

January 25, 2014



^{THE} Original Valley Pennysaver

The Little Paper • with **BIG** Results

Serving the Homes of the Mohawk Valley

Volume 4 • Number 28

Winter offers many options for outdoor fun, be sure and stay safe while enjoying the snow. See page 12.



*My feet stand on level ground; in the great congregation
I will praise the Lord. ~ Psalm 26:12*

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

Serving the Homes of the Mohawk Valley

Published weekly on Saturday by Lee Publications
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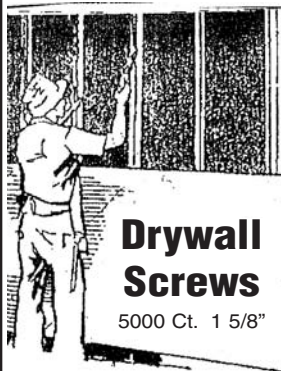
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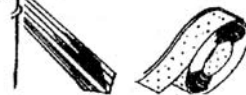
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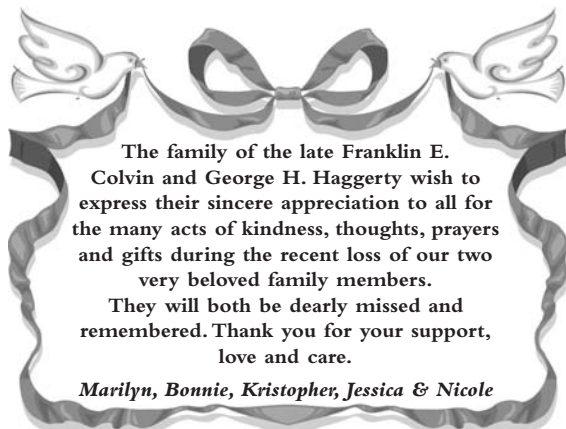


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The family of the late Franklin E.

Colvin and George H. Haggerty wish to express their sincere appreciation to all for the many acts of kindness, thoughts, prayers and gifts during the recent loss of our two very beloved family members.

They will both be dearly missed and remembered. Thank you for your support, love and care.

Marilyn, Bonnie, Kristopher, Jessica & Nicole

January 25, 2014

Hello Again,

Hello Again from beautiful snowless West Palm Beach, Florida. Even on cold days the temperature is in the 60's. I know it's hard to take but like they say, — "Someone has to do it." So why not me? Grin and bear it, especially those coffee drinking buds at Stewart's and the Hungry Bear and the 55 Diner.

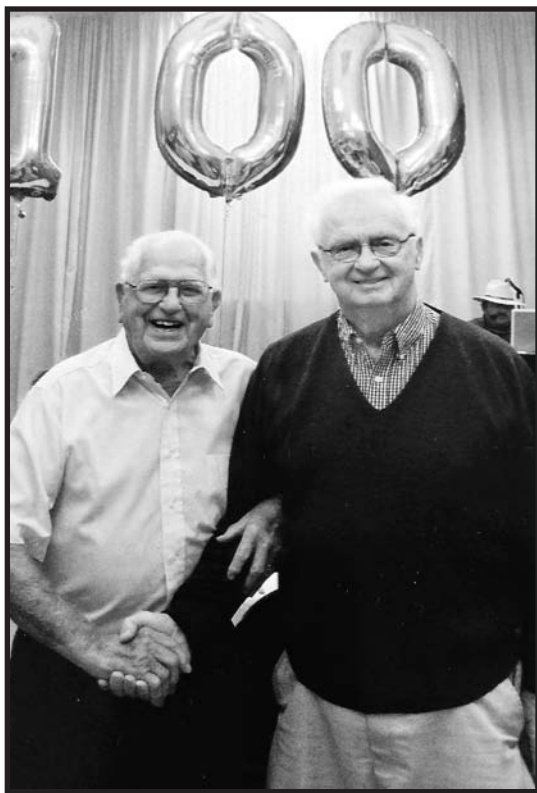
If I were a betting man, I would bet you cannot recall what you were doing on Jan. 6 in 1964. That's 50 years ago. Let's face it — some readers of this Hello Again were not born yet. Maybe their parents were not.

I will venture to guess what the members of the Mel Brown family of Canajoharie along with their friends were up to. They were celebrating Mel Brown's 50th birthday. I repeat, Mel's 50th birthday on Jan. 6, 1964.

You can be sure their guests



were watching Mel and his wife Donna dancing their famous jitterbug. They had no equals at the jitterbug. It was jitterbugging at its finest. Jitterbugging at the age of 50, not bad for a person of that age. Now let's shuffle ahead to Jan. 6 of this year — 50 years later. What was the Brown family and over 200 friends doing in Fort Pierce, Florida on Jan. 6, 2014? They were celebrating Mel Brown's 100th birthday. I hesitate to ask you what you think Mel was doing at his 100th birthday celebration.



Mel Brown, left, with Fred Lee during Mel's 100th birthday celebration, Jan. 6, 2014 in Fort Pierce, Florida.

He was dancing the jitterbug. Not just once but several times with lady partners who were 80 years younger. It's possible that even Ripley's famous Believe It-or-

Not would not believe this. I often described Mel as a 5'8" human stick of explosives. Standing any-time on only one foot as he could never convince both of his feet to touch the ground at the same time.

Some know I have been searching for a way to create business in the Palatine Corridor — now I may have an answer.

First let's chat about Ponce de Leon. We were taught in grade school that he explored Florida and the islands for a Fountain of Youth.

Just think, if old Ponce could have met Mel and learned that he was a native of the Mohawk Valley and grew up drinking tap water as found only in our valley. He would have sailed back to Europe with his ships full of Mohawk Valley tap water feeling he had hit the jackpot. Could this be the answer to the Palatine Corridor search?

When I return to our valley, if I am smart I will purchase a horse and a four-wheeled draft weight wagon and fill it full of bottles of tap water — label the bottles "Mel Brown's Elixir for a Jitterbugging Life" and hit the road. Soon hundreds will buy land in the corridor and drill water wells. We will be faced with a boom area, beating even the oil fracking states. I suppose our tree huggers and Governor will attempt to condemn or find fault with "water." We could dye it green — what do you think?

I hope you enjoyed some of this tongue-in-cheek chatter about my



100 year old friend, Mel Brown.

You know I seem to enjoy writing Irish blarney to see who will enjoy it — but you can absolutely believe that on Jan. 6, 2014, in Fort Pierce, Florida, Mel and his wife, Donna, sons Larry and Alan, relatives, along with friends actually watched him dance the jitterbug during his 100th birthday celebration.

There is so much more I could tell you about Mel Brown — husband-father-businessman-shriner, clown, it would merely add to the mystery of this native Mohawk Valley man.

My prayers and thoughts go with you Mel, your wife and family. God bless.

Fred Lee and the Lee Family

P.S. Mel Brown was one of the first advertisers in the Valley Pennysaver, issue date of January 1965, and was the landlord of the first office of Fred Lee Publications — now Lee Newspapers, Inc.

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Also included are some miscellaneous parts and filters and a detachable working Scaffolding Rack. The Village has set a minimum bid of \$3,500.

All bids should be mailed in or delivered to the Village Clerk, 16 Washington St., St. Johnsville, NY 13452. Bids must be received by the Village Clerk, no later than 2:00 PM on the 14th of February, at which time they will be opened and read. The Clerk will present the opened bids to the Village Board at their regular meeting on February 18th, 2014 for their approval.

Bids must be enclosed in a sealed envelope bearing the name and address of the bidder and labeled "Bid for 1980 Michigan Loader".

The Village Board reserves the right to waive any informality in bidding and the right to reject any or all bids if deemed to be in the best interest of the Village to do so.

Questions concerning the Loader may be directed to the Village Public Works Supervisor, William Vicarelli at (518) 568-2225 or (518) 332-0995.

By order of the St. Johnsville Village Board
 Karen Crouse, Clerk-Treasurer

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4/1/14	9am-3pm	*Arkell Center, Canajoharie
5/12/14	9am-3pm	*Arkell Center, Canajoharie
8/12/14	9am-3pm	*Arkell Center, Canajoharie
9/23/14 & 9/25/14	6pm-9pm	JAVAC, Johnstown
10/4/14	9am-3pm	*Arkell Center, Canajoharie
11/17/14 & 11/19/14	6pm-9pm	Fort Plain High School

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WEEK:** "Lets Attend
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School 10am. Morning
Worship 11am.

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FOR SALE: 5th wheel
camper, 19', needs a lit-
tle, no paperwork,
\$250.00; triple insulated
brand new windows, \$75
gets all 3! 1974 Jeep, set
up for off road, posi, tire
chains, pulls, logs well,
\$450.00; Engine leveler
for motor stand, \$10.00;
12v VCR, \$10.00; 12"
Cobalt radial arm saw, 4
months old, \$175.00; 40
v-belts, mostly new,
\$40.00; new bar sink,
\$10.00; automotive parts
washer, used twice,
\$75.00. (2) old cookie
jars, \$20.00 for both; air
grease gun, \$10.00;
electric tree limb cutter,
new, Black & Decker,
\$25.00; (4) 275-55 R17
so-so tread, \$50.00; (2)
215-75 R15 super tread,
\$75.00. I wish to speak
to a serious Budweiser
collector. 315-858-7043
or 315-717-8474

FOR SALE: 1975 19'
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w/75hp Evinrude & trail-
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joharie. 518-673-3382

Bridal

Tuxedo History

The origins of the modern tuxedo remains a topic for debate, but one of the more widely known tales of the tuxedo's beginning traces this classic look to a wealthy tobacco magnate of the 19th century.

Pierre Lorillard lived with his family in a residential colony called Tuxedo Park, which was roughly 40 miles northwest of New York City.

The Lorillards were popular in social circles, and Pierre helped establish the area as a prime hunting and fishing destination.

Lorillard also developed a social organization called the Tuxedo Club, which regularly

hosted balls.

At the time, men wore dinner jackets with long tails to formal events.

However, Lorillard wanted something different and modern, and he commissioned a tailless black jacket to wear to the Tuxedo Club's Autumn Ball.

Lorillard got cold feet in time for the ball and did not wear the shorter jacket.

However, his son, Griswold, did wear the short jacket and received much praise. Soon the style was copied and worn in various social circles across the country. The "tuxedo" was born, and soon became a timeless classic.

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It's Time...



Did you know?

Symbolic gestures are commonplace during wedding ceremonies.

The exchange of rings, stomping on a glass and lighting of candles are each among the various traditions associated with different faiths.

Couples who would like to try something a bit different can opt for pouring sand.

Choose two different colored sands and decorative vessels that can hold the sand until a special time in the ceremony. You also will need another large, clear container that will contain the sand once it is poured.

A glass vase or heart-shaped vessel works well. To symbolize the joining of two lives together, both the bride

and groom can take one of the colors of sand and begin pouring them together into the larger container.

The ribbons of sand will join and meld together, much as the couple's separate lives will now become one. The finished sand art can be kept on a mantle as a remembrance of the wedding day for years to come.

Enjoy winter safely

Sledding

Zippering down a hill at what feels like a million miles an hour can be a great time — as long as you're sledding safely. When you grab your sled, make sure it's sturdy and that it's one you can really steer. Never use homemade sleds like garbage-can lids, plastic bags, or pool floats — these are dangerous and you may lose control while you're sledding. Also, never use a sled that has any sharp, jagged edges or broken parts.

It's especially important to wear gloves or mittens and boots while you're on the sled because in addition to keeping you warm, they can help prevent you from injuring your hands and feet. Wearing a bike helmet is also a good habit to get into — doctors say it's a great way to protect your head while you're sledding.

When you're picking your sledding spot, it's best to check it first to make sure it's okay. Hills designated for sledding are always a good bet — they can be safer than private areas like backyards.

Make sure the hill isn't too steep and that it's covered with packed snow, not ice. The hill must not end anywhere near cars on the road. This is important. If it's a new hill you're trying out and you've never been to the bottom, you

might want to walk it first just to be sure. Also, look for obstacles like trees, bushes and rocks that are covered in snow. Sled only in daylight or in well-lit areas.

If you're sledding with a friend, make sure that you don't go over the weight limit — look at the label on the sled for the number of pounds it will hold. If everybody has his or her own sled and is taking turns sledding down the hill, make sure the person sledding before you is well out of the way before you take off.

And whether you're on the sled by yourself or with pals, you always want to be sitting up, not lying down. Lying flat puts your body at greater risk for injuries if you lose control and flip out. Lastly, never ride on a sled that's being pulled by a car, truck, or snowmobile.

Skiing and snowboarding

Before you hit the slopes to ski or snowboard, make sure you have the right equipment — and that it fits you correctly. Equipment that is too big will make it hard to keep control.

The same goes for boots and bindings — make sure these are the right size for your feet before getting on the slopes.

Helmets are a must for skiing and snowboarding. Goggles will protect your eyes from bright sunlight and objects that could get in the way and poke you in the eye (like tree branches). Just like with inline skating, snowboarders need kneepads and elbow pads. Some snowboarders who are just learning wear specially padded pants to cushion their falls.

Speaking of learning, it's a good idea to take at least one skiing or snowboarding lesson before you take off. This can keep you from getting frustrated or getting hurt before you have a chance to enjoy this new sport.

Skiing and snowboarding can be a little like driving a car. You have to learn to share the road or, in this case, the trail. It also means watching out for others to avoid collisions, so keep your eye on the other snowboarders and skiers.

Anything else you need to know? Yep — go out and enjoy the snow!

For more information visit <http://kidshealth.org>



A skier successfully finishes his run during last year's 'Pond Skimming' event at McCauley Mountain.

Photo by Joan Kark-Wren

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2 Day Huge Garage & Tent Sale!! Friday and Saturday, February 7th and 8th, 6:00am to 3:00pm. Early Birds Welcome!! Items include black smith forges, black smith vises, primitive tools, grain cradles, furniture, bedroom suites, 4-dressers, table and chairs, baskets, cast iron lamps, primitive chairs, and benches, new saws all, table saw, band saw, walk behind plows, walk behind push cultivators, primitive wooden barrels, pots, pans, dishes, glassware, and hundreds of \$1.00 items!! Don't Miss This One!! 176 Dygert Rd Canajoharie NY 13317

Already consigned for our Country Antique Auction February 13th is a Early Wooden Washing Machine, 1-Large Early Wooden Case Scales manufactured by Jones Co. in Binghamton NY, 1-Early 1840's Table Top Butter Churn (in great condition), 1-Upright Barrel Butter Churn, 1-Pump Handle Butter Churn, (great Condition), and more great antiques are still coming!! Call 518-993-4668 if you have Special Unique Antiques that you have for sale!! JR'S Auction 518-993-4668

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

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

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

- Ben-Hur

Chicago

Crash

Gandhi
- Gigi

Gladiator

Patton

Rain Man
- Rocky

The Artist

The Departed

The Hurt Locker
- Titanic

Unforgiven

Wings

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King Crossword

ACROSS

- 1 Category
- 4 Automobile
- 7 Wield a cleaver
- 11 Carry on
- 13 One's years
- 14 Carry on
- 15 Eastern potentate
- 16 Scrooge's cry
- 17 Open slightly
- 18 Beelzebub
- 20 Grate
- 22 Tiny veggie
- 24 Cafe
- 28 Frisbee material
- 32 Trembled
- 33 Apiece
- 34 One of the Seven Dwarfs
- 36 Smell
- 37 Group character
- 39 Missile launcher
- 41 Mexican cactus
- 43 Humor
- 44 Newcomer
- 46 Indiana's state flower
- 50 Not working
- 53 The 50 States (Abbr.)
- 55 Perlman of "Cheers"
- 56 Layer

1	2	3			4	5	6		7	8	9	10
11			12		13				14			
15					16				17			
18				19		20		21				
			22		23		24			25	26	27
28	29	30			31		32					
33				34		35		36				
37				38		39		40				
41					42		43					
			44			45		46		47	48	49
50	51	52			53		54		55			
56					57				58			
59					60					61		

- 57 Thickness

58 Thailand, once

59 Health resorts

60 Pirouette pivot

61 Chances, for short
- 8 Muslim pilgrimage (Var.)

9 Eggs

10 Apiece

12 They use clay pigeons

19 Trawler need

21 Bro's counterpart

23 Help

25 Agenda heading

26 Chess piece

27 Gumbo ingredient

28 Sound from a chick

29 Tardy

30 Sore

31 Corn on the —
- 35 Crow's call

38 Pigeon

40 Goose egg

42 Burst, volcano-style

45 Norway's capital

47 Columbus' home

48 Tide type

49 Sweet potatoes' kin

50 "— only a paper moon, ..."

