March 15, 2014

THE Original Valley Pennysaver

The Little Paper with BIG Results

Serving the Homes of the Mohawk Valley

Volume 4 • Number 35

Musician and storyteller Gary VanSlyke is joined by Arkell Center Program Director Joan Cimino and Arkell Hall Activities Director Linda Klump, coordinators of the St. Patrick's Day event that was held at the Arkell Center in Canajoharie. See more on page 10.
Photo by Elizabeth A. Tomlin

You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your ancestors, as it is today. ~ Deuteronomy 8:17-18

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Consigned for our Gun Auction is a Very Nice Remington 243 with scope, 1-Remington 30 Express, 1-Winchester Pre 64 Model 100 308 Caliber, 1-Hunter Arms Model Fulton 16 Ga.1-Savage 270 Short Mag, 1-Winchester 94 32 caliber, 1-Remington 300, Wednesday March 19th 6:00pm also a large selection of Ammunition and brand new Collector Winchester and Remington Knives JR'S Auction 56 Willett Street Fort Plain NY 518-993-4668 Bring Your Guns if you want to sell!!

LITTLE FALLS CARPET, 556 East Main St., Little Falls has a new phone number 315-823-3200

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We will be having our Annual Spring Auction on Saturday May 3rd and will be looking for consignments: Farm Machinery, Tractors, Vintage Cars & Trucks, Trucks, Antique Farm Equipment, Antique Tools, Antique Horse Drawn Equipment, Lawn Mowers, Weed Eaters, Lawn Tractors, Woodworking Equipment, Garage Equipment, Chain Saws, and more!! JR'S Auction 518-993-4668

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The Original Valley Pennysaver
The Little Paper with BIG Results
Serving the Homes of the Mohawk Valley

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

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

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

Cancun
Celaya
Durango
Juarez
La Paz
Mexicali
Mexico City
Morelia
Parral
Puebla
Saltillo
Tepic
Toluca
Veracruz
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3	2	5	4	7	5	8	7	3	6	5	4	7
N	B	D	A	A	O	A	W	O	T	C	N	O
4	2	5	6	2	4	2	5	8	4	3	5	6
E	E	U	A	I	L	N	M	M	O	S	E	K
4	2	7	8	7	2	3	2	6	7	6	3	4
Q	D	R	E	K	E	T	P	E	O	I	R	U
6	2	8	4	6	2	5	7	3	7	6	2	5
N	E	S	E	I	N	N	F	U	L	T	D	T
8	5	7	3	6	3	5	6	4	2	4	8	7
S	I	O	G	I	G	N	A	N	E	T	C	V
8	2	7	6	3	4	2	5	6	5	4	5	8
L	N	E	T	L	I	T	T	I	H	D	E	E
6	5	6	5	8	5	3	5	4	8	3	8	4
V	M	E	A	A	I	E	L	E	R	S	S	A

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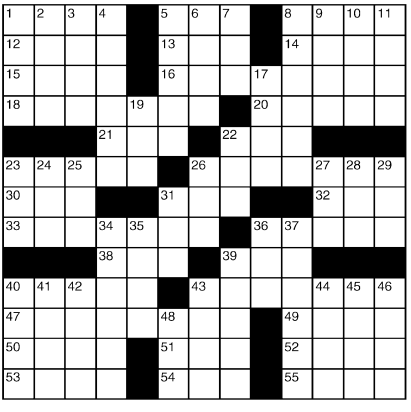
Don't worry if you make a mistake! You can print another at www.vpennysaver.com!

King Crossword



ACROSS
1 "Wow!"
5 Sphere
8 Auto pioneer Henry
12 Pinnacle
13 Fish eggs
14 Great Lake
15 Ocean-going vessel
16 CBS crime-solving series
18 Easily angered person
20 Swiss mathematician
21 "Of course"
22 Fellow
23 Harsh
26 Ideological conflict
30 Move like 38-Across
31 Author Umberto
32 Historic period
33 Franks
36 Starsky's partner
38 Kanga's kid
39 Chance
40 Spotless
43 Rarity in Hell?
47 Trouble
49 Jason's ship
50 Teen's facial woe
51 Peculiar
52 Go sightseeing
53 Bellow
54 Golf ball holder
55 Fencing sword

DOWN
1 Long cut
2 Reverberate
3 Send forth
4 Gentle breeze
5 Killer whales
6 Crucifix
7 — canto
8 Fruitful
9 Verbal
10 Get up
11 Antelope's playmate
17 Transaction
19 "A mouse!"
22 Cattle call?
23 "Be quiet!"
24 Excessively
25 Suitable
26 IV measures
27 Drench
28 Curved line
29 "Hurray!"
31 Id counterpart
34 Bureau compartment
35 Chaplin's O'Neill
36 "2001" computer
37 Latest news
39 Teeming throng
40 Burn somewhat
41 Crazy
42 Sicilian spouter
43 Relinquish
44 Let fall
45 Chills and fever
46 Bygone times
48 Youngster

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Weekly SUDOKU

by Linda Thistle

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

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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WANTED: Crafters & Vendors for St. Johnsville's Springfest Weekend, May 8, 9 & 10. For more information call Gail at Grandma's Kitchen 518-673-0195

CULVERT PIPE: 8", 10", 12", 15", 18", & 24" x20'. C.H. Burkdorf & Son, 35 Hough St., St. Johnsville 518-568-7016

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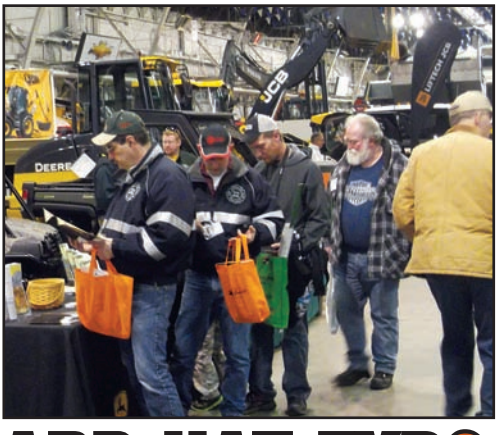

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Seniors celebrate St. Patrick's Day with Irish music and history at Arkell Center

by Elizabeth A. Tomlin

Irish music and the history that produced it was the order of the day at Arkell Center, where local senior citizens enjoyed a free show featuring vocalist Gary VanSlyke, accompanied by his banjo, penny whistle, harmonica and acoustic guitar.

