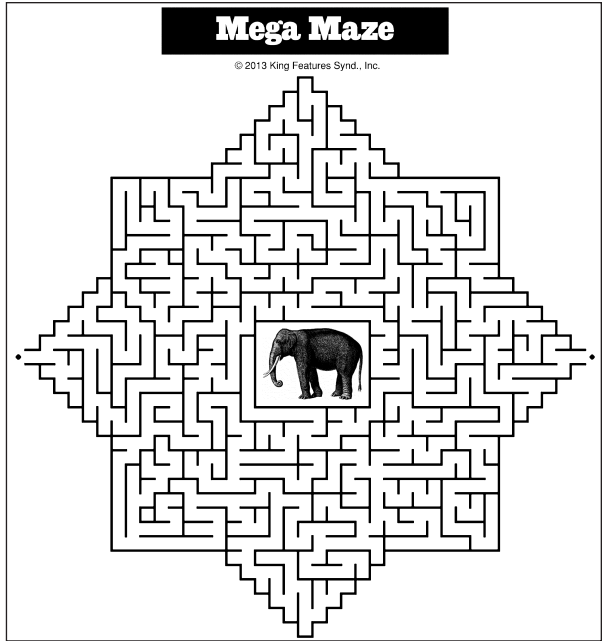
The airplane Buddy Holly died in was the "American Pie." (Thus the name of the Don McLean song.)

~~~

The reason firehouses have circular stairways is from the days of yore when the engines were pulled by horses. The horses were stabled on the ground floor and figured out how to walk up straight staircases.

~~~

Generally speaking, men can read smaller print than women; women can hear better than men.



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



## Puzzles4Kids

by Helene Hovanec

### WORD FUN

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

**WHO IS A PENGUIN'S FAVORITE RELATIVE?**

- |        |     |       |        |     |       |
|--------|-----|-------|--------|-----|-------|
| ORNATE | ___ | TENOR | ELAPSE | ___ | SLEEP |
| UPSETS | ___ | STEPS | ARCHER | ___ | REACH |
| TUCSON | ___ | SCOUT | CANCEL | ___ | LANCE |
| TASSEL | ___ | SEALS | STAPLE | ___ | PLEAS |
|        |     |       | SERIAL | ___ | LASER |
|        |     |       | RICHES | ___ | HIRES |
|        |     |       | GRAINS | ___ | GRINS |

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

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## ANSWER KEY

How did you score on last week's puzzles?

### HOCUS-FOCUS

Differences: 1. Chair back is lower. 2. Mustache is smaller. 3. Hand is moved. 4. Exit sign is missing. 5. Ribbon is missing. 6. Beads are missing.

**Puzzles4Kids** by Helene Hovanec

**CRISSCROSS - QUICK SENTENCES**  
Each word will fit into one spot in the grid. Use the starting letters as a guide and fit each word into its spot. All words will be used, so cross-off each one after you put it into the grid.