51 Chips' go-with

52 Meadow

54 Sailor's assent

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Wishing Well®

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

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

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

Weekly SUDOKU

by Linda Thistle

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

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

DIFFICULTY THIS WEEK: ★★ ★

★ Moderate ★★ Challenging
★★★ HOO BOY!

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See Page 17 for the Answers
to All of These Puzzles

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CLASS REUNION

**The Canajoharie Class
of 1969 is planning
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August 16th at the
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Johnstown. If anyone
from the class of 1970
would be interested in
joining us, contact
Debbie Holtz at
673-5187 after 4:00pm.**

Happy Birthday!

Monica Dodge - Jan. 26th

Kathy Burr - Jan. 26th

Mario Pietromonaco - Jan. 30th

Monica Moore - Jan. 30th

Janet Crewell - Jan. 30th

Tammy Weaver - Feb. 1st

Karl Gustafson - Feb. 1st

Liz Dunbar - Feb. 1st

**If you want to list a birthday
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Extended Food Pantry hours announced

The Haven of Hope Food Pantry has announced that it will be open on the third and fourth Thursday evenings of each month, 5-7 p.m. These hours are in addition to the pantry's regular hours each Thursday, noon-2 p.m. The pantry is located at 10 West Main Street in Fonda.

Haven of Hope is a joint mission project operated by area churches, staffed by volunteers and serves residents of the Fonda-Fultonville School District. Pantry customers

are required to sign in stating the number of adults and children in the household and show proof of residency.

The pantry is grateful to organizations and businesses who conducted food drives to stock their shelves during the holiday season. It welcomes other groups, businesses, and individuals willing to conduct a food drive at their place of business or within their organization to help re-stock the shelves. Please call 829-9924 to plan a food drive.



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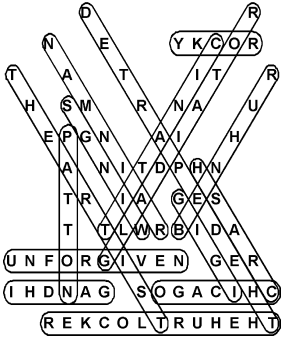
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Sunday Bible School.....10:00 am
Sunday Morning Worship.....11:00 am
Wednesday Prayer & Bible Study....6:30 pm

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Answers to this week's puzzles



— **King Crossword** — — **Weekly SUDOKU** —

Answers
Solution time: 21 mins.

ILK	CAR	CHOP
RANT	AGE	RAVE
EMIR	BAH	AJAR
SATAN	RASP	
PEA	BISTRO	
PLASTIC	SHOOK	
EACH	DOC	ODOR
ETHOS	BAZOOKA	
PEYOTE	WIT	
TYRO	PEONY	
IDLE	USARHEA	
TIER	PLY	SIAM
SPAS	TOE	OPS

Answer

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

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Whatchamacallits

We previously ran this item, submitted by Kathy Brown, as an unknown Whatchamacallit in early January.

Recently, it was discovered that its purpose is, in fact, decorative. Local reader Terri Foster found a match for it online.

It appears to be a paper-weight or desk accessory. The balls inside are two sizes of ball bearings and the item advertises Ford Motor Company on it's top. It has Chester, NY carved on it, as well.

Thanks to Kathy and Terri, as well as everyone else who helped search for this item!

macallit? Send picture and description to eenger@leep-ub.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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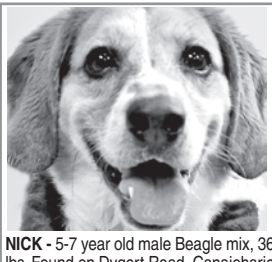
**CHICO** - 1-2 year old male tricolor Beagle. Found on Kahn Road, Palatine on January 11th. He's a sweetheart!



**OLIVER** - 8-10 year old male Pit Bull, 56 lbs. Knows many commands and is housebroken. Good on leash. Friendly loving personality.



**RYDER** - 2 1/2 - 3 year old male St. Bernard/Pit Bull mix, 73 lbs. Found on East Fulton St. Ext., Johnstown in March 2013. Extremely friendly and huggable. OK with kids.



**NICK** - 5-7 year old male Beagle mix, 36 lbs. Found on Dygert Road, Canajoharie in March 2010. Active dog who loves his toys and tennis balls. Should be the only pet in an adult home.



**SASHA** - 9 1/2-10 year old female Rottweiler mix. Came to the shelter on November 20th because her owner was moving. Knows "sit" and gives her paw to "shake". Lively and friendly.



**KIDD** - 1 - 1 1/2 year old Pit Bull mix, 44 lbs. Found on Hickory Hill Road, Mohawk on October 8th. Friendly, outgoing, lively. Great with kids!



**ECHO** - 1-2 year old female Pit Bull mix, 45 lbs. Found on Route 5, St. Johnsville in September 2011. Friendly, high-energy and strong. Good with some dogs, not cats. OK with older kids.



**BROWNIE** - 1 year old playful female Pit Bull, 39 lbs. Found on Stone Arabia Road, Palatine in September 2012. Good with some dogs, not good with cats. Adult home only.

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**MASON** - 3 year old male Pit Bull/American Bulldog mix. Found on Anderson Road, Sprakers in December 2012. A charmer with a wonderful "Pittie" smile! Good with some dogs, not cats. Ok with kids.



**GRACE** - 12-13 year old female Seal Point Siamese. Came to the shelter in December 2013. Very beautiful and loving.



**TINK** - 1-2 year old beautiful female Tortie. Found on Route 163, Fort Plain on January 11th. Very affectionate and loving.



**JOEL** - 9-10 year old male tiger. Came to the shelter in 2003. Interactive with other cats, not good with dogs. Prefers adult home.



**SAMSON** - 3-5 year old buff color male. Came to the shelter on December 21, 2013. Looking for someone who has a barn/farm where he could live happily.



**ZORRO** - 8 year old medium-haired male. Found on Stone Arabia Road, Fort Plain in December 2012. He's a lover with a constant gentle purr. Very talkative! Good with most cats, not good with dogs.



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- ◆ Ham & Cheese Club w/Chips

**Fri., Jan. 31<sup>st</sup>**

- ◆ Fresh Haddock Dinner,  
 (Fried or Baked) w/Potato & Veg
- ◆ Mac-N-Cheese w/Veg
- ◆ Manhattan Clam Chowder

**Sat., Feb. 1<sup>st</sup>**

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

**Sun., Feb. 2<sup>nd</sup>**

- ◆ Country Style Scrambled Eggs  
 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



# DINING & entertainment

## Grandma's Kitchen

80 Erie Blvd.,  
Canajoharie, NY 13317  
518-673-0195

### ~ Specials ~

#### Sunday

- Breakfast Burrito
- Homemade Corned Beef Hash

#### Monday

- Ham & Cheese Scrambler  
LUNCH
- Roast Chicken Sandwich w/side
- Meatloaf w/mashed potatoes  
& veggie

#### Tuesday

- 3 Egg Omelette w/choice of meat  
& cheese  
LUNCH
- Grilled Ham & Cheese  
w/cup of soup or chili
- Lasagna w/tossed salad

#### Wednesday

- 2 Pancakes or 2 French Toast  
w/choice of meat  
LUNCH
- BLT w/side & cup of soup or chili
- Shepherd's Pie w/tossed salad

#### Thursday

- Bacon, Swiss, Mushroom Omelette  
LUNCH
- Cheeseburger or Hamburger  
Deluxe w/fries or sweet potato fries
- 2 Hot Dogs w/meat sauce or  
sauerkraut & baked beans

#### Friday

- Homemade Sausage Gravy & Biscuits  
LUNCH
- Fish Platter or Fish Sandwich  
w/homemade mac & cheese

#### Saturday

- Garbage Omelette
- Homemade Corned Beef Hash  
LUNCH
- Cheeseburger Wrap w/FF  
or Sweet Potato Fries

## WRATH OF GRAPES

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## PANCAKE BREAKFAST

**SUNDAY, FEBRUARY 2<sup>ND</sup>, 2014**

**Moose Lodge**

**159 Erie Blvd., Canajoharie, NY**

**Time: 7 AM - Noon**

**Adults \$7.00; Children 5-12 \$4.00**

**Under 5 FREE**

### MENU

Pancakes, Sausage, Eggs, Applesauce,  
Real Maple Syrup, Sausage Gravy,  
French Toast, Coffee, Tea, Milk, OJ

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



# DINING & entertainment

Come join the Mohawk Valley FFA at  
their First Annual Indoor



## Flea Market & Craft Show

Saturday, February 15th  
from 9AM-5PM

at OESJ Senior High School Gym & Cafeteria

### Support Us in Three Ways:

1. Rent a booth
2. Donate garage sale items for the FFA to sell -  
contact Chris Smith at 568-2011
3. Come that day - just \$1 admission!



Need additional information?

Contact Kristy Shafer at 518-568-2011 or [kristy.shafer@oesj.org](mailto:kristy.shafer@oesj.org)

## AMISH WEDDING DINNER

All You Can Eat Buffet

Bring Your Family and Friends

Make it an Early Sweetheart Dinner

February 7, 2014

Serving from 4-8 pm

**Menu: Moist and Tasty Chicken  
Filling, Fluffy Mashed Potatoes,  
Delicious Chicken Gravy, Tender  
Cooked Creamed Celery, Creamy  
Coleslaw, Homemade Desserts &  
Drinks (Coffee, Tea, Water)**

### TAKEOUTS AVAILABLE

Adults: \$12.00 Children 6-12: \$8.00  
5 & Under FREE

**BAKE SALE** of Homemade baked Goods

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*Also Available:*  
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 Building Components

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 (315) 823-1709  
 40 McKinley Rd., Dolgeville  
 (315) 429-9962

# This is a hammer

by **Samantha Mazzotta**  
**Patching damaged hardwood floor**

**Q:** You recently published instructions on lifting out small dents from hardwood floors and furniture. My question is, how do you deal with larger damage, like gouges and small holes? — Chet in NYC

**A:** As long as the wood isn't severely damaged, such as a cracked or broken board, and just has a few gouges, small holes or large dents that won't steam out, you can patch and smooth the damaged areas.

For this job you'll need fine-grit sandpaper, wood putty or

wood patching compound, a putty knife and wood restorer. You also might need a hammer and a nail set (a large nail-like tool, not a bunch of nails) to tap loose nails down below the wood surface, should they need it.

Clear debris and dirt away from the areas to be repaired. Check the wood for splinters or other damage, and look for nail or screw heads poking up. Use a nail set and hammer to tap the nails down below the surface. If a nail won't go or stay down, or if it sits loosely, remove it and hammer a fresh nail into the wood about a half-

inch down the board edge from the old nail hole. Add that nail hole to your patch list.

Using a putty knife, fill the gouged areas, small holes and the newly created holes where you tapped down errant nails with patching compound or wood putty. Work on one spot at a time, using the putty knife to force the compound into the spot and pressing the blade down until it lies flat on the floorboard. Scrape away excess compound from the edges, feathering outward.

Let the patched areas dry completely, usually at least a day. Once dry, sand each

patch with fine-grit sandpaper until the compound is flush with the board surface. Sweep away the sanding debris and wipe the area with a damp, not wet, cloth.

Finally, apply wood restorer to each patched area, working one at a time, until the patch blends in with the rest of the floor.

**HOME TIP:** Hardwood floors need only sweeping, vacuuming and an occasional damp mop to clean them.

For more thorough cleaning and conditioning, look for a hardwood floor cleaning solution.

(c) 2013 King Features Synd., Inc.

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

**INSULATE NOW** to save energy! Insulating your home with fiberglass insulation is the way to go! Kraft faced and unfaced insulation is available at C.H. Burkdorf & Son, 35 Hough St., St. Johnsville 518-568-7016

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

**ROXUL INSULATION:** The better insulation for an energy efficient, quiet & safe home. Fire resistant, water repellent and made from stone. For more information, call C.H. Burkdorf & Son, 35 Hough St., St. Johnsville. 518-568-7016

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

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

**FOR SALE:** Seasoned firewood. Delivery available. Call Ted at 315-717-4970 or 315-822-6599.

**Feature of the Month-3pk Brawny paper towels or 6pk Quilted Northern toilet paper-just \$4.** Fort Plain True Value and Just Ask Rental 12 Willett St Fort Plain 993-3834

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

Having problems with your well or pump? Call The Water People - Provost Brothers! 518-868-2126

# TAX TIME

## INCOME TAX PREPARATION

**Linda J. Gould ~ Over 36 Yrs. Experience**

**John P. Gould**

**E-filing, All Returns A-Z**

**Reasonable Prices ~ \$50 & up**

**In-home Service By Appt.**

**(518) 993-4706**

**11 Division St., Fort Plain, NY**

**Hrs: Mon.-Thu. 10-8 • Fri. 10-4 • Sat. 10-12**

**Alpaca Clothing in stock:** Sweaters, many styles of socks, hats, gloves, scarves, and much more. Paca Gardens, 27 West Main St, Little Falls, NY 315-823-1100 M-F 10-5, Sat 10-4.

**TIGHTEN UP YOUR HOME** for winter using Kwikfoam insulating foam, foam tape & felt weather stripping. Available at C.H. Burkdorf & Son, 35 Hough St., St. Johnsville 518-568-7016

**CENTRAL BOILER EClassic OUTDOOR FURNACES.** Cleaner and Greener. 97% Efficient. EPA Qualified. Call North Creek Heat 315-866-3698

We now fill propane tanks! We also sell new propane tanks in a variety of sizes. **Fort Plain True Value and Just Ask Rental 12 Willett St Fort Plain 993-3834**

Early country pieces some in old red paint. **THE GALLERY**, 2 West Main Street, Saint Johnsville, NY. 518-568-5121 or [thegallery2west@gmail.com](mailto:thegallery2west@gmail.com) Lay-a-way available.