The show began with VanSlyke's rendition of "I'm Looking Over a 4-Leaf Clover", which he informed attendees was written in the U.S.A. in 1927.

"For the common man," VanSlyke said, "Irish music was very popular."

VanSlyke played jigs and tunes from the 1800s, with one, 'The Girl I Left Behind', dated 1758. Another, 'The Halting March', was a 3,000 year-old tune!

Chancellor "Chauncey" Olcott composed two of the tunes that VanSlyke played. Olcott was an American of Irish descent, born in Buffalo in July 1858. 'My Wild Irish Rose' and 'When Irish Eyes Are Smiling' were among the many songs he composed and attendees were delighted to sing along with both tunes.

VanSlyke spoke about the impact Irish immigrants had in building the Erie Canal and told how they had left their legacy in the Mohawk Valley, not only with their magnificent stonework, but also with their music.

"The amount of local Irish history is staggering," said VanSlyke. "The Irish were the leading immigrant group to make a contribution to Central New York. Not just in building the canal, but also building the railroads."

VanSlyke talked about the Irish sense of humor and said that even though many had suffered and died while working in the swamps, they had written a humorous song about it in 1823. VanSlyke proceeded to sing the song, which told about mud and swamp fever.

Strumming the banjo, Gary VanSlyke performs his rendition of 'I'm Looking Over a 4-Leaf Clover.'

For his finale, VanSlyke played 'O Danny Boy,' which he said was the "most popular song ever in history." Attendees sang along, a few had tears in their eyes.

"We try to celebrate each holiday and St. Patty's Day is always fun," said Joan Cimino, Arkell Center Program Director. "Gary VanSlyke has been entertaining us for the past few years and always shares so much history with his songs. He truly is a wonderful storyteller as well as musical performer and we look forward to each and every one of his visits here at Arkell."

"The residents love the Irish music!" said Linda Klump, Activities Director at Arkell Hall. "Music speaks to the heart. It is the universal language that we all share. It brings us together, like it brought us all here together today."

Seniors gathered at Arkell Center to celebrate St. Patrick's Day with the music, singing and historic stories of Gary VanSlyke.

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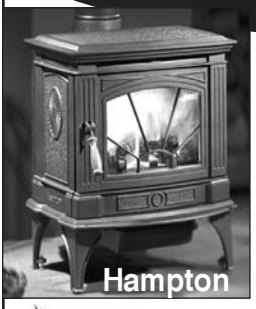

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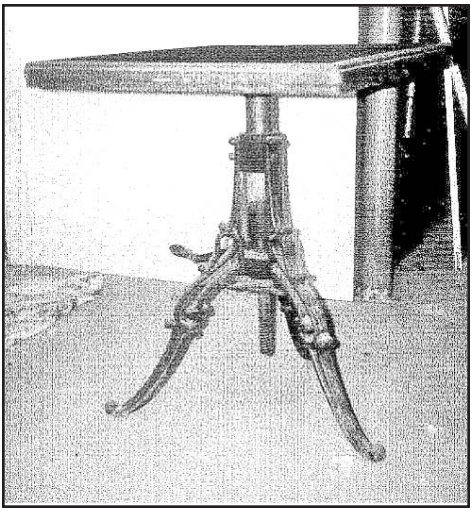
Whatchamacallits

Here we have an antiquer's dilemma! Research for the item pictured pulls up a couple different possibilities for what it could be.

Some say it is a telescope table patented by E.B. Meyrowitz. But there are also experts who find the table too heavy to have been used for that.



The other possibility is that it is an antique drafting table, a multipurpose desk used for drawing, writing or sketching on a large sheet of paper or for reading large books or other oversized documents.

Whatever it is, it is crafted with oak wood and iron legs. The top has a layer of green felt material. It is adjustable, with a crank gear raising and lowering the table approximately 12 inches.