2 Letters  
OH  
YH

3 Letters  
EAT  
HARD  
RUN  
TRY

4 Letters  
CLOCK  
EASY  
I KNOW  
MINE  
ON  
OUCH  
RATS  
WHERE?  
5 Letters  
NO WAY  
YUCKY

6 Letters  
ALL RIGHT  
DON'T GO  
HONEY  
NOT NOW  
SO WHAT?

7 Letters  
A BIRD  
CALL A FLAME  
OF COURSE!

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## CARS

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5 Dr., Gray, 27,000 Miles

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Miles, Loaded

2010 Chevy Cobalt LT Red,  
Loaded, 13,000 Miles

2009 Ford Focus SE  
29,000 Miles, Blue

2008 Cadillac DTS Silver,  
Loaded, 54,000 Miles

2008 Chevy Cobalt LS  
Std. Shift, Silver

2008 Ford Mustang Conv.,  
Burgundy, 28,000 Miles

2007 Lincoln MKZ Loaded

2006 Pontiac G6 Red,  
58,000 Miles

1999 Cadillac Deville  
Loaded, Grey, 73,000 Miles

## TRUCKS TOO!

2013 Jeep Patriot FWD,  
Gray, 1,600 Miles

2012 Dodge Caravan Ram  
Cargo Van, White

2012 Dodge Grand Caravan  
Crew 19,000 Miles, Black

2011 Ford Ranger PU,  
2WD, White, 13,000 Miles

2011 Honda CR-V SE AWD,  
30,000 Miles, Burg.

2009 Ford F150 2WD, Ext  
Cab, Blue

2008 Buick Enclave GLX  
AWD, Loaded, 51,000 Miles

2006 Chevy 3500 Box Van,  
69,800 Miles

2004 Dodge Dakota Sport  
Ext Cab, 2WD, Black

2004 E350 Ext Van,  
White, 5.4 V8

2004 GMC 1500 4x4  
Ext Cab, Blue

2003 Chevy 2500  
Express Van, 6.0 V8

2002 Chevy Astro Van  
Cargo, White

2002 Chevy 1500  
2WD, Ext Cab, P/U

2001 Ford E450 Box Van,  
Diesel, White, 50,000 Miles

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Bed  
Towing  
Available

# Automotive

*and Car Care*



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## A resolution you should keep: Be Car Care Aware

Why not resolve to be car care aware in the coming year? By spending a little time now on preventive maintenance, drivers can save a lot of headaches in the long run and make for a great year on the road, says the non-profit Car Care Council.

"Regular auto care shouldn't be one of those New Year's resolutions that goes by the wayside," said Rich White, executive director, Car Care Council. "Preventative vehicle maintenance pays off all year, every year."

To be car care aware, the council recommends incorporating the following service interval schedule items as part of your New Year's resolution:

- Perform monthly checks of tire pressure and the condition of tires, lights and windshield washer fluid. The vehicle should also be cleaned monthly.

- Every three months or per the owner's manual, check the engine oil and filter, check the levels of other fluids including automatic transmission, power steering and brake, and check the battery and cables, belts and hoses. The exhaust and fuel filter should also be checked at this interval.

- Every six months or 6,000 miles, the chassis lubrication should be checked and windshield wipers should be replaced.

- Every 12 months or 12,000 miles, the brakes, spark plugs, coolant and steering and suspension should be checked.

The Car Care Council website features an online custom service schedule and email reminder service that is available free of charge and can be personalized by motorists to help make vehicle ownership more enjoyable, economical and convenient. There is also a general service schedule that vehicle owners may choose to follow. Drivers should also consult their owner's manual for specific recommendations by the carmaker.

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



# Automotive

*and Car Care*

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[rcjreenterprises@yahoo.com](mailto:rcjreenterprises@yahoo.com)



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# 2014 Business Card Directory