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

**FOR SALE:** (2) 2002 Arctic Cat snowmobiles with trailer, (1) 570 Panther and (1) 570Z snowmobiles. Must Sell, \$3,750 or best offer. Call 315-868-1785

2007 MERCEDES C280 AWD, silver, 75k, V-6, leather, auto, moonroof, SALE: \$13,995 Loaded!! **John C. Miller, Inc. 5 1 8 - 7 6 2 - 7 1 2 4 www.johncmiller.com**

**NEW!!! We now have Tap My Trees sap collection buckets, lids, and spiles. Fort Plain True Value and Just Ask Rental 12 Willett St Fort Plain 993-3834**

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

**MAKE our phone ring so we can return the favor!! Place your reader ad today. Only \$4 for the first 14 words. 518-673-3237**

**DUTCHMAN STOVES:** Select stoves are on close-out sale. Huge savings! Also stocking stove, chestnut, pea and rice coal. 518-993-2543



## Antiques & Auctions



## KING'S

**Sun., January 26th Breeder Sale ~ 11:33am**

**Sat., February 1st Consignment Auction ~ 6:33pm**

**Thurs., February 6th Food Auction ~ 6:33pm**

**Sat., February 8th Consignment Auction ~ 6:33pm**

**Sun., February 9th Breeder Sale ~ 11:33am**

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

**WE ACCEPT CASH - CREDIT CARDS - DEBIT CARDS**

**PRESSURE TREATED LUMBER & PLYWOOD** available at C.H. Burkdorf & Son, 35 Hough St., St. Johnsville 518-568-7016

**WINTER SPECIAL** on NEW ENGLAND PREMIUM WOOD PELLETS. C.H. Burkdorf & Son, 35 Hough St., St. Johnsville 518-568-7016

**PICK 5** for meats, frozen seafood and grocery items, Peruzzi's Meat Market, 69 Church Street, Canajoharie. 518-673-3382

**We are now carrying canned and dry cat and dog foods.** Fort Plain True Value and Just Ask Rental 12 Willett St Fort Plain 993-3834

**FOR SALE: 1986 GMC Rollback, good condition, excellent tires, \$3,900.** Call Wayne 518-568-5459 or 518-441-6178

Large selection of fine art-some by local artists. **THE GALLERY**, 2 West Main Street, Saint Johnsville, NY. 518-568-5121 or [thegallery2west@gmail.com](mailto:thegallery2west@gmail.com)

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

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

1985 DODGE Ram Prospector 318, 2WD, no rust, air not working, 197,000, \$5,000. 518-568-7640

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

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

**POTATOES & MAPLE SYRUP.** Open Saturday, 1pm-5pm. 518-762-1182 ALP FARMS, Murray Hill Rd., Ephratah

**WRAPPED** 4x4 round bales for sale, \$35. Local delivery available. Call 518-673-5175

**CHEVY 202** heads stainless valves ready to go open chamber. 518-844-3534

**WANTED:** Log Splitter, 22 ton or larger. 518-993-3645





### Newport, NY

(Follow Auction Signs - Schrader Hill Rd. to  
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**\*\* RESERVED LAND AUCTION - auctioned at  
fair market value \*\***  
Starting Bid \$1,000.00

**By Widay and Widay Real Estate Auction Company**

**Saturday, February 8, 2014**

**Previews 10:00 a.m. & Auction 10:30 a.m.**

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

Margie Widay 315/790-4133

Or Send email to: [TeMargeLLC@yahoo.com](mailto:TeMargeLLC@yahoo.com)

## 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, Jan. 20th sale** - cull ave. .73 Top cow \$.99, bulls/steers \$.75 - \$1.02, bull calves top \$1.80, heifer calves \$1.00, Dairy feeders \$.65 - \$.95, feeder heifers \$.90 - \$1.15, feeder bulls \$1.05 - \$1.29, feeder steers \$1.28, piglets up to \$77.50, hogs (boar) \$.25 - \$.47.

**Monday, Jan. 27th** - Normal Monday Sale.

**Monday, Feb. 3rd** - Monthly Fat Cow & Feeder Sale

**Monday, Feb. 10th** - Monthly Heifer Sale.

**Monday, Feb. 17th** - Monthly Sheep, Lamb, Goat & Pig Sale.

**Saturday, March 29th** - held at the sale barn. 11:00 AM - Spring Premier All Breeds Sale! Accepting the first 150 consignments of Registered Cattle of all breeds. Note the change of date and get your consignments in as the advertising is earlier.

**Saturday, April 19th** - Annual Spring Machinery Consignment Sale & Shrub and Plant Sale. Call today with your consignments to meet the ads. Watch future ads for more details.

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

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

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

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

Tom & Brenda Hosking

6096 NYS Rt. 8

New Berlin, NY 13411



607-699-3637

or 607-847-8800

cell: 607-972-1770 or 1771

**SELL  
IT!**

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

**The  
Auction  
Way!**

**Every Tuesday Night we have a**

**Antiques, Consignments, Collectables, Tools and Furniture Auction!!**

**Tuesday, January 28th • 5:00pm** Furniture, Tools, Bedroom Suites, Antiques, Consignments, & more.

**Every Tuesday Night we have a**

**Antiques, Consignments, Collectables, Tools and Furniture Auction!!**

**Tuesday, February 3rd • 5:00pm** Furniture, Tools, Bedroom Suites, Antiques, Consignments, & more.

**2 Day Garage Sale!! Friday and Saturday February 7th and 8th 6:00am to 3:00pm**

**At: 176 Dygert Rd., Canajoharie, NY (1/2 mile off Clinton Rd)**

Early Birds Welcome!! Coffee and Egg Sandwiches will also be available!! Items include black smith forges, black smith vises, anvil, wooden hay forks, tool boxes, primitive tools, grain cradles, furniture, bedroom suites, 5-dressers, table and chairs, baskets, cast iron lamps, primitive chairs, and benches, new saws all, table saw, band saw, walk behind plows, walk behind push cultivators, 2-large wooden feed bins, primitive wooden barrels, household items, pots, pans, hand tools, racks, shovels, dirt shovels, dishes, glassware, 25 cases of chips, & hundreds of \$1.00 items!!

**Country Primitive Antique Auction Thursday, February 13th • 6:00pm**

Another Sheep Goat or Dog Powered Treadmill butter churn with Rocking or Upright Churn, in good condition has been consigned, also a late 1800's Star Wheat/Grass Seeder (very unique and in great condition, this seeder is manufactured by Pioneer Thresher Co. in Shortsville NY), 1-Early Wooden Washing Machine, 1-Large Early Wooden Case Scales manufactured by Jones Co. in Binghamton, NY, 1-Very Early 1840's Table Top Butter Churn (in great condition), 1-Upright Barrel Butter Churn, 1-Pump Handle Butter Churn, (great condition) also many more great antiques will be coming as we continue to clean out Cherry Valley & the Canajoharie Estate!! Stay Posted & if you have Antiques, Furniture, or Collectables that you want to consign give us a call at 518-993-4668.

**Need CASH?? Consign your Gold, Silver, Furniture, Antiques, Collectables, Tools, Machinery, Shop Equipment, Sporting Goods, Fishing Tackle, Hand Tools, Pocket, & Wrist Watches, Coins, or more!! Will buy one item or a whole truckload!! We also buy Copper, Brass, Gold, Silver, and Short Steel!! Bring Your Items To JR'S Auction, 56 Willett Street, Fort Plain, 518-993-4668. Pick up at your location is available!!**

# Did You Know???

Porcupines float in water.

~~~~


Snails can sleep for 3 years without eating

~~~~

The fingerprints of koala bears are virtually indistinguishable from those of humans, so much so that they could be confused at a crime scene.

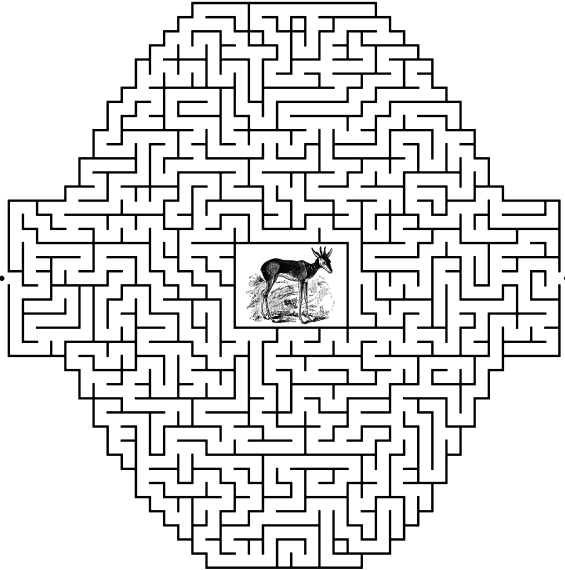
**HOCUS-FOCUS**

BY  
HENRY BOLTIHOFF



## Mega Maze

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

## Puzzles4Kids

by Helene Hovanec

### CODED RIDDLE

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

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

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

X I B U J T U I F M P O H F T U X P S E J O

U I F E J D U J P O B S Z ? F M B T U J D . C F D B V T F

J U T U S F U D I F T !

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

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## ANSWER KEY

How did you score on last week's puzzles?

### HOCUS-FOCUS

Differences: 1. Sign is missing. 2. Rope loop is missing. 3. Sun is missing. 4. Cap is different. 5. Barn structure is missing. 6. Scarf end is missing.

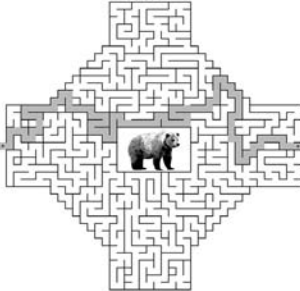
## Puzzles4Kids

Answer

|        |   |       |
|--------|---|-------|
| PAIRED | I | DRAPE |
| SCRAPE | C | PEARS |
| SECURE | E | CURSE |
| THREAT | T | EARTH |
| BROWSE | O | BREWS |
| MASCOT | M | COATS |
| MALICE | E | CLAIM |
| TENSED | E | DENTS |
| STREET | T | RESET |
| FROSTY | Y | FORTS |
| SOURCE | O | CURSE |
| UNWISE | U | SWINE |

## Mega Maze

Solution



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Date \_\_\_\_\_ # of Weeks \_\_\_\_\_ Starting Issue Date (Saturday Date) \_\_\_\_\_

**COPY:** (First 14 words \$4.00 each additional word 10¢)

|       |       |       |                   |       |
|-------|-------|-------|-------------------|-------|
| _____ | _____ | _____ | _____             | _____ |
| _____ | _____ | _____ | _____             | _____ |
| _____ | _____ | _____ | 14 words - \$4.00 | _____ |
| _____ | _____ | _____ | _____             | _____ |
| _____ | _____ | _____ | 24 words - \$5.00 | _____ |
| _____ | _____ | _____ | _____             | _____ |
| _____ | _____ | _____ | 34 words - \$6.00 | _____ |

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Email Address: \_\_\_\_\_

Payment Method: ☐ Check/Money Order ☐ American Express ☐ Discover ☐ Visa ☐ MC

Card #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_  
MM/YY

Name on Credit Card (print): \_\_\_\_\_

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

Amount Paid: \_\_\_\_\_

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Mail: The Original Pennysaver, PO Box 121, Palatine Bridge, NY 13428



# 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)

### JAN 1-31

#### Arkell Center News and Events for January

Arkell Center, Canajoharie, NY. Arkell Center Programs to all Area

Seniors during January are as follows:

**Mondays - Fridays:** 12 Noon meals are provided by OFA - Meals of Montgomery Program. Reser-

vations are required by noon of the previous day. Call 518-673-2000 or 518-843-2300. (Suggested donation is \$3 for those 60 years of age or older). No meal served Jan. 1 at Arkell Center.

**Mondays - Fridays:** 10 - noon. Arkell's Indoor Walking Program has begun. Seniors invited.

**Mon, Wed & Fri:** 10-10:30 pm. Arkell Center Senior Exercise Program is in the basement. Stop for coffee after.

**Wednesday:** 3-4 pm. Gentle Yoga with instructor Patty Pietrowicz.

#### SPECIAL EVENTS

**Jan. 29:** 12:30 to 4 pm. Senior Citizens Public

Pinochle Card Party, donation - \$2, prizes & refreshments. If you would like to sub call Terry at 518-673-5635.

**Jan. 28:** 11:15 am - 12:15 pm. Blood Pressure Clinic. Home Health Care Partners Corp. (Co-Sponsored by St. Mary's & Nathan Littauer Hospital). In addition to conducting the blood pressure clinic the Home Health Care Partners Corp. also provides health and wellness information.

#### MEETINGS

Coming to Arkell Center- "The Savvy Caregiver," Tuesdays from 10 am to Noon, Feb. 11, 18, 25 &

# 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**

**Visiting Pastor Jane Hubschmitt**

518-705-2201

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 Coyo**

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

11 Montgomery St., Fultonville

**Pastor Nancy Pullen • 853-3311**

Sunday Morning Worship 9:15-10:15,

Sunday School 9:15-10:30, Coffee

Fellowship Following Service

**Our Mission-To Actively Follow Christ**

**and To Inspire Others To Accompany Us.**

#### Fordsbush Bible Church

131 Clark Rd., Fort Plain

518-568-7606

**Pastor Joe Miller**

Sunday School 10am, Morning Service

11am, Eve. Service 6pm, Wed. Service

6:45pm, Thurs. Visitation 6pm

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

Home of Victory Christian Academy

#### Fort Plain United Methodist Church

39 Center St., Fort Plain

**Rev. Alan Griffith**

Church Office 518-993-3863

Parsonage 518-993-3645

Office Hrs Tues & Thurs. 10am-4pm

ALL WELCOME,

Worship Service 11am

#### Freysbush United Methodist Church

Freysbush Rd., Fort Plain

518-993-3645

**Rev. Alan Griffith, Officiating**

Worship 9am,

Sunday School 10am ALL ARE WELCOME

coffee hour to follow service

#### Fultonville Reformed Church

Corner of 5S & 30

**Pastor Jane Hubschmitt**

Sunday School 10AM

Family Worship 10:30AM

# Calendar of Events

March 4 & 11. Call to register-518-867-4999, ext. 200 or e-mail [tgarmley@alz.org](mailto:tgarmley@alz.org).

## JAN 25

### A Celebration of Music with Cosby Gibson and Tom Staudle

Northville United Methodist Church, 301 South Main St., Northville, NY. 6-8 pm. Presented by the Sacandaga Valley Arts Network Winter Concert Series. Ticket sales available at the door, plus a pot luck

dinner at 5 pm. Visit [www.svanarts.org](http://www.svanarts.org) for details.

## FEB 1

### Free Chili Cookoff

Stratford United Methodist Church, Stratford, NY. Bring your own chili or come to taste test. Fun, food & live music. Call 315-429-3282 for more information.

## FEB 8

### Free Clothing Giveaway

Valley Alliance Church,

State Hwy. 5, east of Nelson, NY. 9-11 am. Doors open at 8:45 am. Refreshments provided.

## FEB 9

### Herkimer Co. Humane Society Open House

514 State Route 5S Mohawk, NY. 12-3 pm. Receive a free raffle ticket when you bring a donation of dry kitten food, dry puppy food or non-scoopable cat litter.

## APR 1, MAY 12, AUG 12 & OCT 4

### Defensive Driving Course

Arkell Center, Canajoharie, NY. 9 am - 3 pm. \$20/person. Bring a bag lunch, or weekday class-

es call to sign up for the Meals of Montgomery luncheon. Call 518-673-2000 1 day prior to class. Individuals will qualify for a NY State point & insurance reduction certificate. No testing required. Contact Joan Cimino, 518-673-4408.