If you have knowledge supporting or contradicting one of the two theories, or if you have another idea of what this mystery could be, please contact Emily at the information below.

~~~

Have your own Whatchamacallit? Send picture and description to eenger@leepub.com or call Emily at 518-673-0145.

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

Benefit Auction: Saturday March 29th 10:00am at 56 Willett Street Fort Plain NY. This Auction will be for a benefit for a young Amish boy that has been fighting brain cancer for over a year. Donation items will be sold off to the highest bidder and all proceeds will benefit the family. Donated Items will include Furniture, Tools, Household, Box Lots, Food Baskets, Groceries, Baked Goods, Gift Baskets, and anything else that you want to donate!! Food Stand on premise and Chicken BBQ!! Call JR'S Auction for more details!! 518-993-4668

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2006 HYUNDAI Santa Fe GLS, AWD, black, V-6, auto, AC, CD, alloys, 64k. SALE: $9,295. **John C. Miller, Inc.** 5 1 8 - 7 6 2 - 7 1 2 4 www.johncmiller.com

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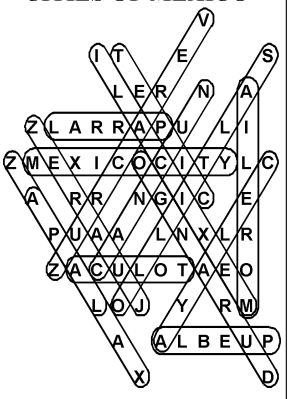
Our seed starting supplies are starting to sprout! Peat pots, starting trays, seed starter are here and on sale! **Fort Plain True Value and Just Ask Rental 12 Willett St Fort Plain 993-3834**

2005 CHEVY Colorado ext. cab, 4x4, dark green, 95k, 5cyl., auto, AC, Z-71 pkg., alloys, full power. SALE: $12,495. **John C. Miller, Inc.** 5 1 8 - 7 6 2 - 7 1 2 4 www.johncmiller.com

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

Answers to this week's puzzles

CITIES OF MEXICO



King Crossword

Answers

Solution time: 21 mins.

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

Weekly SUDOKU

Answer

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

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

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

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

BELLA - 1-2 year old female Pit Bull. Came to the shelter in July 2013. Knows commands, crate trained, housebroken. Fine with cats and kids.

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.

KIDD - 1 1/2 - 2 year old male Pit Bull mix, 44 lbs. Found on Hickory Hill Road, Mohawk on October 8th, 2013. Friendly, outgoing, lively. Great with kids!

CRUZ - Handsome white male Pit Bull, about 2 years old, 55 lbs. Found on Garfield St., Fonda in November 2012. Fine with kids. Not good with cats. Housebroken.

TYSON - 4 year old male Pit Bull, 64 lbs. Loves car rides, swimming and treats. Should be your only pet in an adult home.

GUNNER - Male Beagle/Akita mix, 12+ years old, 73 lbs. Came to the shelter because his owner was moving. Sweet and friendly dog. Housebroken.

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SPENCER - 6 1/2 year old male Pit Bull, 55 lbs. People friendly and loves to play with his toys. Older kids only. Not good with cats.

REX - 2-3 year old male Lab/Pit Bull mix, 63 lbs. Found on Lang Drive, Glen on July 12, 2013. A big smiley guy. Knows "sit". Ok with some dogs. Fine with kids.

TERESA - Adorable 2-3 year old brown tiger female. Very loving. Would like a quiet adult home. Likes to give "love bites"!

BUTTONS - Sweet 5 month old female. Found in a culvert pipe and brought to the shelter on February 8th. She was cuddling with 2 other kittens in freezing weather.

KAT - 6 month old gray tiger female. Found with 2 other kittens in a culvert pipe on February 8th. She was cuddling with 2 other kittens in freezing weather.

ELLA - 3 1/2 - 4 year old female Siamese mix. Came to the shelter on February 14th. Very lovely.

MACY - Beautiful 5-7 year old black female. Found on Paris Road, Fort Plain in May 2013. Fine with other cats.

FLYNN - Handsome 6 year old white (with black) male. He's a doll! Playful and very affectionate. Fine with other cats.

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Gramp's ailments

by Willis 'Skip' Barshied

I just awoke to face another day. I needed no alarm clock or any prompting except the prompting of the Creator. It is strange what one remembers as they conjur up the happenings of long ago. I'd like the reader to meet my Great Grandfather. His name was David Hubbs, but I just called him Gramp. In the matter of relationship, he was my mother's mother's father. Gramp Hubbs made an impression on me but not quite the same as Grandpa Garlock, my mother's father who, since we lived in the same house along the creek at Marshville, I knew as well as my parents.

Gramp Hubbs came occasionally to stay a day or two. I recall a day when I was not quite six years old - at least, I hope I had not reached that age when I should have had reason enough not to do what I will now relate. Mother said, "It is lunch time. Go up and wake up Gramp Hubbs."

I climbed the stairs and went to the second door on the right. Well, there is Gramp peacefully sleeping. I gently spoke to him with no result. How will I accomplish my mission? I had carried along for some unknown reason a small wooden mallet from that child's toolbox I got for Christmas. You guessed it - I gave Gramp a slight tape on the cranium. I do not recall his reaction. Possibly he did not really know of my evil deed, but it did work.

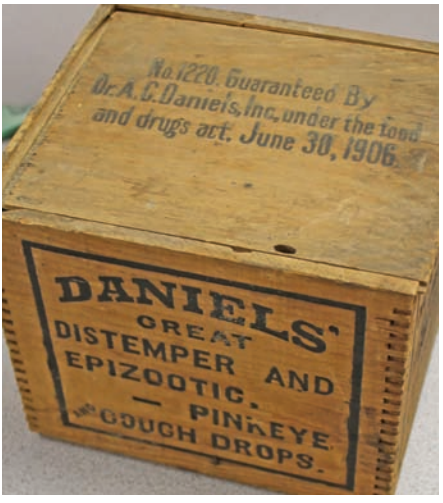
The era I recall was about 1935, when I was five years old. Gramp Hubb had been born in 1859, even before the Civil War. All I knew was that I thought he was ancient. He survived up until my early teens.

Gramp's Illnesses

Like most of humanity, Gramp complained of not feeling well at times. I'd ask him about what he thought was his problem. Often as a self-diagnosis he would say he had "the Belly Waggus" or "the Shi Buggary on the Ear." Now, I've never knowingly had these serious complaints or known anyone else that did either, except Gramps. One other serious disease Gramp might have was "Epizootic." I then wondered where he came up with these strange ailments or, for that matter, some of his sure cures: "Opedeldoc," "kickapoo Indian Medicine" and "Epizootic Cure."