**\$25**

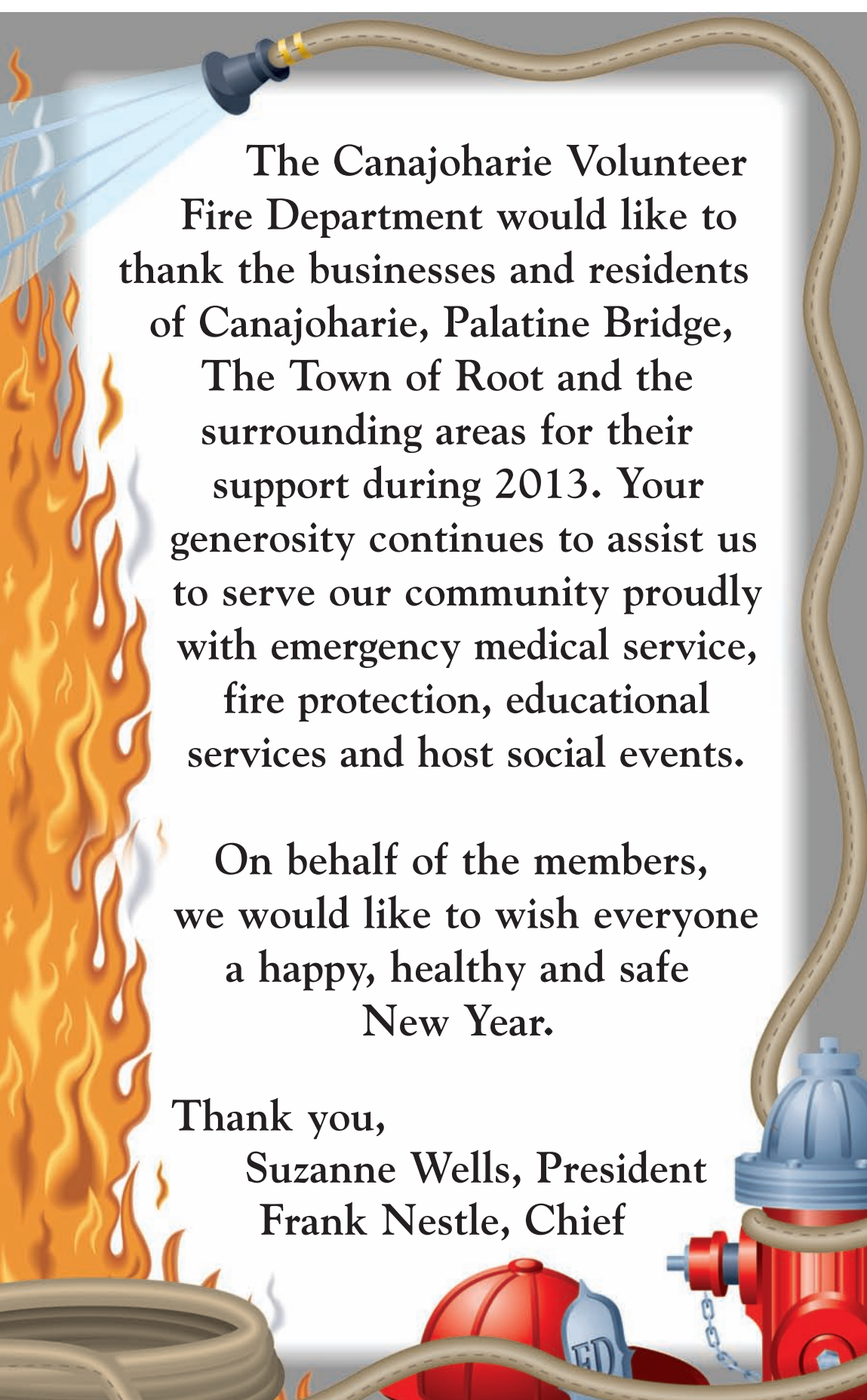
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**Call Kristen Lee at**  
**518-673-0100**

**or mail business cards to Lee Publications,  
PO Box 121, Palatine Bridge, NY 13428  
Deadline Monday, December 23rd**



The Canajoharie Volunteer Fire Department would like to thank the businesses and residents of Canajoharie, Palatine Bridge, The Town of Root and the surrounding areas for their support during 2013. Your generosity continues to assist us to serve our community proudly with emergency medical service, fire protection, educational services and host social events.

On behalf of the members, we would like to wish everyone a happy, healthy and safe  
New Year.

Thank you,  
Suzanne Wells, President  
Frank Nestle, Chief



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December 21, 2013

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See Our Other Great Deals On Page 4

## YEAR-END clearance sale

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# Third annual Christmas Recital at Upstate Chapel showcases local talent

by Elizabeth A. Tomlin

Over 200 people packed the Upstate Chapel for its Third annual Christmas Recital on Dec. 13.

"A delightful evening was shared!" said the chapel owner and master organist Eric Stroud. "Each musician gave such a wonderful performance! You could feel the happiness and joy throughout the building!"

Performers included some regulars such as

Stroud, Roland Vinyard, Our Lady of Hope Choir under the direction of Carol Cechnicki, Norma Bowley, Naphtali Rothrock and Rachael Takacs. New performers also entertained the crowd. They included flutist Anne Cooper, soprano Susan Crua, soprano Joanne McNamara, pianist Constantin Belyayev and alto Jessica Harris.

Stroud also gave an excellent performance on a

'portative', an instrument most of the attendees were unfamiliar with.

Upcoming events begin with a Feb. 22 and a 'Festival of Organists' with a lecture on how organs work. On March 15, a 'Celebration of Ireland' will feature local musicians.