## MAY 3

### (RAIN DATE MAY 4)

**1st Annual Open House**  
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.cambridgesaddleclub.org](http://www.cambridgesaddleclub.org)

# 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@katerishrine.com](mailto:friars@katerishrine.com)  
[www.katerishrine.com](http://www.katerishrine.com)

**New Hope  
Christian Fellowship**  
32 Spencer St., Dolgeville, NY 13329  
*Pastor Pat Andreoli*  
315-429-3630  
[NewHopeChristianFellowship.net](http://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 Manina 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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AC, Dishwasher, Range, Refrigerator  
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some building to suit ..... **\$395**Modern Office - Formally Lawyers. New Laminate  
Floors & Ceilings. 2 rooms 16x18 & 16x12 ... **\$350****518-673-5938 - No Answer in 3 hrs 518-365-2976**

# 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. Johnsville  
Methodist Church**

7 East Main St.,

St. Johnsville, NY 13452

**Rev. Harry J. Teuchert**

518-568-7983 • 315-866-8626

Worship Sunday 3pm

**St. Joseph's Roman  
Catholic Church**

31 North Helmer Ave., Dolgeville

315-429-8338

**Father Quy N. Vo**Sunday Mass is 10:30am,  
Daily Mass Mon. & Wed. 8am**St. Mary's  
Episcopal Church**

7690 Rt. 80, Springfield Center

315-858-4016

**Fr. Kyle Grennen, Priest-in-Charge**  
Sunday Eucharist, 9:30am  
Coffee - Fellowship follows service  
Holy Days - as announced**St. Paul's Lutheran Church**

32 W. Main St.,

St. Johnsville, NY (next to NBT Bank)

518-568-3007 Church

518-568-2405 Parsonage

**Rev. David Johnson**Sunday Worship 10:30am,  
Tues. Bible Bungee-Jumping 7pm,  
"Bible Study" that actually makes sense!  
A Vibrant, Welcoming Community of Faith & Vision**St. Paul's  
Lutheran Church**

36 Lydius St.,

Fort Plain, NY 13339

518-993-2040

Sunday School 9:45-10:45am

Church Service 11am

**St. Paul's  
Universalist Church**

565 Albany St., Little Falls

315-823-2284

Service Sunday 10am

Coffee hour following service.

Our Church is a home to inquisitive,  
spiritual free thinkers with diverse  
religious beliefs. All are welcome.**St. Thomas the Apostle  
Catholic Community**

1 Church St., Cherry Valley

607-264-3779

Masses Sunday

8:30am &amp; 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**

pastorjosh@ruralgrovechurch.org

Sunday School (all ages) 9:45am,

Morning Service 11am, Eve. Service 6pm,

Wed.-Family Night 7pm,  
*"Where Bible Teaching is Fundamental"***The Holy Spirit Polish  
National Catholic Church**

618 E. Gansvoort St.

Little Falls, NY

315-823-0793

**Father Rafal Dadello**

Mass at 11am on Sunday

www.holyspiritpncc.org

**The House of Zion, Inc.**

580 Dillenbeck Road,

Palatine Bridge

518-577-3069

**Pastors Richard & Denise Allen**

Saturday Morning

Worship Service 11:30am

Listen to UMT on live radio 97.5FM

the 1st Sunday of every month 3pm-4pm

**The Time for  
Truth Ministries**

PO Box 351

Amsterdam, NY 12010

Phone 518-843-2121

Cell 518-774-8558

**Trinity Lutheran Church**

5430 St. Hwy. 10,

Palatine Bridge

518-673-2224

**Rev. Zach 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 &amp; third Sundays

**United Methodist  
Church of Canajoharie**

50 E. Main St.

518-673-2717

Jesus says - "Come Unto Me" Join us-

Special Music Ministry, Beautiful

Surroundings, Friendly People

Sunday Service 10:30am - Email:

umc673@frontiernet.net

Communion Last Sunday of the Month

**Valley Alliance Church**

85 E. Main St., Nelliston

518-993-3458

**Pastor Dave Prahst**Sunday School (all ages) 9:15am,  
Sunday Worship 10:30am,

Wed. Praise &amp; Prayer 7pm,

Fri. Youth Group 7pm (7-12th grade)

**Victorious Life Church  
RMI Fellowship**

104 Main St. &amp; 431 St. Hwy. 80

Fort Plain, NY

518-993-3102

Sunday School 9am,

Morning Worship 10:30am,

Youth Group 5pm,

Evening Worship 7-8pm



# REAL ESTATE



**CANAJOHARIE Apartments For Rent:**  
Studio & 1 Bedroom, **\$450-\$700 heat included**, no pets, off street parking, laundry room, great location, 1st month + security (non-negotiable).  
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Center Hall Colonial in the Town of Root, Canajoharie School Dist. On 7.5 acres of land with several outbuildings, one is suitable for a business or hobby shop. The home has a family room with wood stove, living room, 1.5 baths, dining room, country kitchen, laundry, 2 bedrooms and a den. There is a "Widow's Walk" room at the top very suitable for so many varied uses. Home is in lovely condition. Propane hot air heat + the wood stove, clean dry basement, enclosed porch, frost free hydrant in yard for animals or gardens. .... **\$137,900** H-378  
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-Kevin switched from a Chevy truck to a Ford F-150

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auto, silver, full power group

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Stk# F6361 - MSRP \$28,195 before discount, \$2,248 due at signing which includes \$1,999 cash or trade equity plus first payment. Security deposit waived, acquisition fee included. DMV fees, title and sales tax extra. 36mo./10.5K miles a year, 15¢ a mile thereafter, \$1,500 Ford Lease Cash applied based on selling price of \$27,500. For qualified buyers, must lease thru Ford Red Carpet Lease. Offer ends 1/31/2014.



**2014 Ford Fusion SE**  
auto, black

**Lease for \$199** per mo  
36 mos

Stk# F6172 - MSRP \$27,170 before discount, \$2,198 due at signing which includes \$1,999 cash or trade equity plus first payment. Security deposit waived, acquisition fee included. DMV fees, title and sales tax extra. 36mo./10.5K miles a year, 15¢ a mile thereafter, \$1,000 Ford Lease Cash applied based on selling price of \$26,060. For qualified buyers, must lease thru Ford Red Carpet Lease. Offer ends 1/31/2014.



**2013 Ford F-150 Supercab STX 4x4**

**Lease for \$268** per mo  
36 mos

Stk# F6136 - MSRP \$37,830 before discount, \$2,267 due at signing which includes \$1,999 cash or trade equity plus first payment. Security deposit waived, acquisition fee included. DMV fees, title and sales tax extra. 36mo./10.5K miles a year, 20¢ a mile thereafter, \$2,000 Ford Lease Cash, \$1500 Ford STX bonus cash applied based on selling price of \$33,999. For qualified buyers, must lease thru Ford Red Carpet Lease. Offer ends 1/31/2014.



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- Does the business employ ASE-certified technicians? Credentials and affiliations are indicators of professionalism and the management's commitment to training and education.

- Is the shop and customer waiting area clean and organized? Cleanliness and organization are signs of a well-run business.

- Are customers greeted and treated in

a friendly and respectful manner? Many auto repair businesses excel in the area of customer service and satisfaction. A simple phone call to the shop to inquire about their services can give you a glimpse of how they treat customers.

- Does the business provide a written estimate? The business should complete a written estimate and request your signature prior to starting any repairs on your car.

- Does the business offer a warranty? Most auto repair businesses offer a warranty on parts and labor and the warranty is usually in writing or posted in the waiting area.



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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  
1999 Cadillac Deville  
Loaded, Grey, 73,000 Miles

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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  
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  
2003 Chevy 2500  
Express Van, 6.0 V8  
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Cargo, White  
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# Secrets of cut tulips

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

Although the outdoor landscape may be bleak right now, the greenhouse industry has found a way to bring spring into our homes. And that's by fooling tulips and other spring flowers into blooming early indoors. When properly cared for, cut tulips will stay fresh in a vase of water for seven to 10 days.

The cut tulips you find at your florist shop, local greenhouse, and super-market this time of year are "forced" tulips that were grown in greenhouses in the United States or as far away as the Netherlands. Growers have used special temperature treatments to confuse the biological clocks of the flowers and force them to bloom on a different schedule than they would if grown outdoors. It allows them to produce flowers of uniform height and quality for sale during winter

months. This is similar to the method you can use at home with potted tulips, placing them at around 40 degrees (F) in

For long-lasting tulips, buy ones very "tight" or unopened, with buds still green and just showing some color. Re-

ping paper or newspaper, or over a sink, and cut the stems diagonally using a sharp knife or scissors, removing about



fall for at least 10 to 12 weeks before bringing back into warmth.

cut the stems when you first get them home. Lay the bouquet on its wrap-

one-half inch of stem.

Place the stems directly in the vase, or if holding for a while just in water, recut the stems before placing in the final vase. Many recommend cutting stems under water or under running water, so no air enters the stems to block the water vessels there. Make sure the vase is clean before using.

Fill the vase with lukewarm water, not ice cold, which is taken up better by the stems. Use a floral preservative — a powdery mix of plant food and bacteria inhibitors — available at all floral shops, and often coming with the bouquet you buy in stores.

Although many people believe that adding a dash of carbonated lemon-lime soft drink, a teaspoon of sugar, a penny, or even a bit of bleach to the water will help extend the life of the flowers, none of these folk remedies are as effective as commercial cut flower food. While some say that a preservative is not needed for cut tulips, a study published in 2012 (Kumar and others, Journal of Applied Horticulture) showed that any of 10 different preservatives kept flowers longer than if just in water.

The general rule of thumb for arranging flowers is that the bouquet should be about one and one-half times the height of the vase. Tulips work well in tall, straight vases, although they can be arranged in a fan shape in a low, wide bowl. For the latter you will need to keep the flowers in place, anchoring with a florist "frog" or block of florist foam,

these held to the bottom of the vase to support the arrangement. Don't mix tulips with cut daffodils, as the latter exude a sap that clogs the water uptake of other flowers.

Make sure and check the water level daily, as tulips use much water, and for longest life you don't want the vase to dry out. Place the bouquet out of direct sun, and away from heating vents or drafts. Top off the water level daily to keep the arrangement fresh, and replace every 3 to 4 days or when it becomes cloudy.

An interesting fact about tulips is that they continue to grow after being cut, up to an inch or more. They are "phototropic", bending towards the light, so rotate containers daily to keep stems more upright.

While cut tulips are a lower cost flower gift for Valentine's Day giving, and make great gifts through the winter and into spring too, you may find tulips planted in pots. If buying these, similar to the cut tulips, buy with buds still unopened, and keep in cooler temperatures for longest life. Since most tulips are not perennial, they likely won't rebloom in future years if planted outdoors in spring.



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## 2014 tax season to open Jan. 31; e-file and Free File can speed refunds

WASHINGTON, D.C. — The Internal Revenue Service announced plans to open the 2014 filing season on Jan. 31 and encouraged taxpayers to use e-file or Free File as the fastest way to receive refunds.

delays in October following the 16-day federal government closure.

"Our teams have been working hard throughout the fall to prepare for the upcoming tax season," IRS Acting Com-

missioner Danny Werfel said. "The late January opening gives us enough time to get things right with our programming, testing and systems validation. It's a complex process, and our bottom-line goal is to provide a smooth filing and refund process for the nation's taxpayers."

The government closure meant the IRS had to change the original opening date from Jan. 21 to Jan. 31, 2014. The

extensive set of ATRA tax changes affected many 2012 tax returns, which led to the late January opening.

The IRS noted that several options are available to help taxpayers prepare for the 2014 tax season and get their refunds as easily as possible. New year-end tax planning information has been added to IRS.gov.

In addition, many software companies are expected to begin accepting tax returns in January and hold those returns until the IRS systems open on Jan. 31. More details will be available in January.

The IRS cautioned that it will not process any tax returns before Jan. 31, so there is no advantage to filing on paper before the opening date. Taxpayers will receive

their tax refunds much faster by using e-file or Free File with the direct deposit option.

The April 15 tax deadline is set by statute and will remain in place. However, the IRS reminds taxpayers that anyone can request an automatic six-month extension to file their tax return. The request is easily done with Form 4868, which can be filed electronically or on paper.

IRS systems, applications and databases must be updated annually to reflect tax law updates, business process changes and programming updates in time for the start of the filing season.

The October closure came during the peak period for preparing IRS systems for the 2014 filing season. Programming, testing and de-

ployment of more than 50 IRS systems is needed to handle processing of nearly 150 million tax returns. Updating these core systems is a complex, year-round process with the majority of the work beginning in the fall of each year.

About 90 percent of IRS operations were closed during the shutdown, with some major work streams closed entirely during this period, putting the IRS nearly three weeks behind its tight timetable for being ready to start the 2014 filing season. There are additional training, programming and testing demands on IRS systems this year in order to provide additional refund fraud and identity theft detection and prevention.

Source: [www.irs.gov](http://www.irs.gov)



The new opening date for individuals to file their 2013 tax returns will allow the IRS adequate time to program and test its tax processing systems. The annual process for updating IRS systems saw significant

missioner Danny Werfel said. "The late January opening gives us enough time to get things right with our programming, testing and systems validation. It's a complex process, and our bottom-line goal is to pro-

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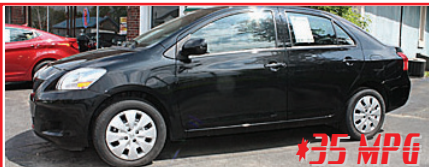
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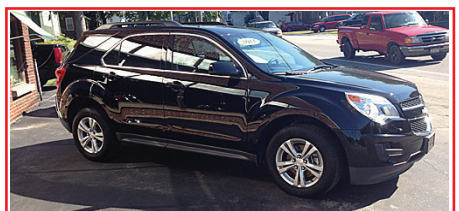
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## Hydrogen cars could be headed to showroom

by Tom Krisher and Yuri Kageyama, AP Business Writers

DETROIT (AP) — Cars that run on hydrogen and exhaust only water vapor are emerging to challenge electric vehicles as the world's transportation of the future.

At auto shows on two continents, three automakers were unveiling hydrogen fuel cell vehicles to be delivered to regular people as early as spring of next year.

Korea's Hyundai Motor Co. will be the first to the mass market in the U.S. with a hydrogen-powered Tucson small SUV for lease next spring. Earlier, at the Tokyo Motor Show, Toyota announced plans for a mass-produced fuel cell car by 2015 in Japan and a year later in the U.S. Honda also will reveal plans at the Los Angeles show for a car due out in 2015.

Hydrogen cars are ap-

pealing because unlike electric vehicles, they have the range of a typical gasoline car and can be refueled quickly. Experts say the industry also has overcome safety and reliability concerns that have hindered distribution in the past.

But hydrogen cars still have a glaring downside — refueling stations are scarce, and they're costly to build. And critics say they're still a long way from mass production.

Even as battery-powered and hybrid-electric cars publicly took on conventional gasoline models the past few years, automakers continued to research and develop hydrogen fuel cells, said Paul Mutolo, director of external partnerships for the Cornell University Energy Materials Center. Manufacturers were able to overcome safety and reliability concerns and now are limited only by costs and

the lack of filling stations, he said.

drivers don't have to worry about running out

havior that drivers have come to expect from

process to separate electrons and protons in hydrogen gas molecules. The electrons move toward a positive pole, and the movement creates electricity. That powers a car's electric motor, which turns the wheels. "You're literally ripping the electrons from inside the molecule, generating electricity," Mutolo said.

Since the hydrogen isn't burned, there's no pollution. Instead, oxygen also is pumped into the system, and when it meets the hydrogen ions and electrons, that creates water and heat. Only water vapor comes out of the tailpipe. A fuel cell produces only about one volt of electricity, so many are stacked in a car to create enough juice.

Hydrogen costs as little as \$3 for an amount needed to power a car the same distance as a gallon of gasoline, Mutolo said.



Mazda RX8 hydrogen rotary car

Hydrogen cars, Mutolo said, have an advantage over battery-powered electric cars because

of electricity and having to wait hours for recharging. "It's very similar to the kind of be-

their gasoline cars," he said.