As an avid collector, I found out many years later that these cures from yesterday did exist and at least one of them was a cure for animals. Here before me is a well-made wooden shipping box for Dr. A. C. Daniels Veterinarian medicine. Stenciled on its side is "Daniels Great Distemper and Epizootic - Pinkeye and Cough Drops." I have an old bottle with bold-raised letters in my hand. It reads, "Opadeldoc Liquid." The Kickapoo Indian Medicines were said to cure all sorts of ailments. They were to be found on druggist shelves when Gramp was young.

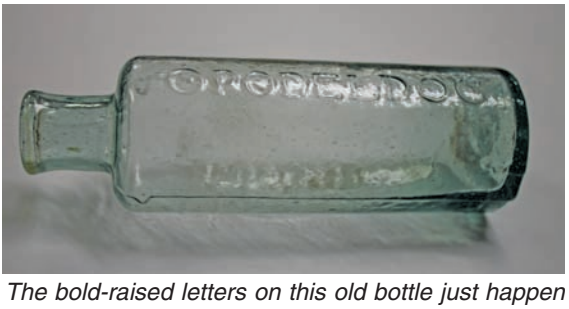
The moral of this story is that it is not always wise to doubt your elders, even when what they say is sort of far-fetched.



This wooden shipping box for Dr. A. C. Daniels veterinarian medicine mentions 'epizootic,' one of the strange cures the author remembers his grandfather talking about.

The Kickapoo Indian Medicines were reported to cure all sorts of ailments and could once be found on druggist shelves.

Photo courtesy of wikipedia.org



The bold-raised letters on this old bottle just happen to read 'Opodeldoc,' one of the author's grandfather's cures!

Photos by Jessica Bagdovitz

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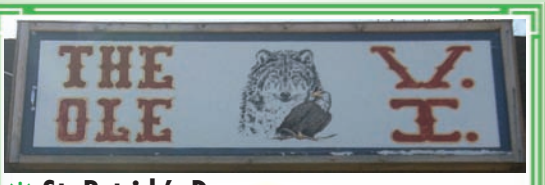

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Monday
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LUNCH
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- BLT w/side & drink

Tuesday
- 3 Egg Omelette w/choice of meat & cheese, homefries & drink

LUNCH
- Buffalo Chicken Wrap w/FF or sweet potato fries & drink

Wednesday
- 2 Pancakes or 2 French Toast w/choice of meat & drink

LUNCH
- Hot Turkey Sandwich w/FF, gravy & drink

Thursday
- Bacon, Swiss, Mushroom Omelette w/bagel or english muffin, homefries & drink

LUNCH
- Cheeseburger or Hamburger Deluxe w/FF & drink
- 2 Hot Dogs w/meat sauce or sauerkraut & drink

Friday
- Sausage Gravy & Biscuits w/homefries & drink

LUNCH
- Fish Platter or Sandwich w/homemade mac & cheese & drink

Saturday
- Garbage Omelette w/homefries, toast & drink
- Homemade Corned Beef Hash

LUNCH
- Any Wrap w/FF & drink

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DINING & entertainment

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Saturday, March 22
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Donations will be accepted for the dinner to help defray the cost of the renovations.

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Thurs., March 20th
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◆ Cheeseburger Cold Plate

Fri., March 21st
◆ Fresh Haddock Dinner (baked or fried), w/Potato & Veg
◆ Mac-N-Cheese w/Veg
◆ New England Clam Chowder

Sat., March 22nd
◆ Fried Shrimp w/Potato & Veg
◆ Prime Rib w/Potato & Veg 3-7 PM

Sun., March 23rd
◆ Broccoli & Cheese Omelette w/Homefries
Breakfast Only - Closed at 12:30 pm

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Sunday, March 23 • 2-4PM
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DINING & entertainment

Hungry Bear Cafe

(518) 568-2700

Tues., March 18th
- Chicken & Biscuits, Dressing & Mashed
- Bacon Cheeseburg, FF & Salad

Wed., March 19th
- Sausage, Peppers, Onions in a Roll w/FF
- Cup Corned Beef & Cabbage Soup w/Grilled Cheese & Salad

Thurs., March 20th
- Stuffed Cabbage, Mashed & Salad
- Crispy Chicken Wrap w/FF

Fri., March 21st
- Fresh Haddock, FF or Mashed & Salad
- Fresh Haddock on a Roll

After 4:00 PM
Jumbo Butterfly Shrimp, FF or Mashed & Salad

Sat., March 22nd
- Western Omelette w/Homefries

Sun., March 23rd
- 2 Blueberry Pancakes w/Choice of Meat

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Monday, March 17TH • 4:30-7:00PM

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

Antiques & Auctions

Collecting

by Larry Cox

Cookie jar

Q: I have a "Mammy" cookie jar marked McCoy. I paid $300 for it at a yard sale, and I was told it is from the 1940s. It is 10 inches high and in almost perfect condition. — Laura, St. Charles, MO.

A: You purchased a reproduction. An authentic Mammy Cookie Jar from McCoy is a full 11 inches high. Even if it had been an old one, you nevertheless overpaid. Authentic Mammy jars generally sell in the $150 to

Cont. Next Pg.

Public Auction
SATURDAY, MARCH 22 • 9:30AM

Harvey R. and Sarah Byler are relocating and will be selling at public auction all their machinery, small items and some household furniture at **1665 Stone Arabia Rd, Fonda, NY 12068.**

Directions: From the NYS Thruway, take exit 29 in Canajoharie, follow Rt. 10N 4.6 miles to Stone Arabia Rd., turn right and follow 4.1 miles to auction site.

Sawmill and Equipment: **Norwood** band saw mill with 26' track and Honda motor; cut off saw; buzz saw; lumber rollers; log winch; 20hp **Honda** motor; 1" pine lumber; Oak tongue & groove hardwood flooring; firewood; locust fence posts; new 10'x12' shed with open front; 4'x8' bake stand.

Horse Drawn Equipment: Walking plow; single disc with seat; double disc; 8' double cultipacker; 1 row cultivator; 2 horse cultivator; weeder; lime spreader; Cyclone fertilizer spreader; **Oliver** Superior grain drill and other grain drill; 1 horse corn planter; crop sprayer with 5hp motor; **Mc Deering #7** mower; **Mc Deering #9** gear; 8' **Pequea** hay tedder; 2 **New Holland** hay rakes; **New Idea** hay loader; **Mc Deering** corn binder; **Rosenthal** corn husker; **Gehl** 21" feed grinder; **Pioneer** potato digger; wood wheeled dump box; bob sled; open buggy box; 4 wooden wagon wheels; 8' V snow plow; 4 cyc. **Wisconsin** engine on running gear; 2 cyc. **Wisconsin** engine; 8 can milk cooler; 400 gallon SS bulk tank, wash vat, pail and strainer.

Shop & Produce Equipment: line shaft with pulleys and bearing; 20" band saw; 16" planer; 10" barrel sander; 10" table saw; drill press; saw dust blower with pipes; air compressor; double barrel shop stove; wood fired steamer with ss steam box; complete set of forms for making hickory rockers; large shop table; some shop tools; large bench vise; chain falls; several small gas motors, some with pumps; battery charger with gas motor; ice crusher; platform scale; grapple forks; cast iron seats; ice tongs; traps; railroad jack; Cyclone seeder; block & tackles; pulleys; woven wire; 15-55 gallon plastic drums; collars; shovels; rakes; hay forks; manure forks and pitch forks; lots of nuts, bolts & nails; large cast iron kettle; 25 new wooden apple boxes; 100-18 bushel collapsible produce bins; waxed cardboard produce boxes; lots of greenhouse flats and hanging baskets.