The Upstate Chapel is the former St. Peter and St. Paul Catholic Church in Canajoharie.



Eric Stroud demonstrates playing the 'portative'.



Vocalist Roland Vinyard performs the song 'Virgin Mary' on the guitar at the Third annual Christmas Recital at the Upstate Chapel.



Performers including (from left, standing) Roland Vinyard, Joanne McNamara, Susan Crua, Naphtali Rothrock, (on floor) Eric Stroud and Rachael Takacs entertained over 200 people at the Upstate Chapel's 3rd annual Christmas Recital.

Photos by Elizabeth A. Tomlin

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## The history of holiday greens

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

Many people usher in the holiday season by decorating their homes with evergreen boughs, sprigs of holly, garlands, and mistletoe. Although now considered a Christmas tradition, writer Lisa Halvorsen explains how this practice is not something recent, dating back many centuries.

The Greeks and Romans were among the first to bring evergreen boughs indoors in winter. They were amazed that the evergreen remained green year-round, even during the bleak winter months, and decided that it must have supernatural powers. To them it symbolized nature and the promise of spring when the earth would be ver-

dant again.

In the 1800s, greens were used in this country to make memorials to honor loved ones who had died. Evergreen boughs and other greens were woven into wreaths, crosses, and stars and placed on graves in cemeteries. During the Victorian era, the custom of bringing evergreen boughs and other greens into the

house at Christmastime was revived. Many people made elaborate arrangements for mantelpieces and tables using boughs, ivy, laurel, yew, and hemlock.

A kiss under the mistletoe, another popular American custom, came from Scandinavia, where according to mythology, Balder, the son of Frigga, the Norse goddess of love, was struck dead by an arrow made of mistletoe. As Frigga wept, her tears fell onto the mistletoe and turned into small, white berries. She declared that mistletoe should no longer be used to kill, but to encourage love. Thus, anyone found standing beneath the mistletoe must be kissed.

Mistletoe also played an important role in the Druid celebrations of the winter solstice. Because it appeared to grow in the air — the plant wound itself around the tree, its roots never touching the soil — the Druid high priests believed that it was a sa-

cred plant. During the solstice, they would climb the trees, cut down the mistletoe, and toss it to the crowd below. It was considered bad luck if even a single sprig touched the ground. Catching the mistletoe ensured that livestock would be fertile and reproduce.

Holly and ivy often are used together in holiday decorations, a tradition that stems from a Middle Ages belief that holly was male and ivy female, and so the two should be intertwined forever. Holly also was thought to have protective powers, while ivy stood for love.

The tradition of decorating evergreen trees for the holidays began with Martin Luther in the early 1500s. Legend has it that he was walking through the woods one Christmas Eve and noticed how the sparkly stars shone through the branches of a snow-covered fir. Wanting to share the magic with his children, he chopped down the tree and brought it

home. He decorated it with candles to represent the stars.

In the 1600s, families in France decorated fir trees with gold foil, paper roses, apples, and sweet treats at Christmastime. German immigrants brought this same tradition with them when they settled in America. However, Christmas trees did not become widespread in America until the 1800s. Although first sold commercially in New York City in 1851, it wasn't until four years later, when President Franklin Pierce placed the first tree in the White House, that many Americans adopted the tradition. Electric Christmas tree lights were invented in 1882 by Edward Johnson, Thomas Alva Edison's assistant.

This year, as you deck your halls with holiday greens, think of the history behind these traditions and of the many before you who incorporated greens into their rituals and celebrations.



## Keeping the magic of Santa alive

He had a broad face and a little round belly that shook when he laughed like a bowl full of jelly. He was chubby and plump, a right jolly old elf. And I laughed when I saw him in spite of myself. - "A Visit From St. Nicholas"

Christmas just wouldn't be the same without Santa Claus. Santa will forever be ingrained in the holiday season, serving as an endearing symbol of

the season regardless of your religious affiliation.