Hydrogen fuel cells use a complex chemical

Photo source: wikimedia.org

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FONDA, NY - Manager's Bob Rose II, and Don Terpening of Lost Boyz Auto Sales, of Fonda, NY, stunned area residents by announcing, "Due to overwhelming response to our sales event last month, customers are demanding we repeat this incredible event! We will again offer a brand new way to buy pre-owned cars that's simple and inexpensive starting at just \$29 down and \$199 per month!" Bob and Don confirm the event will go on from January 15th and will end February 7th regardless of the weather. Bob and Don offer a simple explanation for this spectacular sales event, "We have the largest selection in this area, with over one million dollars in inventory and with over 100 high-quality front-line pre-owned vehicles, we have many to choose from. With the overwhelming success of our sale last month we took in so many high-quality, near new pre-owned vehicles, we now need to sell 168 vehicles by the end of February. We don't want to pay freight charges to ship them to auction. That's why the prices and payments are so low! With prices starting at just \$29 down and \$199 per month\*, it doesn't get any better and the service you can expect is second to none."

There will be many vehicles to choose from including trade-ins, lease turn-ins, specially purchased vehicles, company cars and more. Bob and Don go on to mention, "Most of the vehicles we're offering will have incredibly low pricing, in some cases at or near wholesale levels. We can assure you, if you want to get a great deal on the vehicle of your dreams, you won't want to miss this event."

During this exclusive event, extended terms and special financing will be available to help reduce monthly payments or obtain credit for those who may have had credit challenges in the past. With recent events due to a complex economy, good people have run into difficult circumstances which have made purchasing a new vehicle challenging. Lost Boyz Auto Sales believes in helping those individuals with credit challenges get back on their feet again. Everyone is welcome and special lenders will be on site to provide funding for those who feel that there may be something negatively affecting their credit situation. Representatives will be on hand for immediate approval and release of these "insider" deals.



*Bob and Don also invite customers to bring their tax return refund checks. We will cash them on the spot for you to purchase your next vehicle. With every purchase during this sale you will also receive a FREE 24" FLAT SCREEN TV.*

*Manager's Bob Rose II and Don Terpening*

Many of the pre-owned vehicles are late model vehicles with low mileage and balance of factory warranty remaining. Auto shoppers can choose from makes and models including Chrysler, Dodge, Jeep, Ram, Honda, Chevrolet, Saturn, Ford, Cadillac, Nissan, Toyota, Mazda, Volkswagen and more. To ensure that everyone can take advantage of the great deals, payments will be clearly marked on windshields. All you'll need to do is pick a vehicle. It's that simple.

You don't want to miss the unique opportunity to obtain a new pre-owned car, truck, van, or sport utility with an unbelievable down payment of just \$29 dollars! Bob and Don also remind customers that the event is first come, first served, so it's critical to come early to get the vehicle of your choice.

Bob and Don also invite customers to bring their tax return refund checks. We will cash them on the spot for you to purchase your next vehicle. With every purchase during this sale you will also receive a FREE 24" Flat Screen TV.



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| P971 Toyota       | Tacoma Dbl. Cab TRD        | 27k | \$29,995* |                        |                       |     |           |
| P955 Toyota       | RAV4 4WD                   | 44k | \$14,995* |                        |                       |     |           |

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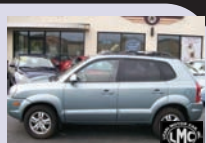
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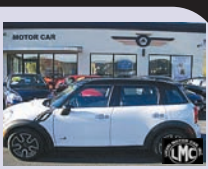


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**168: CHERRY VALLEY:** Renovated Italianate/ Victorian home, updated electric, plumbing, walls, insulation. Operated as bed and breakfast for 15 years, bedrooms w/private baths (one clawfoot tub). First floor living room, fully appliance country kitchen, laundry, storage room, cathedral ceiling, French doors to enclosed porch. Carriage house w/studio apt., French doors, cathedral ceiling. . . . . **Asking \$239,000**



**169: SPRAKERS:** Are you interested in alternative farming? This 40+ acre New York State Certified Elk Farm is it. There are 15 elk (included) on the farm, along with a 1.2 acre pond. The property is enclosed with an 8 ft wrapped fence and is divided off into numerous paddocks to rotate the Elk. There is an elk building that is set up to isolate individual elk from the herd for maintenance purposes. There is more acreage available to expand, build or turn into other types of farming. . . . . **Asking \$180,000**



**172: CHERRY VALLEY:** This historic 183 year old home is located 15 minutes from Cooperstown, in the historic village of Cherry Valley. This home has hardwood floors throughout and the living room and side porch entry are adorned with art work painted by the artistic skills of the owner. Located within walking distance of many good restaurants, the local art gallery and library. Must be seen to be appreciated. . . . . **Asking \$120,000**



**203: FORT PLAIN:** River road is the location of this remodeled 2-family home. Units are up & down. Downstairs unit is 3 bdms. Lg. LR, beautiful kit & 3 bdms. Unit up is 1-2 bdms, lg eat-in kit., 2 acres . . . . . **Asking \$95,000**



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



**212: ST. JOHNSVILLE:** Beautiful home in excellent condition. Original woodwork, wood staircase, oak kitchen, hardwood floors, family room and a great yard for entertaining. In-ground pool w/picket fence, manicured lawn, 3-stall detached garage w/bathroom. . . . . **Asking \$199,900**



**506: FORT PLAIN:** Brick 2-story home with many grand features. Open staircase, high ceilings, unique woodwork, 2 kitchens, central air and attached heated garage. Updated thermo windows, updated electrical entrance. Home office on first floor. . . . . **Asking \$148,000**



**508: FORT PLAIN:** 44 ACRES with 1,106 feet of road frontage. Garage 720 sq. Frontage. Located on a nice country road with nice views. . . . . **Asking \$140,000**



**511: FORT PLAIN:** Beautiful brick home with many detailed features. Walk through the front doors and walk onto hardwood floors throughout the home. Marble fireplace, French doors, theater room, formal dining room and eat-in kitchen. Corner lot w/2 driveways and detached garage. . . . . **Asking \$134,700**



**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**



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



**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**



**649: LITTLE FALLS:** The picturesque location will attract you to this home. We have not listed a farm with such a special setting for a long time. The farmhouse is nestled among four different fields that all have their privacy and views. A stream meanders through the pasture near the barn with metal barn addition making it perfect for horses or a hobby farm. . . . . **Asking \$325,000**



**703: ST. JOHNSVILLE:** Great starter home or perfect for the winter enthusiast - right by snowmobile trails and state land! Single wide that has been updated and has an addition that makes a great living room. Does need siding still added to the back of the home, owner has the siding available. Cleared backyard and wooded acreage 4.7 acres. Has 2 small sheds on property as well. Leaving completely furnished for buyers is negotiable. A must see move-in ready home. . . . . **Asking \$75,000**



**801: CANAJOHARIE:** Great home w/scenic mountain view. Many updates - septic, perra flooring, roof. Large eat-in kitchen, pella windows and storm d A MUST SEE HOME!!! . . . . . **Asking \$139,900**



**803: CANAJOHARIE:** Great village home with many characteristics!!! Walking distance to schools. Fenced in backyard for the children or pets. Three season porch, hardwood flooring, 100 amp breakers, laundry room. . . . . **Asking \$104,900**



**876: FORT PLAIN:** Great home only 1 mile from the village of Fort Plain. 2.3 acres w/ a creek in the backyard! 1-story home w/ 3 bedrooms. Many improvements including new roof, siding, septic & nice hardwood floors in the LR & DR. . . . . **Asking \$69,900**



**951: T/O Minden:** Beautiful 18 acres with a 4 bedroom farmhouse and large barn. House needs a touch of TLC. Barn is big and sturdy with a milk house. . . . . **Asking \$139,900**



**954: Palatine Bridge:** Cape Cod home located on a quiet street w/southern views. 3 bdms, dining area, and eat-in kit. Full basement and 2 stall detached garage. . . . . **Asking \$98,500**



# Buying a condo not the same as buying a home

Stringent lending policies and the escalating costs of home ownership have led many prospective home buyers to consider condominiums instead of single-family homes. Condos are typically less expensive than single-family homes, which makes lenders and borrowers alike feel more comfortable. Lenders feel better because the loans aren't as large, while borrowers are more comfortable because such loans allow them to improve their standing with lenders, potentially setting the table for a low-interest home loan down the road.

But the differences between buying a condo and buying a single-family home go beyond the bottom line. The following are a few things prospective buyers should know about condos before they view any properties.

- **Condos come with fees.** Unlike single-family homes, condos come with homeowners association fees. These fees cover the cost of maintenance and repairs to the property. This includes landscaping and garbage collection, as well as general repairs throughout the condominium complex. Fees vary significantly from community to community, and the best deal is not always the one with the lowest homeowners association fees. Low fees tend to provide less bang for the buck, generally covering only the most basic services. Higher fees often mean the community offers more amenities, such as a private pool and gym for residents. Some people prefer such amenities, while others would

rather find better deals on their own. But prospective condo buyers must include fees in their monthly budgets when determining how much they can afford to spend.

- **Condos come with rules.** Owners of single-family homes can create their own rules for their households, while condo owners must agree to follow rules established by the homeowners association or the property management firm responsible for maintaining the community and enforcing the rules. Rules may not allow pets or only allow pets of a certain size. Other rules may restrict how owners can decorate their condos during the holiday season or how they can furnish the exterior of their properties, limiting patio furniture to a set number of chairs or tables. Some condo owners are glad such rules are in place, while others might find such stipulations intrusive. Each community has different rules, and prospective buyers should familiarize themselves with a community's rules before buying any properties within that community.

- **Condos often have management firms.** Property management firms can be great to deal with, but they can be troublesome as well. A good property management firm produces satisfied community members who speak glowingly of their communities, while a poorly run management firm can frustrate homeowners who feel they are not getting what they're paying for. Some property management firms fail to collect homeowners

association fees for months at a time, only to send letters demanding back dues down the road. Others simply don't live up to expectations, failing to make repairs in a timely manner while letting the property fall into disrepair. If possible, speak to current community residents about how the property is managed. If residents are not available, potential buyers should attempt to attend a homeowners association meeting, which can shed light on what it's like to live within a given community and how accessible the management firm is to community members and how well it tends to those members' needs.

- **Condos are not as private as single-family homes.** Much like apartment dwellers, condo owners often share walls with neighbors. That means condo owners will have to sacrifice some privacy. Prospective buyers who consider privacy a top priority may want to continue living in an apartment until they can afford to buy a single-family home. Though condo owners rarely have someone living above or below them, sharing walls with neighbors is still not as private as owning a single-family home.

Condominiums are great options for people who want to own their homes but don't have enough money or credit history to buy a single-family home. But buyers must educate themselves about condominium life before signing on the dotted line.

# Prep work important before painting

Painting a home's interior can give it a completely new look and feel. A fresh coat of paint can make a room feel more vibrant and up-to-date, creating a whole new attitude within the room without breaking the bank.

Whether creating an accent wall or painting each wall within a room, painting is a relatively easy and inexpensive home improvement project. But that doesn't mean painting does not require a lit-

tle prep work before the project can begin.

- Address any holes or bumps on the wall. Holes or cracks in the wall will need to be patched with spackle, which then must dry before the wall can be given a new coat of paint. In addition, sand down any bumps until the walls are smooth and free of any unsightly abnormalities.

- Wash the walls. Walls can get dirty, and that dirt may or

may not be masked by paint. Before adding a new coat of paint, wash the walls and inspect them for dust. Dust can collect on molding, especially in rooms that get little natural air. When dust has collected on the molding and around doorways and trim, use a damp cloth to wipe it away before adding any new paint.

- Apply primer. Primer can serve many functions, not the least of which is its role as a bonding agent between the

wall and the top coat of paint. Primer can also help conceal dark colors, prevent stains and increase the life expectancy of the paint job you are about to undertake.

- Prepare your paint. Preparing the paint is a simple task, but one novice painters may not be aware of. When opening a new can of paint, stir the paint before using it. In addition, even if you don't plan to use a roller when painting, do not paint straight from the can, which can be heavier to hold than a small bowl, and a light bowl is less likely to be spilled than a potentially heavy can of paint. In addition, once paint has been removed from the can, replace the lid so dust and other impurities do not settle in the can.

- Purchase painter's tape. Painter's tape can be especially valuable to novice painters. Painter's tape makes it easier to paint smooth and clean paint lines, giving a room a more professional looking coat of paint without the cost of hiring a professional painter.

Painting can be an inexpensive and fun way to upgrade a home's interior. But even though painting does not require the technical know-how

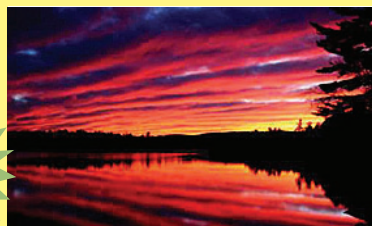
of more large-scale home improvement projects, it still requires some prep work and attention to detail to ensure the job is done right.



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# Top 10 interior design and home remodeling trends for 2014

Homeowners predicted to embrace bolder colors, upgrade the humble wall socket, say no to boring cabinet design and hop into showers over tubs

Neil Kelly Company, an award-winning design-build remodeling firm that has remodeled more than 30,000 homes, announces its Top 10 interior design trends for 2014.

**Trend #1. U-Socket:** Apple devices reign in most households, so the new U-Socket wall plug has two built-in USB ports to power devices including iPhones, gaming devices, digital cameras, Kindles and iPads. The U-Socket also has a smart sensor that allows it to shut off when the device is fully charged — an environmentally friendly feature that prevents “vampire drain.”

**Trend #2. Kicking the Shower to the Curb:** Showers are becoming more popular than tubs. “Homeowners are looking to embellish the ‘shower experience’ rather than the tub experience,” says Neil Kelly Design Consultant Kathleen Donohue. An increasingly popular feature is the curb-less shower.

**Trend #3. Stand Alone Tubs:** If homeowners want a tub experience in 2014, it’s likely they will select a free standing tub as a structural element, which takes up much less space in the room than the old tiled-in tub deck.

**Trend #4. Floating Shelves:** Cabinets can make or break a kitchen design, and Neil Kelly design consultant Fabian Genovesi

likes to break up the cabinet layout. “I design kitchens that are not just long runs of cabinets but that are broken up into different sections,” says Fabian. “Don’t take up all the space with cabinets. Have floating shelves, open spaces, and room to hang wall art.”

**Trend #5. Cobalt Blue:** While designers may disagree on what constitutes some trends in 2014, on one subject they all agree: Bright colors are most certainly “in.” Neil Kelly Design Consultant Suzie Atkin says cobalt blue is a particularly hot color.

**Trend #6. From Modern to Modest:** The industrial modern décor of 2013 will morph into a more relaxed, more classic and modest look in 2014. While stone, metal, and wood will still be popular, expect a more relaxed feel and rounded designs with



earth shades and raw metal finishes.

**Trend #7. Self-Expression:** Whether it’s bold use of color or ornamentation, homeowners won’t be afraid to express their personality. Jeweled colors, gilded frames, and layered textiles will be methods of self-expression in 2014.

**Trend #8. Multigenerational Living:** Neil Kelly Design Consultant Barbara Murphy is helping clients design bathrooms outfitted with multigenerational features that can accommodate aging parents or boomerang kids. Wall mounted sinks for wheelchairs, walk-in bathtubs, and motion sensing faucets can make the bath a better experience for everyone,” she says.

**Trend #9. Eco-friendly Cabinets:** 2014 incorporates looks from Mother Nature, and cabinets will be no exception. Earth-friendly cabinets with no added formaldehyde and non-toxic glues, binders, and finishes will rise in demand. Neil Kelly has seen a rise in inquiries from people with chemical sensitivity.