Household: 5 burner oil stove with baker; **Maytag** wringer washer; **Singer** treadle sewing machine; **Enterprise** meat grinder; tin signs; baby furniture; beds; dressers; canning jars; SS kitchenware; lots of box lots and other small items found around the home and farm.

Order of sale: Small items, household, machinery
Lunch available by Amish women

Donald R. Turnbull, Auctioneer
607-965-8167 607-965-8815
ID Required No Buyer's Premium
~ Cash or Good NYS Checks ~
Restroom available ~ Absolutely No Sunday Pickups ~

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, March 10th sale - cull ave. $.80 Top cow $1.02, bulls/steers -$.95 - $1.16, bull calves top $2.05, heifer calves $1.20, Dairy feeders $.65 - $.95, Feeder bulls $.95 - $1.08, Feeder heifers $.85 - $1.00, Feeder Steers $.90 - $1.10, Dairy milking age top $1525, Bred heifers top $1475, Open heifers top $850, heifer calves top $180.

Monday, March 17th - Monthly Sheep, Lamb & Goat Sale. Special: 4 market hogs from 250# - 270#, 3 young sows all from one farm. Special: Tompkins Cty, Freestall Herd. Mixed herd of 150 Milking age in all stages of lactation, 25 bred heifers. Special: 12 Lambs 40#-60# all from one flock.

Monday, March 24th - Normal Monday 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. Large quantity of semen sells first: Sexed Bradnick, Attitude-Red, GW Atwood, Planet. Conventional: 22 Encore, 2 Duncan Progress, 10 Mason, 26 Jolt, 3 Highlight, 7 Formation, 22 Grand, 10 Stardust, 3 Inspiration, 10 HH Skybuck, Durham, Gibson, Emory, Lindy & more BRING YOUR TANKS! Quantity of Embryos selling from famous cow families. Featuring show age calves, fresh young cows of all breeds. Proven show winners, commercially sound cattle to improve your bottom line. Top sires combined with the best maternal lines - Families represented: Tamara's, Finesse's, Ashlyn's, Lila Z's, Ladyholm Lenora's, Integrity Robin's to mention a few.

Monday, March 31st - Normal Monday Sale.

Monday, April 7th - Monthly Fat Cow & Feeder Sale. **Special: Easter Sale - Sheep, Lamb, Goat & Pig and Small animal sale.**

Saturday, April 12th - 1:00 PM - SPRING TURNOUT BEEF SALE - **FEATURING THE ENDLESS TRAILS FARM** Grass Fed Angus-Cross Breeding herd. 60 Brood Cows all due to calve to Devon Herd Sires from late April to Mid June! Also consigned R&W Belted Galloway Bull. Accepting quality consignments for this special sale! Call with your groups to get into the advertising!

Saturday, April 19th - 9:30 AM on Plants & Shrubs & small items. 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. Check our website for all last minute updates and consignments to all our sales.

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

www.hoskingsales.com Call today with your consignments.

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

HOSKING SALES

607-699-3637
or 607-847-8800
cell: 607-972-1770 or 1771

Antiques & Auctions

PUBLIC AUCTION

Thurs., April 10th • 10:00 AM

Location: 493 Sickler Rd., Jordanville, NY 13361

Farm Equipment, Horses, Household

Directions *to sale from Rt. 20 and 80 take 80 north to Jordanville Rd., take Jordanville Rd. to Sickler Rd., make left, sale approx. 2 miles. Watch for signs.*

FARM EQUIPMENT: 455C Case loader, nice; Case 1070 tractor on steel; 488 NH haybine w/engine; NH 273 baler; GR-350 Tonutti rake w/Honda engine; 1 rotary rake w/honda engine; 4 star tedder on steel w/engine; NH 9' bar mower w/Kawasaki engine; 4 flat wagons on steel; White Horse forecart w/brakes; 600 gal. liquid manure spreader; liquid manure pump; 10 ft. basket harrow; 6' disc; 6" manure hose, shut off valve; misc. bale wrap; quick attach bale spear; quick attach material bucket; quick attach snow bucket; 500 gal. air tank; Honda pressure washer; misc. fence supplies; NI 84 manure spreader; I & J 3 row cultivator like new; John Deere 60H silage blower; New Holland 357 grinder needs repairs; 2 round bale feeders.

TOOLS: Werner extension ladder; Cub Cadet 945 snow blower, nice; STIHL 066 chainsaw; STIHL concrete saw; Makita air circular saw; lots of other air tools; Dewalt air powered Sawzall; lots of misc hand tools; air hoses; drills; nailers; grinders; Lincoln 225 arc welder; hydraulic meat grinder; 2 globe meat slicers.

MISC. HUNTING ITEMS: tree stands; cloth, calls, 12 gauge reloading equip.

3 HORSES: (2) Percheron-Belgian Cross, (1) Belgian 7 yr. old, all well broke.

MILK EQUIPMENT: 5-65 lb. pails; 4 Westfalia milk units; 2 carry pails; 2 milk strainers.

AUCTIONEER'S NOTE: Due to the death of her husband, Dorothy King will be selling the majority of her farm equipment, lots of high quality well maintained equipment will go up for auction.

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518-568-2257

Terms by Dorothy King

Lots of food day of sale

Collecting

by Larry Cox

Cookie jar

Cont. from Previous Pg.

$250 range depending on condition.

Q: I have several dozen View-Master reels that I acquired during the 1950s. Are they worth keeping? — Barbara, Watts, OK

A: There is an excellent reference that should be helpful for you to determine values: "Stereo Views: An Illustrated History and Price Guide" by John Waldsmith and published by Krause Books. Most of the View-Master reels I've spotted in area shops and antique malls have been priced in the $2 to $5 range. As I often mention in this column, there are exceptions to every rule. For example, a package of 15 reels featuring views of the 1939 New York World's Fair recently sold at auction for $175.

Q: I began collecting glass insulators about 40 years ago, and I have managed

to gather about 200 different ones. Is there a reference so I can begin determining values? — Stan, Longmont, CO

A: One of the better references is "Insulators: North American Glass Insulators Price Guide" by Donald R. Briel. Briel has more than 600 in his personal collection and is considered an expert in this field of collecting. You can purchase his book at Amazon.com. A group for collectors is the National Insulators Association. Contact is www.NIA.org.

Q: I have a movie projector from the 1960s, along with a screen and a few movies. Can you put me in touch with someone who can evaluate these items for me, since I want to sell them? — Norma, Glen Carbon, IL