Parents typically go to great lengths to ensure their children enjoy the holiday season. By keeping the magic of Santa alive, parents can add a special touch to the holiday season for their youngsters. Children may become more skeptical of Santa around the time they turn 10, but there are plenty of ways to en-

courage this spirit to live on year after year.

- Read an uplifting story. The holidays are ripe with stories that tug at the heartstrings. Parents can take their children to the library and rent a Christmas tale or take home a book of holiday stories, reading a different one before bed each night. Encourage children to write their own positive stories of what the holidays mean to

them and read them aloud to family and friends. The book "101 Ways to Keep the Spirit of Santa Alive: For 'Kids' From 1 to 92" by John Hagerman is a great way to get everyone in the house enthusiastic about Santa.

- Keep the magic flowing. Children who believe in Santa for an extra year or two often come from families that keep the magic of Santa alive. In addition to the standard traditions of leaving cookies and milk out for the jolly old man, come up with new ways to evoke the essence of Santa. Spray peppermint air freshener around the tree and other places Santa is sure to visit. Use a large boot to make a footprint in a plush rug. Find a way to trigger noise on the roof to give kids the impression that Mr. Claus himself has arrived. Extra measures to keep Santa alive can help everyone enjoy the holiday that much more.

- Take advantage of opportunities to spend time with Santa. Parents and children alike have many opportunities to spend time with Santa during



Photo provided by metrocreativeconnection.com

the holiday season, including photo opportunities at the mall and personalized videos sent directly to youngsters' email accounts. Elf dolls and breakfast with Santa at a nearby restaurant are other opportunities to spread the magic. Make the most of these opportunities over the course of the holiday season.

- Spread some Christmas cheer. Santa's job is to bring presents to the world's children. Channel the notion that giving is

better than receiving and spend time giving back to others as a family. Schedule a day when you can distribute gifts at a senior center or arrange to bring gifts to a foster child. Bake cookies and deliver cellophane-wrapped dishes to all of your neighbors. These activities put the emphasis on giving.

Keeping the tradition of Santa Claus alive can help adults and children alike enjoy a more festive holiday season.

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So-Cheesy Shells & Cheddar or Deluxe Mac & Cheese  
12-14 oz

**1<sup>99</sup> ea**  
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8 oz, Assorted Varieties

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8 oz

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12 oz

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14 oz, Chicken or Beef

**1<sup>49</sup> ea**  
J. Higgs Potato Chips  
10 oz, Assorted Varieties

**1<sup>99</sup> ea**  
J. Higgs Snack Crackers  
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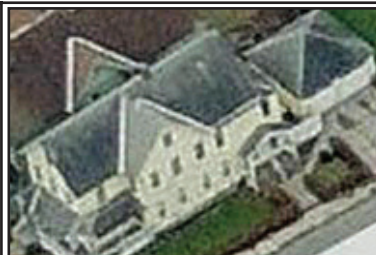
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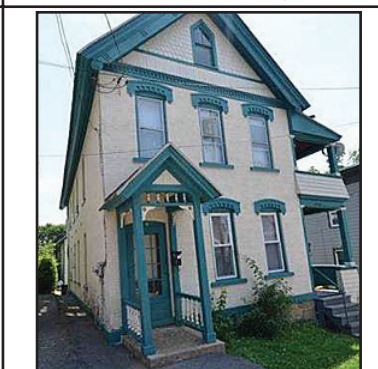
**NEW LISTING - STONE ARABIA RD. PALATINE** Cozy home in great country location! Very nice 3BR home with 1.3 acres features formal dining room, living room with reading area and economical pellet stove heat. . . . . **Only \$99,000**



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# Determine the best time to refinance a mortgage

Refinancing a mortgage is advantageous to homeowners for a variety of reasons. The primary reasons people refinance their mortgages are to reduce their monthly payments or free up equity to use

toward home improvements or other necessities. Lenders will frequently advertise that "now" is the time to refinance, but people may want to get all of the facts before making their decisions.

A low interest rate is not reason alone to refinance. Conventional wisdom has long suggested that borrowers wait to refinance until interest rates drop 2 percent below their current rate. While a low interest rate is important, there are several other factors to consider.