**Trend #10. Urban Downsizing:** Downsizing continues to be a long-term trend. 2014 will see people interested in living in smaller spaces that are closer to urban downtowns rather than larger houses in the suburbs.



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Sue Leavitt, Licensed Real Estate Broker

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### If the Walls Could Talk...



They'd tell you all the charming features in this 5 bedroom, 3 bath 1842 Nelliston Colonial. Beautiful woodwork; original tin ceilings, wide

board floors, 2 fireplaces, pantry cupboards in breakfast room, beautiful deck overlooking the Mohawk River, double garage, well house, an original smoke house w/brick ovens, caldron, etc, and a nice big barn. All This for **ONLY \$139,900**

### Reduced to \$129,900



Victorian - circa 1800's Palatine 3 bedroom w/4 room apartment, 2 fireplaces, turrets, hwd floors, original features, foyer has open staircase, 1 3/4 baths; sun porch, office, garage, deep lot views the Mohawk River. Patient Owners are awaiting offers.

### Reduced to \$139,900



Ft. Plain 4 bedroom Ranch; 2 1/2 Baths, nice hwd floors, living & dining rooms; kitchen - breakfast - family combines w/fireplace, base game rm., lots of storage closets and just plain "space", 2 stall attached garage. Quiet neighborhood, very open to offers. Owner very motivated to hear your offer.

### Reduced to \$89,900



**FREE** 5 Car Garage comes with this 4 bedroom Canajoharie home - wonderful condition. Huge kitchen, living & dining rooms, foyer den, hardwood floors, original features, nice size bedrooms, loads of storage & closets, full attic, & potential garage rental income.

### The Buck Starts Here!



Solid 3146 sq. ft. Nelliston building; new roof, updated electric & heat, 60' showroom; office, conference room, warehouse storage rooms, 2 baths, loading dock, garages with overhead doors, basement; plenty of parking & most importantly **HIGH VISIBILITY** on St. Hwy. 5. **\$169,500**

### End of Road - \$79,900



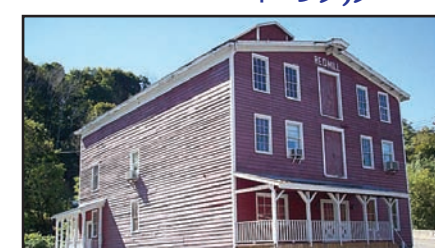
Very nice older style Nelliston home in wonderful condition. Hardwood floors, spacious living & dining rooms, open staircase, 2 good sized bedrooms; large full bath, full walk up attic (could be a couple more bedrooms & bath). Good roof; att. garage & garden shed. Last one on a dead end street w/a BIG yard!

### Pond & Pool on 5 Acres



3 bedroom country ranch, has 2 pellet stoves; 2 1/2 baths; spacious open kitchen w/breakfast area; basement has guest qtrs: family room, BR, office & bath; 2 stall garage T/O Danube, Ft. Plain Schools. **\$179,500**

### Reduced to \$159,900



Ft. Plain Feed Mill conversion; lovely 3 bedroom, 3 bath apartment - fireplace, ground floor kitchen, dining & restroom; basement has remnants of early mill days; insulated attic.

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**Town of Amsterdam Executive Ranch**



Brick executive ranch close to municipal golf course and it sits on a park like 1.20 acre lot. Inside it has 3 large bedrooms, 2.5 bathrooms, a large open living room with gas fireplace and formal dining room, attached 2 car garage, family room with gas fireplace, master bath with whirlpool tub, kitchen with Corian countertops, and more! Offered at **\$199,000.**

**Town of Florida Starter Home!**



**TOO  
NEW FOR  
PHOTO**

Turn key ready 3 bedroom, 1 bath two story home that sits on a 50'x109' lot overlooking a sea of corn fields. Inside it has an updated kitchen with dining area, large living room, detached garage with workshop, Fonda Schools and it won't set you back a lot of green for only **\$59,000.**

**Town of Johnstown Commercial Land**



Two separately deeded parcels off Elmwood Avenue in a hot commercial corridor. Zoned c3 adjacent to municipal water, and gas at the side. Adjacent to Rite Aid, McDonalds, and owner invites offers on **\$99,500.**

**Quality Deer Managed Camp 113 Acres**



113 acre deer refuge just outside the town of Glen that comes with a good condition 2 bedroom hunting camp. It has over 2,833' of road frontage and has rolling fields, thick cover, and several tower blinds in place. Owner wants offers on **\$174,000.**

**Fonda Two Family**



2/2 bedroom two family close to the park and has 1,899 square feet of living area. It sits on a 45'x150' lot in the village and each flat has eat in kitchens, living rooms and dining rooms, laundry room down, detached garage and offers wanted on **\$53,000.**

**Town of Perth Ranch**



Easy one floor living in this country ranch close to all conveniences! It sits on almost an acre bordered by woods and comes with a great floor plan. Inside it has beautiful hardwood floors, large living room with fireplace, dinning room, kitchen with breakfast bar, 2 baths, 1 car garage, and more! Offers on **\$139,900.**

**South Side Ranch**



Pride in ownership is evident when you walk into this sharp 3 bedroom, 2 bath ranch built in 1981. It sits in a quiet enclave of newer homes and has hardwood floors throughout. Tile baths, great kitchen, large laundry room, attached garage, many upgrades including Whirlpool baths, and owner wants offers on **\$148,000.**

**West Caroga Lake Camp**



Watch the sunset on Sheeley mountain and view the lake from this 4 bedroom, 1 bath with 46' of lake frontage on West Caroga. Inside it has a very large living room with fireplace, dining room, large kitchen, 1 car garage, and owners want offers on **\$225,000.**

**South Perry St., Johnstown**



In love with yesteryear? Than this is the house for you! It has original charm inside and out with a formal living room & dining room, spacious eat in kitchen, 3 large bedrooms, full bathroom with claw foot tub, great yard, detached garage, new roof, and offered at **\$89,000.**

**Shuttleworth Region**



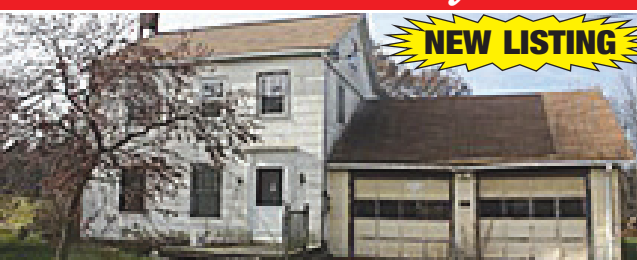
Immaculate home situated on a nice 11'x165' corner lot. Home has a nice kitchen with stainless appliances, formal dining room and large living room with open staircase to the second floor, 3 bedrooms and 1 full bathroom upstairs, and 1/2 bath down. Offered at **\$116,500.**

**1850's Town of Florida Farmhouse**



Picturesque views of the Mohawk Valley from this 3+ bedroom farmhouse with 2,400 square feet of living area. Inside it has large rooms including the kitchen with Wood Mode cabinets, dining room and living room, first floor den area, several 1850's post & beam barns, pole barn, 2 car garage, 4+ acres of land and it is priced at only **\$89,000.**

**Town of Glen Handyman**



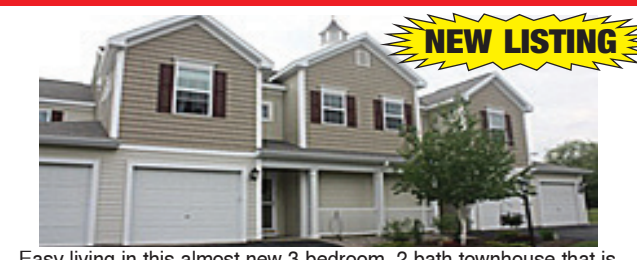
4 bedroom, 2 bath farmhouse on a 72'x173' lot surrounded by farmland. It has 2,300 square feet of living area with large rooms and an attached 2 car garage. The taxes are under \$2,000 and it won't last long at **\$36,500.**

**Fultonville Victorian**



Beautiful Victorian home in the village that has a new kitchen, hardwood floors throughout, large front foyer, formal dining room, living room, den area, 3 large bedrooms, 1 bath, and so much more! Offered at **\$99,500.**

**Wallins Corners Road Townhouse**



Easy living in this almost new 3 bedroom, 2 bath townhouse that is convenient to everything! Inside it has an open kitchen, living room with gas fireplace and dining area. Attached garage, laundry room and you can sell the lawn mower and snow blower! Call us for a showing and owner wants offers on **\$165,000.**

**28.89 Acres & House, Perth!**



Yes you can have it all in this 5 bedroom, 2 bath manufactured home on a full poured foundation. Inside it is like new with an oak kitchen with center island, adjacent dining area, large living room with pellet stove, finished basement family room, newer inground pool, and it is only **\$147,500.**

**Johnstown Ranch**



Almost new ranch style home on a 85'x150' lot in a great section of the city. Home has 3 bedrooms, 1 bath, Pergo floors throughout, oak kitchen with appliances, L shaped living room and dining room, beautiful yard, and it sits in an area of all new homes! Easy one floor living at an affordable price of **\$99,000.**

**Town of Glen Ranch**



Country living in this 3 bedroom, 2 bath ranch on a 6.10 acre parcel. Home has an oak kitchen with dining area, three spacious bedrooms, a large living room, attached 2 car garage, 16'x30' pole barn, and it is in the Fonda Fultonville School district. It will sell quickly so call us for a showing! Only **\$99,000.**

**7 South Chase St., Johnstown**



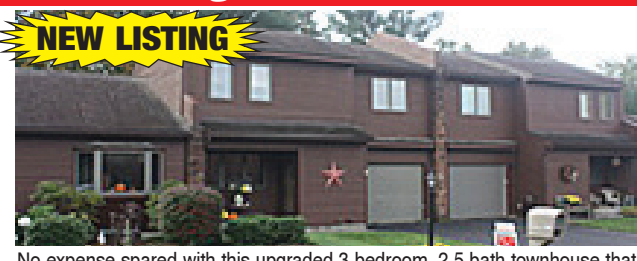
3+ bedroom cape cod on a 50'x100' lot that comes with a carpeted living room, dining room, oak kitchen with dining area, new vinyl siding, open front porch, detached 2 car garage, paved driveway, and owner wants offers on **\$65,000.**

**Town of Florida Cape**



Surrounded by 1000's of acres of picturesque farmland you will find this sweet 3 bedroom cape with a new bath, new kitchen, cozy living room, two car garage with breezeway, great gardens and offers on **\$127,000.**

**Rolling Hills Townhouse!**



No expense spared with this upgraded 3 bedroom, 2.5 bath townhouse that comes with new light maple cabinets, granite countertops, and tile back splash. It also has a separate dining area, formal living room with a gas fireplace, finished basement family room, new furnace & C/A, all new windows, and a new composite deck overlooking the valley. It is priced to sell at **\$145,000.**

**Tribes Hill Ranch**



Easy one floor living in this 3 bedroom, 1.5 bath ranch on quiet side street. Inside it has an open concept living room and dining area. It sits on 100'x125' lot with an exceptional 2 car garage, full basement with laundry area, new bathroom, great yard, and it won't last long at **\$129,000.**

**Hickory Hill Region Cape**



No improvement needed with this 4 bedroom, 2 bath cape on a 75'x175' lot in a great setting! Inside it has a spacious living room, dining room, kitchen and an open family room overlooking the back yard. 4 spacious bedrooms with 2 on the first floor, 2 up, there's a 1 car garage, and it won't last long because owner wants it sold ASAP and wants offers on **\$134,900.**

**Vandyke Region Ranch**



Sharp executive ranch in a neighborhood that you will be proud to call home! Inside it has 3 spacious bedrooms, 2 full baths, it sits on a 100'x223' lot. You will enjoy the large eat in kitchen with breakfast bar, formal dining room, large living room with fireplace, finished basement family room with a gas stove, 3 season breezeway, attached 1 car garage and more! Offered at **\$145,000.**

**Town of Perth Ranch**



Easy one floor living in this country ranch close to all conveniences! It sits on almost an acre bordered by woods and comes with a great floor plan. Inside it has beautiful hardwood floors, large living room with fireplace, dining room, kitchen with breakfast bar, 2 baths, one car garage and more! Offers on **\$139,900.**

**Smells Like Money!**



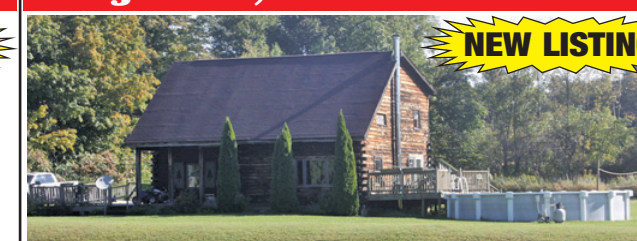
Amazing 7 unit Victorian that is turn key ready and with 100% occupancy! It has original woodwork and what a breathtaking entranceway! Each flat has eat in kitchens, living rooms, full baths, separate electrical, new roof and plenty of parking. Call us for more information! Offered at **\$159,900.**

**Stanton Road, Galway**



Great condition 3 bedroom, 2 bath ranch on a 1.45 acre parcel in the country. House was built in 1987 and has an open concept living room, dining room, kitchen with oak cabinets, gas stove in the living room, attached 1 car garage and low taxes! It won't last long at **\$139,900.**

**Log Cabin, Town of Amsterdam**



Country living in this log home built in 1992 and sits on a picturesque 2.3 acre lot surrounded by farmland and woods. Inside it has an open kitchen with maple cabinets, dining room, and living room. The second floor has 3 bedrooms, 2 baths, full basement with bilco door, knotty pine walls, and pine wood flooring, and it comes with a large stocked pond! Offered at **\$134,500.**

**Town of Amsterdam Single Wide**



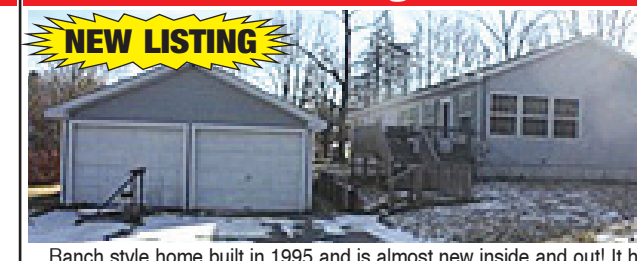
Country location with this great condition 2 bedroom, 1 bath single wide on a semi-rural setting bordered by woods and overlooking the Mohawk River. It is move-in ready and it has an adjacent 1 car garage in great condition. It won't last long at **\$34,000.**

**Fultonville Country Colonial**



1992 stick built colonial on a 2.10 acre lot just on NY 5s in the Town of Root. It comes with a 5 stall horse barn with electric and water, a machine shed and turn out. Inside the house it has a tiled entry way and hardwood floors throughout, three bedrooms, 1.5 baths, an attached 1 car garage, and owner wants offers on **\$139,000.**

**Broadalbin Region Ranch**



Ranch style home built in 1995 and is almost new inside and out! It has everything on your wish list from an open living room, dining room, and kitchen area with center island with breakfast bar area. There is also a wood burning fireplace, first floor laundry, full basement that can be converted, detached 2 car garage, deck off the front, and more! Offered at **\$154,500.**



# These home improvements may actually lower home value

Home improvements are typically made to improve the functionality and look of a home, but renovations also can increase the value of a home. Certain changes to a home can make it more attractive to prospective buyers, while other renovations may make a home less appealing. For example, a complete overhaul of an outdated kitchen is often a smart financial move, while installing a pool or hot tub may not be worth the cost to homeowners. Separating the good from the bad renovations makes smart financial sense, and homeowners looking to improve their homes' resale values may want to avoid the following projects.