A: You left several key facts out of your letter. For example, what is the brand name of your projector, and does it show 8mm or 16mm films? If it is an 8mm projector, it is probably worth less than $50.

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Antiques & Auctions

KING'S

Sun., March 16th Fishing Auction ~ 1:33pm

Sat., March 22nd Consignment Auction ~ 6:33pm

Sun., March 23rd Breeder Sale ~ 11:33am

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

We Accept Cash - Credit Cards - Debit Cards

Mohawk Valley Produce Auction
5th ANNUAL
CONSIGNMENT AUCTION

840 Fordsbush Road, Fort Plain, NY 13339

Friday Evening, May 9th - 4:00 PM

Special Flower and Shrubbery Sale
and Small Animals.

Saturday, May 10th - 9:00 AM

Flowers, Crafts, Quilts, Sheds,
Lawn & Garden, Building Material,
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LOOKING FOR QUALITY CONSIGNMENTS

Early Consignors Will Get the
Best Advertising for Their Items.

Terms By the Mohawk Valley Produce Auction

Benuel Fisher 518-568-2257
Mervin Byler 315-858-0959
Horses: Christ King 518-568-9910

SELL IT!

JR's Auction

56 Willett St., Fort Plain, NY 13339
(518) 993-4668

The Auction Way!

Antiques, Consignments, Collectables, Tools and Furniture Auction!!
Tuesday, March 18th • 5:00 PM

We have a large selection of Antiques, Furniture, & Consignments!! Already consigned is a 1969 Ski Doo Snowmobile, Collector Item!! Lots more items will be here by Auction time!!! Again Bring Your High Dollar Items We Have Buyers For Them!!

Gun and Sportsman Auction • Wednesday, March 19th • 6:00 PM

Consignments wanted of Guns, Ammunition, Sportsman Items, Knives, Tools and more!!

Already consigned is 1-Remington 243 Model 742 with scope, 1-Winchester model 1892 Saddle Ring Carbine, 32 WCB, 1-Savage 300 Model 1899 Take Down, 1-Savage 300 Model 99, 1-Winchester 12 ga. Single Shot, 1-H & R 12 Ga. 1-Remington Model 700 50 caliber, 1-Remington 300, 1- Winchester 94 32 Caliber, 1-Savage 270 Short mag, 1-Remington 30 Express, 1-Winchester Pre 64 Model 100 308 Caliber, 1-Hunter Arm Model Fulton, 16 Ga. these guns are in great shape!! 1-Dewalt Drill Set, Brand New large collection of Win & Rem Knives!! More still coming!!

Antiques Tools & Furniture Consignment Auction • Saturday, March 22nd • 10:00 AM

Consignments wanted of Tools, Furniture, Antiques, Ammunition, and more!!

Bring your items if you are thinking of selling, do not throw your Antiques and Collectables away!! One man's junk is another man's treasure!! Turn them into CASH!!!! Also if you want to downsize or move from your home or farm we have buyers for your items including House, Garage, Barn or Shop contents!!!!!

We are always looking for items to sell, Give us a call we have an Auction for your Items!! 518-993-4668.

Tuesday, March 25th • 5:00 PM	Antiques, Collectables, Tools, Furniture, Consignments!!
Thursday, March 27th • 6:00 PM	Coin and Antique Consignments, Furniture and more!!
Saturday, March 29th • 10:00 AM	Benefit Auction for young Amish boy fighting brain cancer!!
Tuesday, April 1st • 5:00 PM	Antiques, Furniture, Tools, Crafts and more!!
Thursday, April 3rd • 6:00 PM	AUCTION!! AUCTION!!! AUCTION!!!
Saturday, April 5th • 10:00 AM	Small Animals, Tools, Furniture, and more!!
Tuesday, April 8th • 5:00 PM	Antiques, Furniture, Tools, Consignments and more!!
Thursday, April 10th • 6:00 PM	Country Primitive and Antique Auction!! Bring your best!!

If you bring your items we will turn them into CASH for you!! Antiques and Consignments Wanted for our every Tuesday night Auction!!

Sell your Antiques the Auction way and get more money for them!! Springtime (now) is the best time to sell to get the biggest bang for your buck!! We specialize in Country Antiques and Primitives!! High Dollar Items or rustic primitive barn board items!! We do Auctions twice a week!!!! Don't Miss Out!!! We provide a complete Auction service for you!! JR'S Auction - 518-993-4668.

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Health & Fitness

Did you know?

Cardiac arrest is the abrupt loss of heart function in a person who may or may not have diagnosed heart disease. Though often mistaken as the same thing as a heart attack, cardiac arrest is not the same. Heart attacks can cause cardiac arrest and even lead to death, but the cause of heart attack and cardiac arrest are different. According to the American Heart Association, heart attacks are caused by a blockage that stops blood from flowing to the heart. Though heart muscle tissue dies because of this lack of blood supply, heart attacks do not always result in death.

Cardiac arrest is caused by an electrical malfunction of the heart, which suddenly stops working properly. This can be arrhythmia, a condition that occurs when the heart beats irregularly or abnormally. Once the heart has stopped during cardiac arrest, death can occur within minutes. However, cardiopulmonary resuscitation, or CPR, can reverse cardiac arrest. A defibrillator will be used to shock the heart, which can restore it to a normal rhythm in just a few minutes. Because cardiac arrest is so sudden and strikes without warning, it's imperative that men and women who are with someone they believe is in cardiac arrest take action immediately.

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Itemizing vs. standard deduction: six tips to help you choose

When you file your tax return, you usually have a choice whether to itemize deductions or take the standard deduction. Before you choose, it's a good idea to figure your deductions using both methods. Then choose the one that allows you to pay the lower amount of tax. The one that results in the higher deduction amount often gives you the most benefit.

The IRS offers these six tips.

1. Figure your itemized deductions. Add up deductible expenses you paid during the year. These may include expenses such as:
   - Home mortgage interest
   - State and local income taxes or sales taxes (but not both)
   - Real estate and personal property taxes
   - Gifts to charities
   - Casualty or theft losses
   - Unreimbursed medical expenses
   - Unreimbursed employee business expenses

2. Special rules and limits apply. Visit IRS.gov and refer to Publication 17, Your Federal Income Tax for more details.