• **Closing costs:** Refinancing a home is an expensive undertaking. While it can effectively shave \$100 or more off your monthly payments, there is a financial outlay during the process, which includes closing costs. A person can expect to pay anywhere from 2 to 5 percent of the loan's value in closing costs when refinancing. Lenders used to enable some to roll the cost of the closing into the mortgage, but stringent rules have changed the way many banks now do business. If the finances are simply not there to cover the closing costs, refinancing may not be an option.

• **Credit rating:** If your credit rating is better now than it was when you initially earned your home loan, then this might be a good time to refinance. Not only will a person benefit from a low market rate, the interest rate may be even lower because lenders look more fondly on you now than they did years ago. Lenders often base their assessments of borrower reliability and stability on those potential borrowers' credit scores, so a strong credit score makes you look better in the eyes of lenders. Borrowers with poor credit ratings may not benefit from refinancing.

• **Income:** A person's debt-to-income ratio is another factor in determining mortgage interest rates and approval. A positive change in income status as well as reduction in debt could make it a good time to refinance.

• **Adjustable rate mortgages:** Many people opted for adjustable rate mortgages when buying homes years ago. Over time, their monthly payments may have increased considerably, making it nearly impossible to afford a home. Refinancing for a fixed-rate

Determine next page

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Season**

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. . . was lit by candles when this...was NEW!  
Original detailing, high ceilings, & 90" windows, are some of the attractive features in this 4-5 Bedroom, Nelliston Colonial. Eat-In Kitchen, Living, Dining, Family & Sunroom, overlooking the Mohawk River on a nice deep yard with large Garage.

### Commercial - Ft. Plain



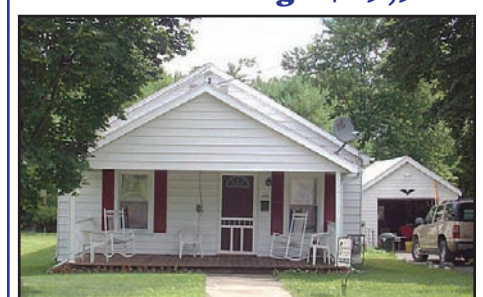
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2 Bedrooms, New windows, carpet, hardwood floors, Kitchen, Bath, Laundry/Den, Patio, and a garage. **Just a great little Starter Home for the money!**

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BACK ON THE MARKET

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

### Canajoharie Cape



BACK ON THE MARKET

is back on the market, and it's Adorable! Solid home with 2 Bedrooms on the 1st floor, a 3rd on the 2nd. Hardwood floors, Country Décor, Carriage House Kitchen & Bath, Living room has a fireplace, Dining, Big Attic & basement, single Garage & a big yard.  
**\$79,500.** Owners are really motivated to hear Offers.

### 5 Acres Canajoharie Ranch



4 Bedroom, 2 1/2 Bath Ranch w/ an Adirondack Flair; Multi car garage, Pole Barn. A/G Pool, Landscaped Pretty Views. **\$225,000.**  
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### St. Johnsville - \$63,500



Perky 2 Bedroom Village home on a nice deep yard with Garage. Very LARGE Kitchen with Breakfast area & Laundry room; good size Living room has Dining area, and built in propane stove mounted on Brick wall. Big Bedroom on 1st floor, Sunroom, backyard Patio, excellent condition.

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**Determine** from previous page

mortgage, regardless of the current interest rate, will likely ease some of your financial burden.


• **Home value:** A higher home value means more equity in the home. This money can be used to pay down debt or for home improvements that further improve the value of the home and property. It is important to speak with a real estate professional to determine if home values have spiked in a particular neighborhood and to gain an accurate appraisal of the home. This will help determine if refinancing is frugal.

• **Interest rates:** Lower interest rates often motivate homeowners to refinance, as a lower interest rate can save homeowners a substantial amount of money over the course of their loans. However, refinancing too soon (within 4 years of the original home loan) may put homeowners in a negative light. Lenders may see borrowers who refinance too soon or too frequently as risky borrowers who cannot successfully manage their money.