*Though luxuries, pools or hot tubs are not always attractive to prospective home buyers.*

- **Bedroom and garage conversions:** Changing a room's traditional function often turns off buyers. For example, turning a garage into a home gym might seem like a great idea for you, but it may not be so appealing to prospective buyers. Buyers can certainly reconvert the space, but they would consider the costs of such a conversion when making their offers on the home.

- **Stylized colors on trims and rooms:** Painting over unappealing colors is a project many homeowners can handle. However, some may be discouraged by a home that has too many bright colors or textures on the walls and trims. Buyers often want homes that are move-in ready, meaning they can get settled in before undertaking large projects. A living room painted in purple or zebra print may not fit the design scheme of many buyers. Dark colors do not easily disappear, and taping off and painting trimwork or changing it entirely can be equally time-consuming. Stick with neutral colors when selling a home, even if this means giving rooms a new coat of paint before putting your house on the market.

- **Outdoor hot tubs and indoor spa tubs:** Many people find soaking in a bubbling brew of hot water quite inviting. But buyers often do not want to inherit a used hot tub. Although hot tubs are cleaned and maintained with sanitizing chemicals, some people may view them as unsanitary. Removing a hot tub can be labor-intensive. And much like a pool, a hot tub may not be appealing to buyers with young children.

- **Removing closets:** Closet space is often high on buyers' priority lists. Turning closet space into an office or removing a closet to make a room bigger may be fine for those who are staying put. But these modifications can be a turn-off to prospective buyers.

- **Too many features:** In an effort to "keep up with the Joneses," some homeowners will over-improve their home to the point that it outshines all others on the street. There is a case for having nice things, but homeowners may struggle to sell a home that is disproportionate to other homes in the area. Practice moderation when making improvements to attract more buyers.

These suggestions are merely guidelines and should not replace the advice of a reputable real estate agent when marketing a home. Housing features and what buyers are interested in vary across the country. Some items may be desirable in specific areas but undesirable elsewhere. Making informed choices before renovating can help homeowners recoup the largest share of their investments.

# What isn't included in a home inspection but is still important?

A home inspection is important when buying a home. A trained inspector can find problems with the home that are not obvious to most people. But there are some things that might not be included in your home inspection that could be cause for concern.

There are no federal regulations regarding what a home inspector must inspect. Some states have certain requirements that must be met, but many do not. So it is important to do your homework when searching for a home inspector.

Many home inspectors belong to professional associations, and they must meet certain requirements to remain a member of them. There are rules dictating what the inspector is and is not required to inspect. Members must also comply with educational requirements. You can learn more about most of these associations and what they require online, and you can contact them to find a local inspector who is a member.

Most home inspectors are not required to inspect anything that is not readily accessible. This includes wells, septic tanks, and underground pipes. The function of these systems is checked by way of the plumbing, but problems could potentially

exist that do not show themselves until weeks or months later.

Home inspectors will check the functionality of your heating and cooling systems using normal controls. But if the equipment cannot be operated safely due to temperature or other conditions, it will not be checked. The inspector may or may not advise you as to whether the units have the capacity needed to properly heat and cool the home.

Household appliances may or may not be checked, depending on the inspector. Items that are not permanently installed are not considered to be part of the home, and are therefore not usually inspected. The sturdiness and fastening of countertops and cabinets also may not be included in the inspection.

If the home has a pool or spa, the inspector probably will not examine it. Sprinkler systems are not required to be checked, and if the inspector does test them it will be for functionality only. Playground and other recreational equipment is not included either.

While a home inspection can uncover problems with a home

that might not otherwise be apparent, it does not include everything. A home that passes inspection may have problems that lie in areas that the inspector is unable to check thoroughly. There might also be trouble areas that do not show themselves on the day of inspection.

**Source: Sir William Johnson Realty**







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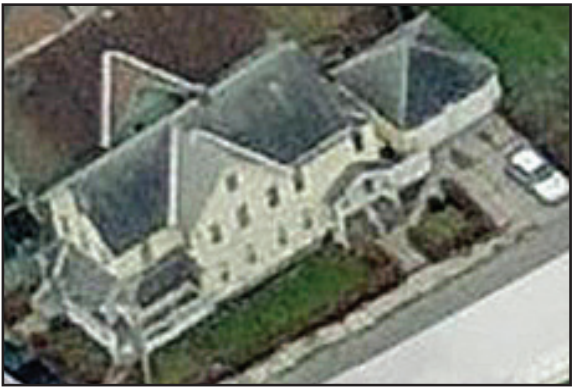


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**LAKEVIEW AVE., SCHENECTADY** - Move-in condition. Great 3 bedroom home in quiet neighborhood. Living room w/wood fireplace, formal DR, HW flooring, kitchen with all new appliances and walk-in pantry, back yard has a large deck and garage. . . . .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



**YOU'RE GOING TO LOVE THIS HOME! LEPPER RD. FT. JOHNSON** - Beautifully detailed Adirondack home features custom kitchen, large master suite with Jacuzzi tub and separate shower, three season porch and oversized garage. Large front porch highlights the beautifully detailed grounds. . . . . **Only \$399,000**  
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**NEW LISTING SHORT SALE! STATE HWY 80 FT. PLAIN** - Cape style home features 3BR, HW floors, separate dining area, detached garage and swimming pool. Close to the village. . . . . **Only \$69,900**



**LOWER LEPPER RD., AMSTERDAM** - Spacious 3BR, 2 bath home in quiet location features HW floors, family room and landscaped yard. . . . . **Reduced \$89,000**



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



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



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



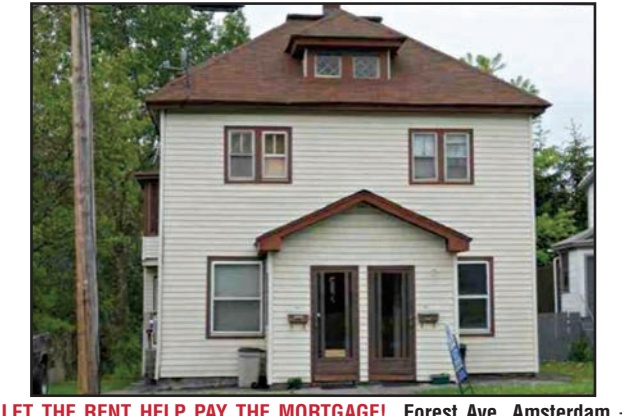
**BEAUTIFUL VIEWS OF THE ADIRONDACKS!** Beautiful log home features open concept design, lofted bedroom, all natural woodwork and on 2 acres. Off the grid but stove, refrigerator and lights all use propane. Stationary generator, drilled well and standard septic installed. . . . . **Only \$69,900**



**EAST STATE ST., GLOVERSVILLE** - Features 5BRs, 1.5 baths, eat in kitchen, LR, DR, 2 car garage on large city lot. Close to Nathan Littauer Hospital. Close to shopping and Churches. . . . . **Reduced \$65,000**



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



**LET THE RENT HELP PAY THE MORTGAGE!** Forest Ave. Amsterdam - Great owner occupied property features 3BR / 2BR located in nice neighborhood. . . . . **Only \$68,000**  
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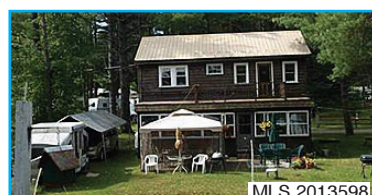


## Fulton County NY Properties Located in the Foothills of the Adirondack Mountains



MLS 2013156

**ORIGINAL COLONIAL (Gloversville):** 5.4 acres with a view, just outside of town. 4 bedrooms, 2.5 baths, sun porch, deck, 2-car garage, barn and more. Must see! .....**REDUCED TO \$279,000**



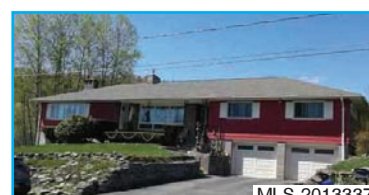
MLS 2013598

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



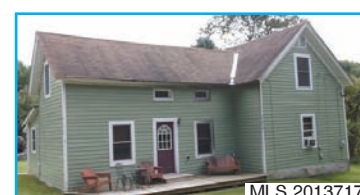
MLS 2013645

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



MLS 2013337

**BEAUTIFUL RANCH (Gloversville):** Great room w/center fireplace, large windows overlooking deck and pool. 3 bedrooms, 2 full baths. End of road, near woods. ....**REDUCED TO \$159,000**



MLS 2013717

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



MLS 2013689

**ORIGINAL COLONIAL ON 26 ACRES (Fort Plain):** Some improvements made, more than livable but needs add'l work. Living room w/window seat, dining room, eat-in kitchen, den, full bath down; 4 bedrooms, 3/4 bath up. Mostly wooded acreage, out-buildings. ....**\$139,000**



MLS 220822

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



**SALE PENDING**

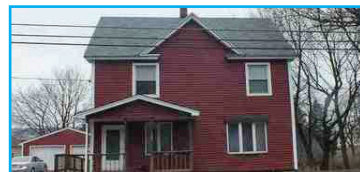
MLS 2013764

**NICE DOUBLEWIDE ON 9.8 ACRES (Broadalbin):** Nice area, close to amenities. Large living room w/gas fireplace, formal dining area, kitchen, 3 bedrooms, 2 full baths. Renovated kitchen and master bath. Large garage, storage shed. ....**REDUCED TO \$120,000**



MLS 2013643

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



MLS 2013222

**COUNTRY LIVING IN THE CITY (Gloversville):** 4 bedrooms, 1.5 baths, lots of living area. Deep lot with apple trees, berries, flowers. Deck, 2-car garage, workshop. ....**REDUCED TO \$92,000**



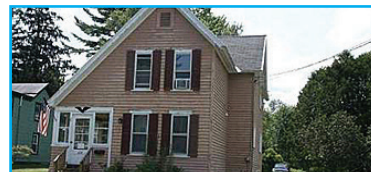
MLS 2013646

**GREAT FOR STARTING OR DOWNSIZING (Gloversville):** - Upstairs two bedrooms could be closed off and used for guests. Living room, dining room, kitchen, two bedrooms and one full bath down. Nice yard and porches, one-car garage ....**REDUCED TO \$79,000**



MLS 2013797

**MOVE-IN READY! (Johnstown):** Neat, clean and waiting for a family! Living room, dining room, eat-in kitchen, den/office and half-bath down, 3 large bedrooms and full bath up. Nice yard, detached one-car garage. ....**\$75,000**



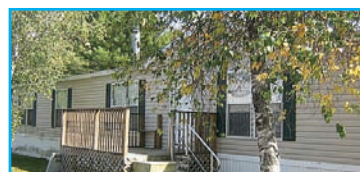
MLS 2013623

**GREAT STARTER HOME (Gloversville):** Living room, den, eat-in kitchen w/laundry area and half-bath down, 3 bedrooms and full bath up. Beautiful, deep backyard. ....**REDUCED TO \$70,500**



MLS 2013576

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



MLS 2013580

**DOUBLEWIDE IN PARK SETTING (Broadalbin):** Large open rooms, wood fireplace. Living room, dining area, big kitchen, family room, four bedrooms and two full baths. Park rent is \$295 plus \$20 for trash removal. ....**\$62,000**



MLS 220684

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



MLS 2013866

**FAMILY HOME (Gloversville):** Living room, dining room, large kitchen, den (could be bedroom) and full bath down, two bedrooms and another full bath up. Open front porch, fenced backyard, paved driveway. ....**\$54,900**



MLS 2013721

**MAKE AN OFFER (Gloversville):** Starter home in need of some TLC. Vinyl siding, all new windows, CB wiring. Living room, dining room & kitchen down; 3 bedrooms & full bath up. ....**REDUCED TO \$49,000**



MLS 2014013

**IDEAL STARTER HOME! (Gloversville):** In need of TLC, but has nice living room, large country kitchen, two bedrooms and one full bath down. Finished attic is third bedroom. Fenced yard, one-car garage. ....**\$44,900**



MLS 2013580

**SINGLE FAMILY HOME (Gloversville):** A little elbow grease would make this a "comfy" home for the family. Three bedrooms, one full bath. Walk to school and park. ....**REDUCED TO \$39,500**



MLS 2013751

**COUNTRY TWO-FAMILY (Perth):** Larger flat w/living room, kitchen, 2 bedrooms, 2 full baths down, 2 bedrooms and half bath up. Second-floor unit w/living room, kitchen, 2 bedrooms, 1 full bath. Attached 2-car garage, lots of extra parking, beautiful yard. ....**\$188,125**



MLS 2013347

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



MLS 2013339

**VERY LARGE TWO-FAMILY (Gloversville):** Down has gas fireplace in living room, 2 bedrooms, 2 full baths, office. Up has 5 bedrooms, 1 full bath. 3-car garage. ....**REDUCED TO \$95,000**



MLS 2013715

**PROFITABLE MULTI-UNIT (Gloversville):** Currently used as 2-family, but could easily convert back to 3-family with 1, 2 and 3 bedroom units. Fenced backyard, off-street parking. ....**\$84,500**



MLS 220357

**SIDE-HALL COLONIAL w/TWO-FAMILY (Gloversville):** Many improvements made to main house, but needs kitchen renovation completed, plus appliances & new roof. 3 bedrooms, 2.5 baths. Separate two-family in rear (two 1-BR flats) helps with expenses. ....**REDUCED TO \$69,500**

### MORE MULTI-FAMILY DWELLINGS

2-family, Gloversville, many updates. ....**REDUCED TO \$66,000**  
2-family, Gloversville, separate utilities. ....**REDUCED TO \$62,000**  
3-family, Gloversville, separate utilities. ....**REDUCED TO \$51,900**  
2-family, Johnstown, separate utilities. ....**REDUCED TO \$55,900**  
2-family, Gloversville, possible short-term owner financing. ....**\$42,900**

### COMMERCIAL PROPERTIES

**OFFICE RENTALS (Downtown Gloversville):** 2 first-floor offices w/lots of parking, heat and air conditioning included. ....**Call for details**

**BEAUTY PARLOR W/2-BEDROOM APT (Gloversville):** Completely renovated building w/many unique features. 1-car garage plus off-street parking (MLS 222039). ....**MAKE OFFERS/REDUCED TO \$89,900**

### LAND

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

**Town of Charleston:** 6.8 acres. ....**\$18,500**

**Town of Mayfield:** 2.14 acres. ....**\$15,000**

2.7 acres. ....**\$27,000**

3.7 acres. ....**\$35,000**



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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



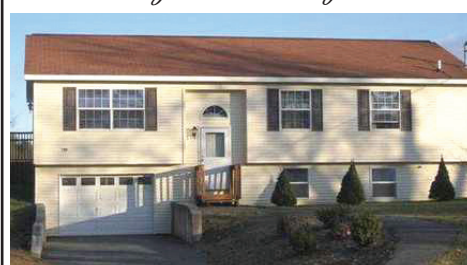
Very unique, modern 5 bedroom expanded ranch in the city. Home includes large family room, formal dining room and additional room with separate entrance. Lots of recent upgrades. Awesome outdoor living space, too! . **\$119,900**

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**

237 S. Kingsboro Ave., Gloversville



Modern raised ranch in perfect condition for the buyer who wants to just move in! 3 beds, 2 baths, large family room, eat in kitchen, attached garage. Close to new shopping area and school ..... **\$123,900**

264 Co. Hwy. 154, Town of Mayfield



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

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**

1007 Co Hwy 122, Town of Johnstown



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

18 Woodward Ave., Gloversville



Adorable, remodeled Cape, no paint brushes required! 3 beds, 2 baths includes master suite, first floor laundry room. 30 x 40 heated garage with finished room. .... **\$133,900**

89 Oakland Ave., Gloversville



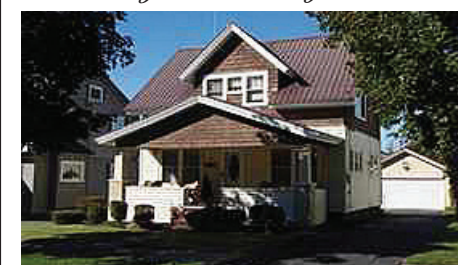
Wonderful 5 bedroom house on terrace lined street. Colonial themed, with very spacious living room and potential in-law suite on first floor. 4 bedrooms on second level, large walkup attic. Big deck, pretty yard, garage has storage loft ..... **\$119,900**

108 E. Boulevard, Gloversville



Really comfortable family home close to elementary school, shopping, restaurants. 3 bedrooms, 2 baths, eat in kitchen. Great screened in back porch and landscaped yard. This has a lot to offer at a reasonable price. . **Reduced to \$99,900**

5 Burlington Ave., Gloversville



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

### New Business Opportunity



124-126 S. Main St., Gloversville. 2014 is the year for you to start that new business you've always dreamed of! Great opportunity with this 2700 sq. ft. building. Set up as a restaurant but easily converted to meet your needs! . . . **\$99,500**

2376 State Hwy 10, Caroga Lake



Really cute year round Adirondack cottage...with 2 extra parcels for direct lake front on East Caroga Lake. 2 bedrooms plus sleeping porch. Plenty of room for outdoor equipment in garage. .... **Only \$89,500**

## RENTALS

I have rentals available in Gloversville and Johnstown!  
Call for details!