3. Know your standard deduction. If you don't itemize, your basic standard deduction for 2013 depends on your filing status:
   - Single $6,100
   - Married Filing Jointly $12,200
   - Head of Household $8,950
   - Married Filing Separately $6,100
   - Qualifying Widow(er) $12,200

4. Your standard deduction is higher if you're 65 or older or blind. If someone can claim you as a dependent, that can limit the amount of your deduction.

5. Check the exceptions. Some people don't qualify for the standard deduction and therefore should itemize. This includes married couples who file separate returns and one spouse itemizes.

6. Use the IRS's ITA tool. Visit IRS.gov and use the Interactive Tax Assistant tool to help determine your standard deduction.

7. File the right forms. To itemize your deductions, use Form 1040 and Schedule A, Itemized Deductions. You can take the standard deduction on Forms 1040, 1040A or 1040EZ.

8. File Electronically. You may be eligible for free, brand-name software to prepare and e-file your tax return. IRS Free File will do the work for you. Free File software will help you determine if you should itemize and file the right tax forms. It will do the math and e-file your return – all for free. Otherwise, you may file electronically with commercial software, or through a paid preparer.

Source: www.irs.gov

Employment

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www.stewartsshops.com

Job Networking — Who is in your network?

Anyone you know who might have information about a job opening, or who knows someone who might have a lead about a job opening, is in your network.

Tell all of them that you're interested in exploring new job opportunities. Give them a brief review of your background. Be specific about what you're after. For example, say, "I'm looking for a job as a compensation analyst with a medium-sized firm," or "I'm a chemical engineer and I'd like to work in Saudi Arabia for awhile," rather than "I work in human resources" or "Do you know of any jobs?"

Most people will be happy to help you if they can. If they don't know of any jobs at the moment, ask them to keep you in mind. Most importantly, ask them if they know two or three other people you can contact. Then contact those people and so on.

Whenever you meet someone new, exchange business cards. Even if you're unemployed, have some cards printed; it is not very costly. Be sure to include your telephone number and profession.

Let people know how much you appreciate their help by sending a thank-you note or by letting them know the results of the information they gave you. Offer to help them in return.

Source: www.labor.ny.gov

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

MAR 1-31

Arkell Center News and Events for March

Arkell Center, Canajoharie, NY. Arkell Center Programs to all Area Seniors during March are as follows:

Mondays - Fridays: 12 Noon meals are provided by OFA - Meals of Montgomery Program. Reservations are required by noon of the previous day. Call 518-673-2000 or Mondays - Fridays: Noon meals are provided by OFA - Meals of Montgomery program. Reservations required by noon of the previous day. Call 518-843-2300. (Suggested donation is $3 for those 60 years of age or older).

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.

Tax Aid Services: Starting March 5 through April 9. 8 am to noon. AARP Tax Aide, Lucius Gotti Jr. will be available for appointments. Call 673-2943 to schedule an apt.

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

SPECIAL EVENTS

March 19 & 26: 12:30 to 4 pm. Senior Citizens Public Pinochle card party, donation - $2, prizes & refreshments. If you would like to sub call Terry-673-5635.

March 17: Noon. OFA Meals of Montgomery Program is providing a St. Patrick's Day luncheon which includes Corn

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

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

Dolgeville United Methodist Church
21 N. Helmer Ave., Dolgeville
Rev. Jack Ford
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

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

Faith, Hope and Love Christian Fellowship
18 W. Grand St., Palatine Bridge
518-673-5128
Rev. David W. Bowley
fhlc@frontiernet.net
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
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

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

Calendar of Events

Beef & Cabbage, Red Potatoes, Carrots, Rye Bread and Leprechaun Surprise Dessert. Come and join us call to register at 673-2000.

March 25: 11:15 am - 12:15 pm. Blood Pressure Clinic. Home Health Care Partner's Corp. (Co-Sponsored by St. Mary's & Nathan Littauer Hospital) Home Health Care Partners Corp. also provides health and wellness information.

March 25: 9:30 am. Join us for "Breakfast with Seniors," bring a dish to share.

March 26: Noon. OFA Meals of Montgomery is providing a birthday luncheon for all March birthdays which includes: Cheesy Chicken & Rice Casserole, Seasoned Veg. Blend & Warm Spice Birthday Cake. Call 673-2000 for reservations.

March 28: 1:30 pm. OFA's Tracy Hojohn will have a presentation on Nutrition. Snacks provided.

MEETINGS

March 14 & 28: 1 pm. Canajoharie Senior Citizens Meeting.

MAR 15

AARP Driving Class

St. Johnsville Community Center, 16 Washington St., St Johnsville NY. 8:30 am - 3 pm. Only checks can be accepted ($20 for AARP members, $25 for non-members. Checks should be made payable to AARP and will be collected at class time. For more info please call M. Weiner at 315-823-2423.

MAR 16

Ham Dinner

Our Lady of Hope Catholic Church, 115 Reid St., Fort Plain, NY. Noon - 4 pm. $8 advanced sale, $9 at the door, children 5-12 $4, under 5 is free. For tickets or information call 518-993-3822 or Rebecca Carter at 518-332-2270.

MAR 21

Singer Songwriter Brad Goodwin of Sebewaing, MI to Perform

Glen Reformed Church. Concert attendees may meet Brad over light refreshments immediately following the concert.

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

Lassellseville 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
www.katerishrine.com

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

Oppenheim United Methodist Church
Route 29
Rev. Jack Ford