• **Prepayment penalties:** Certain mortgages have prepay-

ment penalties built in. Should a person pay off the mortgage too early, usually within two to five years, 2 to 4 percent of the home's loan value must be paid out. Refinancing counts as paying off one loan and opening up another. Penalties could deter a person from refinancing too soon.



Determining the best time to refinance your home mortgage takes effort on the part of the borrower and information about market trends. By doing one's homework and being aware of certain factors, a person can save money by refinancing a home loan.




*We wish you a Merry Christmas and a Happy Holiday Season!*


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|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <p><b>198 Amsterdam:</b><br/>New price on this two family with 3 BRs each unit and separate utilities. Garage.<br/><b>Now \$74,900</b></p> |  <p><b>204 Palatine:</b><br/>New price on this 4 BR home with finished garage and in-ground pool. Worth a look.<br/><b>Now \$144,000</b></p> |  <p><b>176 Cobleskill:</b><br/>New Price!! 4+ BR Stately Victorian with finished third floor. 2 Story Carriage House.<br/><b>Now \$179,950</b></p> |  <p><b>129 Palatine:</b><br/>New price on this 3 BR home. New windows. Deep lot. Carriage House with workshop.<br/><b>Now \$95,000</b></p> |  <p><b>193 Canajoharie:</b><br/>New Price!! Cozy 3 BR home with fireplace in LR. Custom Kitchen. Motivated Seller.<br/><b>Now \$75,000</b></p>   |
|  <p><b>156 Palatine:</b><br/>New Price!! 3 BR home on corner lot. Handicap Accessible Ramp and Chair Lifts.<br/><b>Now \$89,500</b></p>     |  <p><b>170 Fort Plain:</b><br/>New Price on this 2 BR home. Brick Carriage House Attached. Could be an office.<br/><b>\$49,500</b></p>       |  <p><b>183 Palatine:</b><br/>New Price. 4 BR home with many updates. Large back yard is fenced in. Motivated.<br/><b>Now \$79,000</b></p>          |  <p><b>640 Canajoharie:</b><br/>New Price on this 3+ BR home on large corner lot. Near school. Hot tub room.<br/><b>Now \$117,900</b></p>  |  <p><b>119 Fort Plain:</b><br/>New Price!! 3 BR home has a large lot and an oversized 2 car garage. Owner out of state.<br/><b>\$109,000</b></p> |



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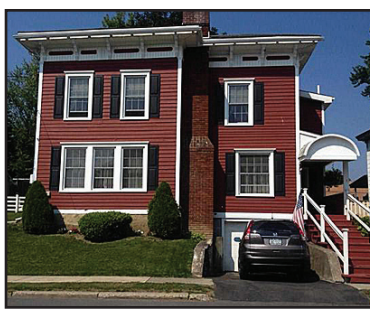
**805: T/O CANAJOHARIE:**



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

**Asking \$97,300**

**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 to downtown.

**Asking \$124,900**

**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 owner.

**Asking \$69,900**

**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**

**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 pool.

**Asking \$149,900**

**521: CANAJOHARIE:**



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**

**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**

**519: PALATINE:**

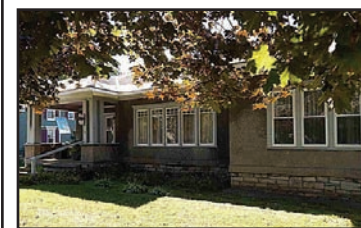


Palatine Area. Canajoharie School.

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.

**Asking \$129,000**

**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 driveway.

**Asking \$89,000**

**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**



**535: T/O PALATINE:**

Beautiful Cape Cod home on 11.5 acres. Open kitchen, living room & dining room. Formal living room, 3 bedrooms & 2.5 baths. 4 stall detached garage, deck, above-ground pool & fenced yard. View & privacy.

**Asking \$239,000**

**581: NEW PRICE:**



A perfect location comes with this ranch home! 5.4 rolling acres with a view. Open kitchen/living room, 3 bedrooms, 2 full baths & back enclosed porch. Detached 2 stall garage. T/O Palatine. Canajoharie School.

**Asking \$99,900**



**646: CANAJOHARIE:** Well cared for home w/hardwood floors, front porch and a relaxing back deck. Beautiful kitchen, hardwood floors & formal dining room. Tastefully painted and a nice atmosphere.