25 Monroe St., Gloversville



3 bedroom bungalow with open living, kitchen and dining room. Desirable neighborhood, garage and quaint backyard. Low taxes, easy maintenance. .... **\$58,900**

9 Griffin St., Gloversville



Just listed 2 or 3 bedroom cozy home with large kitchen/dining area, living room, 1st floor bath. Screened in porch and large deck, nice yard. 2014's best bargain so far. .... **Just \$39,900**

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## FEBRUARY 22, 2014 Issue

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# Negotiating a commercial lease that works for you

Leasing commercial space is a fact of life for many business owners. The expense of commercial leasing is considerable, but cost is not the only factor to consider when leasing a commercial space. The following are a few tips for business owners when negotiating their commercial space lease.

• **Enlist some professional help.** While seasoned business owners may be able to negotiate their commercial lease on their own, new business owners often benefit from the services of real estate brokers and real estate lawyers. Real estate lawyers can negotiate your lease, explaining key terms and conditions that may prove confusing to first-time business owners. Real estate brokers can help you find the right location, and many real estate brokers have a long working history with landlords. Such relationships can make the negotiating process easier, and they also can benefit business owners looking for the best possible location for their businesses. Real estate brokers often get first choice at the most desirable locations, so teaming up with an established real estate broker can increase your chances of landing a desirable property.

• **Emphasize affordable renewal options.** The length of commercial leases favored by small businesses is often similar to the length of a lease on a private residence. Though the language might be more complex than that of a private residence lease, the length of a commercial lease agreement is typically one to two years. But business owners must be diligent regarding renewal options and the cost of such renewals. Come the end of your lease terms, you don't want to be met with a considerable and unexpected hike in rent just as your business is starting to take off. Work to get the most favorable renewal options possible so more of your operating budget can go into your products and not toward your lease.

• **Pay attention to extra fees.** Many commercial leases include fees in addition to the monthly rent. Maintenance fees are common, and there may even be a separate set of maintenance fees when sharing commercial space. When negotiating your lease, ask to see a list of the costs and fees current tenants typically incur each month. When discussing maintenance fees, confirm who must pay for less routine maintenance, such as HVAC or plumbing repairs, and be sure to get such information included in the lease.

When discussing such fees, inquire about utility costs as well. Utilities are often the responsibility of the tenant, but it still behooves business owners to confirm who will be paying the monthly utilities.

• **Negotiate an exclusivity clause.** Business owners often don't want their competitors to move in across the street, and they certainly don't want them to move into the same building. Protect your business from such a development by negotiating an exclusivity clause into your lease. Such clauses prevent landlords from leasing other spaces on the property to your competition.

• **Carefully read the default language.** Before signing a commercial lease, business owners must familiarize themselves with the default language therein. Determine what happens if you default on the lease, including if you will be locked out upon your first missed payment and if the landlord will immediately initiate eviction proceedings in such instances. Many commercial leases also include language stating tenants are responsible for any legal fees landlords accrue in the case of a default. Though it might be difficult to negotiate the default language in a lease, business owners should still know that language prior to signing a lease.





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# How to earn a more affordable mortgage



Home ownership remains a dream for many people. But on the heels of the recession that began in late 2008, prospective home buyers are finding it far more difficult to secure a mortgage than it was in the years before the economy took a turn for the worse. Stricter guidelines now govern both borrowers and lenders alike, and the process can quickly frustrate prospective homeowners.

But strict guidelines and more diligent lenders do not mean prospective borrowers will not be able to secure a loan to finance their home purchases. It just means those borrowers might want to take every step possible to ensure their loan applications are approved and their mortgages are affordable.

- **Address credit concerns before beginning the process.** Poor credit is a prospective borrower's worst enemy, and it's an instant and glaring red flag to lenders. And thanks to inaccuracies on their credit reports, some people may have poor credit and not even know it. Before they even begin the process of applying for a home loan, would-be applicants should go over their credit reports with a fine tooth comb, ensuring there are no potentially harmful inaccuracies that may affect the ability to secure an affordable mortgage. Inaccuracies or poor credit histories can bring down individuals' credit scores, which lenders use to determine home loan interest rates. So prospective applicants should have any errors to their credit reports corrected and/or work to improve their credit scores before applying for loans.

- **Pay down debt.** Even if an applicant's credit score is solid, lenders may scoff at applicants with substantial amounts of debt. Credit card debt should be paid down before beginning the process, and it also may benefit applicants to pay off any additional loans, such as car notes or student loans, before applying for a home loan. The less debt an applicant has, the more attractive that applicant becomes.

- **Avoid overusing credit cards.** Using credit too frequently also can make it more difficult for prospective home buyers to secure a home loan. Credit card holders each have a maximum limit on their credit cards, and financial experts recommend using less than 20 percent of available credit to maintain a strong credit rating.

- **Don't bluff on loan applications.** Some borrowers might be tempted to inflate their earnings on home loan applications, including counting overtime or bonuses they haven't yet earned when listing their annual income. Borrowers can expect lenders to request documentation of any extra income, including bonuses, so applicants should avoid including additional income on their applications unless they can prove it.

Applicants also must avoid hiding past issues on their applications. Banks performing their due diligence will eventually discover any past problems, so applicants should be straightforward from the start. Applicants concerned about their earnings should know that it's acceptable to include information about assets such as retirement plans and savings even if those funds don't figure to be used to pay the mortgage.

- **Make a substantial down payment.** Lenders look fondly on borrowers who can afford hefty down payments, feeling that such borrowers are less likely to default on their loans. In addition, the larger the down payment, the less the monthly mortgage payment will be, saving borrowers a significant amount of interest fees over the course of the loan.

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# Financial options

Home owners have financial advantages that renters do not enjoy. With a fixed rate mortgage, you know exactly what your payment will be for up to 30 years. Even on an adjustable rate mortgage, you have a cap on your rate, and you can figure out what your maximum possible payment would be. Renters do not have the luxury of knowing what their rent will be next year or 20 years from now. Another advantage is that your home is considered a financial asset that you can borrow against once you have built up enough equity. You also can use the interest and property taxes that you pay on your home to lower your federal income tax. If you are a first-time home buyer, you also may qualify for a tax credit. The most common types of loans used to borrow against equity include home equity loans, reverse mortgages and refinancing.

## Home Equity Loan

A home equity line of credit allows you to borrow money against the equity in your home. It provides a convenient, low-cost, tax deductible source of extra funds. The downside is that your home is used as collateral on the loan and you risk foreclosure if you miss any of your payments. If you are having trouble making your monthly mortgage payment or home equity loan payment, there are steps that you can take to prevent foreclosure, but you must act quickly.

## Reverse Mortgage

A reverse mortgage is a special type of home equity loan that allows older adults to use the equity in their homes without having to sell or pay back the loan as long as they live in the home. The lender gives the borrower a lump sum, monthly payments or a line of credit, which are usually are not repaid until the borrower moves or dies.

- **How it works.** In a “regular” mortgage, you make monthly payments to the lender. In a “reverse” mortgage, you receive money from the lender, and generally don’t have to pay it back for as long as you live in your home. The loan is repaid when your home is no longer your primary residence, and you never will owe more than the home is worth when it is eventually sold. The proceeds of a reverse mortgage usually are tax-free, and many reverse mortgages have no income restrictions.

- **Types of reverse mortgages.** The two most common types of reverse mortgages are federally-insured reverse mortgages, known as Home Equity Conversion Mortgages (HECMs) that are backed by the U. S. Department of Housing and Urban Development (HUD) and proprietary reverse mortgages, which are private loans back by the companies that make them.

- **Do you qualify?** You may be eligible for a reverse mortgage if you own your own home, use the home as your principal residence, have substantial equity in the home and you and your spouse/partner are at least 62 years of age. It is important to shop for a reverse mortgage as each loan program will have its own eligibility requirements, income amounts, timing of payments, interest rates, and/or initial costs. You may qualify for one program, but not another.

- **Is a reverse mortgage right for you?** AARP suggests that you consider other housing options before deciding on a reverse mortgage. AARP also provides independent information about reverse



mortgages and other, less costly alternatives to help you decide if a reverse mortgage is right for you.

- **How to get the best deal.** If you want a reverse mortgage, there are several resources that can help you find the best deal. You need to shop carefully because the initial costs (application fees, points and closing costs) and interest rates are usually higher for a reverse mortgage than for other types of mortgage loans. Consumer’s union offers a tip sheet ( <http://consumersunion.org> ) with questions to ask when shopping for a loan. Reverse-mortgage counselling is available online through the Department of Housing and Urban Development (HUD).

## Refinancing Your Mortgage

Refinancing a mortgage is a process of taking out a new mortgage on your existing home in order to lower your interest rate, lower your payment, convert from an adjustable rate mortgage (ARM) to a fixed rate mortgage, convert to a loan with a shorter term, or use some of the equity in your home to make major purchases. Remember...refinancing is not always in your best interest. As a general rule, it takes at least three years and a savings of at least 2 percentage points below your current mortgage interest rate to recover the costs of refinancing. If you decide that refinancing is too expensive, ask your lender whether you can get some or all of the new terms you want by requesting a mortgage modification instead of taking out a new loan.

## First-Time Homebuyers and the 2009 Economic Stimulus Package

First-time home buyers are eligible for an \$8,000 first time homebuyer tax credit as part of the 2009 economic stimulus package. And unlike the \$7,500 credit enacted in 2008, this one doesn’t have to be repaid, unless you sell your home within three years. The credit is available to taxpayers who buy a primary residence between Jan. 1 and Dec. 1, 2009. The credit phases out for taxpayers whose adjusted gross income (AGI) exceeds \$75,000, or \$150,000 for married couples. The IRS provides online information and instructions for filing for the tax credit.

**Source:** Cornell Cooperative Extension, [www.extension.org](http://www.extension.org)

# Fixed or adjustable interest rate mortgage: Which should I choose?

There is a lot involved in buying a home. First you must browse listings and find places that you are interested in. Then you narrow the list down to those that best meet your needs and price range. Once you have settled on something, you go through negotiations until you find a price that is agreeable with you and the seller. Then you have to get a mortgage.

The thoughts of getting a mortgage make a lot of people cower in fear. That’s because if you’ve never been through the process before, there is much that you probably do not know or understand. One of the most common questions is whether one should get a fixed or adjustable rate mortgage.

A fixed rate mortgage is one that has an interest rate that remains constant for the life of the loan. That means that your payment is the same each and every month. This type of mortgage is easy to understand and makes budgeting more predictable.

The downside to fixed rate mortgages is that if interest rates

are high when you get your mortgage, your interest will remain high as long as you keep the original loan. If you wish to take advantage of lower interest rates in the future, you will have to refinance. That means more paperwork and additional costs.

Adjustable rate mortgages, or ARMs, feature rates that start out low, then are adjusted according to current interest rates after a specified amount of time. The initial rate can be good for anywhere from a month to 10 years, after which it may be adjusted monthly, yearly, or at any other frequency specified in the mortgage agreement.

The biggest advantage of adjustable rate mortgages is the low initial interest rate. This generally means that one can get a larger loan due to the lower payments. ARMs also allow you to take advantage of falling interest rates without having to refinance.

The bad thing about ARMs is their unpredictability. Depending on the mortgage’s terms, the interest rate (and your payment) could

nearly double in just a few years. This would leave you with a much higher payment than you started out with, and possibly a higher payment than you would have had with a fixed rate mortgage.

Which type of mortgage you should get depends largely on your situation. How long you plan to keep the home and whether your income is likely to stay the same or increase over the coming years are two important things to consider. If you only plan to keep the home for a few years, an adjustable rate might work to your advantage. And if you need low initial payments, an ARM may be the way to go.

If you’re looking for a payment that stays constant from month to month, a fixed rate mortgage would be your best bet. If you can get one when interest rates are low, it could save you money compared to an adjustable rate in the long run.

**Source:** Sir William Johnson Realty



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# GLOVE CITY REALTY INC.

**MICHAEL H. TEETZ**  
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## RURAL RANCH

This three bedroom ranch is close to cities and in "move in" condition. The open concept is very inviting. Don't miss this one. Offered at **\$137,000.**



## QUIET STREET

Three bedrooms, 1 1/2 baths, two car garage, close to school and in move in condition. Asking **\$87,000.**



## AMSTERDAM COUNTRY RANCH

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



## TWO FAMILY W/PLUS PROFESSIONAL OFFICE

This three unit home has excellent living space with one bedroom unit down and professional office. Asking **\$89,900.**



## SECLUDED HOME

This three bedroom home on ten acres is very private and has a two car garage and ready for a new owner at **\$110,000.**



## WEST CAROGA

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



## CAROGA COTTAGE

Relax in this summer home with two bedrooms and extra lot plus East Caroga Lake rights. Offered at **\$59,900.**



## GLOVERSVILLE

This commercial building has good access and possible second floor apartment, asking **\$28,000.**



## THE PRICE IS RIGHT

Gloversville four bedroom with 1 1/2 bath and attached garage, close to playground, asking **\$50,000.**



## GLOVERSVILLE THREE FAMILY

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



## BROADALBIN THREE BEDROOM

A ranch home located in the Broadalbin-Perth School District on 1.7 acres. Refinished hardwood floors, dining room, enclosed breezeway. Small barn.



## MOVE IN

This three bedroom two full bath city home is ready for a new buyer and priced at **\$47,000.**

## USE YOUR TAX RETURN TO BUY A HOUSE

Call for Details  
518-725-3405



## MAYFIELD SCHOOL DISTRICT

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



## THEY'VE THOUGHT OF EVERYTHING

Move right in. You won't have to do a thing. A two bedroom ranch with many extras including a large 4 car garage. A must see property offered at **\$120,000.**

## THE AMERICAN DREAM

Why rent? You can purchase a home with less than \$1,000. Call for details.

## BUILDING LOTS READY FOR A NEW HOME

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



28 SOUTH MAIN STREET  
GLOVERSVILLE

518-725-3405