**Asking \$98,000**

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# Real estate investing for beginners

On the heels of a recession that saw home values drop, many would-be investors have shied away from buying investment properties. But real estate has historically remained a sound investment, boasting a long-term appreciation rate that makes it a worthwhile investment for those who can withstand temporary setbacks in housing prices and hold on to their properties over the long haul.

But investors are often nervous as they look for their first properties. Uncertainty about housing prices aside, investing in real estate also is risky, and first-time investors need to be comfortable with such risk in order to make the most of their investments. The following are a few things potential real estate investors should consider as they decide if investing in real estate is right for them.

## Personal ability

Real estate investors typically have tenants, and those tenants inevitably have needs. Investors who have experience as contractors may not find it difficult to renovate a property and make it more attractive to tenants, nor are they likely to be inconvenienced when minor issues on the property need to be addressed. Investors with no such experience will need to hire contractors to do the work for them, cutting into potential profits down the road. In addition, investors who don't have the ability and/or the time to address minor issues like a clogged drain or a drafty window on their own will need to hire a property management firm to tend to such needs. Such firms are effective, but also expensive, further cutting into your profits.

Even those investors with contracting experience may have little or no knowledge of how the leasing process works, forcing them to rely on a real estate firm to write up leases and ensure all

leases stay current. This, too, can cut into an investor's profits. Investors who don't bring any relevant expertise to the table can still make a profit from their real estate investments, but those profits likely won't be as significant when outside companies must be hired to ensure the property is in good shape and all necessary documents are in order and up-to-date.

## Time

Real estate is often a time-consuming investment. Tenants pay good money to live in attractive rental properties, and those tenants will have a host of needs that must be met. Investors must be sure they have the time to address their tenants' concerns, especially investors with no plans to hire property management firms. Potential investors who already have full plates at work and at home may not be able to devote the time necessary to make the most of their real estate investments, and therefore might be better off finding another way to invest their money.

Time also must be considered when considering profits. Real estate is not the type of investment that turns a profit overnight. Even investors who are looking to invest in an up-and-coming neighborhood must be prepared to hold onto their properties for at least a few years, if not much longer, to maximize their investments. Though real estate is a sound investment, it is not a get rich quick type of investment, so investors looking to make a quick buck should consider alternatives before buying investment properties.

## Size

First-time real estate investors might be wise to choose a smaller property for their initial investment. Larger properties can be overwhelming to manage, and investors often rely on property management firms to tend to these properties. Such firms charge

more to manage bigger properties, which can eat into investors' finances. Veteran investors can handle such overhead costs, but first-timers might find themselves caught off guard upon realizing the gravity of their financial commitment. A good rule of thumb for first-time investors is to stick to smaller properties, only moving on to larger buildings once they are fully comfortable with all that comes with investing in real estate.

## Costs

The cost of a real estate investment goes beyond the purchase price of the home. In addition to the mortgage on the property, investors must pay the taxes and insurance on the property, as well as any costs associated with maintaining and managing the property. Certain tax breaks are available to real estate investors depending on where they live. For example, in the United States, taxes on the profits when a property is sold may be deferred if those profits are immediately rolled into another property (such a deferral is only available to those investors who arrange this exchange prior to selling the initial property). Potential investors need to consider all of these costs, and might want to hire a real estate lawyer to help them make the most of their investments and any profits they yield. But even hiring an attorney is an additional cost investors must consider before investing.



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- **FREE In-Home Consultation**
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# Ruggiero REALTY LLC



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*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!**

*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**

*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*



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

*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**

*6 Brant Rd., Johnstown*



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

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



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

*264 Co. Hwy. 154, Town of Mayfield*



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

*200 W. Fifth Ave., Johnstown*



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**

*123 Longview Dr., Lake Pleasant*



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

*268 Blecker St., Gloversville*



Big bang for your buck! This large home has 4 bedrooms and 1.5 baths plus double living rooms. Master suite on second floor, 1 bedroom (or den) plus full bath on first floor. Extra lot available . . . . .  
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