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
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
Rev. Nancy E. Ryan
Sunday Worship 10:30am,
AA meetings on Tues. 7pm,
Home of Manna House Meals, A
Community Meal Program-Sat. Noon-1:30pm

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

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

River of Jubilee Church
5057 State Highway 5 S
Sprakers, NY 12166
Pastor: Gail Adamoschek
Pastor: Steve Adamoschek
518-322-1427 / 518-224-4455
Sunday Service 10:00am
Children's Church Available
Other Learning Opportunities Available
Visit us on Facebook

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

Calendar of Events

For more information call 518-922-6624.

MAR 22

Spaghetti Dinner & Chinese Auction
Herkimer VFW,129 Mohawk St., Herkimer, NY. 4 pm until gone.

MAR 22-23

Antiques in Schoharie
Schoharie Central School will be bursting with treasures of all kinds that the 100 dealers bring in for sale. This show is a major fund raiser for Schoharie Colonial Heritage Association supporting its railroad museum, the 1742 Palatine House, its children's theatre program, the Depot Lane Singers and many other ongoing activities throughout the year. July 20 is the Blenheim show at the NYS Power Authority Complex run in conjunction with the Antique Car Show. Sept. 20-21 is our Fall Antique Show at the Schoharie Valley RR Complex on Depot Lane in the Village of Schoharie. Watch for our new show on October 4 and 5, "Antiques In The Orchard" at Goold Orchards in Castleton! For further information call Ruth Anne Wilkinson @ 518-231-7241 or SCHA office at 518-295-7505.

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 classes 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. A variety of demonstrations, membership sign up booth, food & tack vendors. Contact Linda Laveway, 518-466-6635 or e-mail cambridgesaddleclub@hotmail.com. On Internet at www.cambridgesaddleclub.org

Church Directory

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

Sallsbury Center United Methodist Church
2545 St Rt 29, PO Box 104
Salisbury Center, NY 13454
315-429-9085
Rev. Lynn R. Lockwood

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 9:00am, Sunday School 10:00am, You are invited... Ladies Aid W.E.L.C.A. Meets 1st Sat. of every month. For Fellowship in Christ's Service.
Handicapped Accessible

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

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

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

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

St. Paul's Lutheran Church
32 W. Main St.,
St. Johnsville, NY (next to NBT Bank)
518-568-3007 Church
518-568-2405 Parsonage
Rev. David Johnson
Sunday Worship 10:30am,
Tues. Bible Bungee-Jumping 7pm,
"Bible Study" that actually makes sense!
A Vibrant, Welcoming Community of Faith & Vision

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

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

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

Stratford United Methodist Church
Route 29A
315-429-9085
Rev. Lynn R. Lockwood
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 & third Sundays

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

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

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

Did You Know???

It was a rule that no living person appear on a U.S postal stamp until September 2011 when the postal service announced that they would take suggestions for living people to be featured.

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Most Orange juice is yellow in color not orange.

Mega Maze

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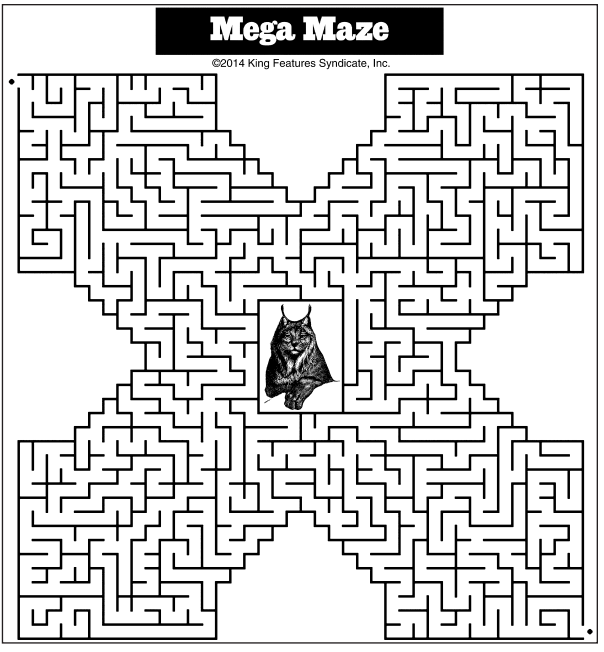
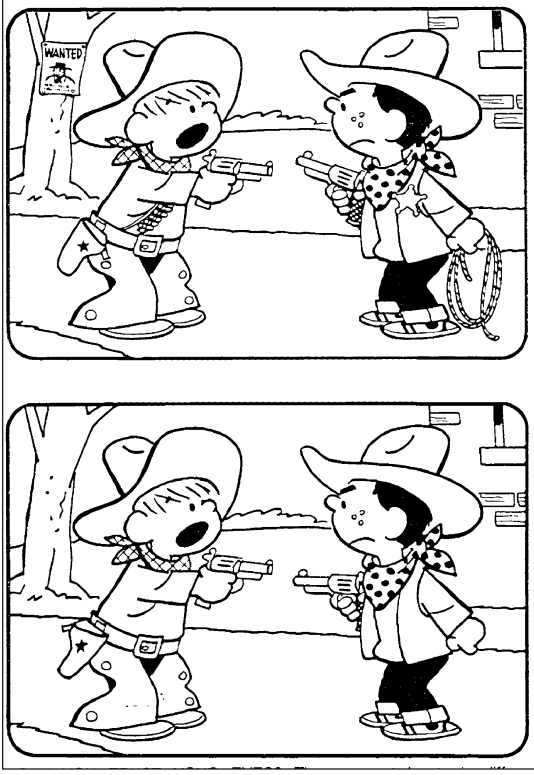


Look for the answers to these puzzles in next week's issue!

HOCUS-FOCUS

BY HENRY BOLTINOFF



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Puzzles4Kids

by Helene Hovanec

WORD FUN

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

WHAT WAS THE SPIDER DOING ON THE BASEBALL TEAM?

COVERS	___	ROVES	FRAMES	___	SMEAR
CHEATS	___	CHEST	SLOWER	___	WORSE
SALTED	___	DALES	FILING	___	FLING
SEARCH	___	HEARS	PRAISE	___	PAIRS
SCHOOL	___	COOLS	STONES	___	NOTES
IGNITE	___	TINGE			
RANTED	___	TRADE			
GRIPES	___	PRIES			

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

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ANSWER KEY

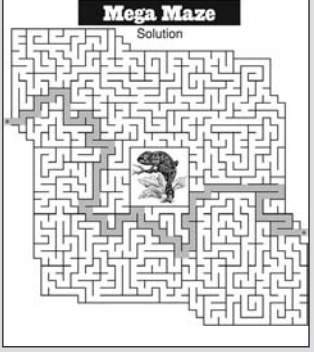
How did you score on last week's puzzles?

HOCUS-FOCUS

Differences: 1. Bed lamp is missing. 2. Picture is smaller. 3. Pillow is different. 4. Sleeves are shorter. 5. Earmuffs are missing. 6. Drum is smaller.

Puzzles4Kids Answer

Mega Maze Solution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2012 Ford Focus SE 5 Dr., Gray, 27,000 Miles
2011 Chevy Impala LT 35,000 Miles, Silver
2011 Ford Fusion SE 4 Cyl, Silver, 4,000 Miles
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 Ford Mustang Conv., Burgundy, 28,000 Miles
2007 Lincoln MKZ Loaded
1999 Cadillac Deville Loaded, Grey, 73,000 Miles

TRUCKS TOO!

2013 Jeep Patriot FWD, Gray, 1,600 Miles
2012 Dodge Caravan Ram Cargo Van, White
2012 Dodge Grand Caravan Crew 19,000 Miles, Black
2009 F250 SD 4x4, Ext Cab, 8' Box, 5.4 V8, 44,000 Miles
2008 Chevy Silverado 1500 4 Dr., Crew Cab, 4x4, 57,000 Miles
2006 Chevy 3500 Box Van, 69,800 Miles
2004 E350 Ext Van, White, 5.4 V8
2003 Chevy 2500 Express Van, 6.0 V8
2002 Ford Ranger P/U 4 Cyl., 2WD, Red
2001 Ford E450 Box Van, Diesel, White, 50,000 Miles

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53 West Main St., St. Johnsville, NY
518-568-5228
HarborpointEnergyProducts.com

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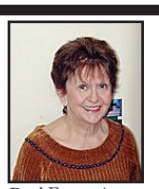
Serving the Homes of the Mohawk Valley
March 15, 2014

The MATTRESS AND FURNITURE SUPER STORE
See Our Full Page Ad on Page 3
75 Briggs St., Johnstown
(518) 762-1807

Licensed Real Estate Broker
Laurie Weingart
518-673-2820

KRUTZ PROPERTIES
Call the Pros

Real Estate Agent
Patricia Edick
518-673-2820


Real Estate Agent
Barbara Krutz
518-673-2820

Real Estate Agent
Jamie Lawrence
518-694-2176

Assoc. Real Estate Broker
Milt Krutz
518-673-2820

Real Estate Agent
Shane Buddles
Farm Specialist
518-937-0564

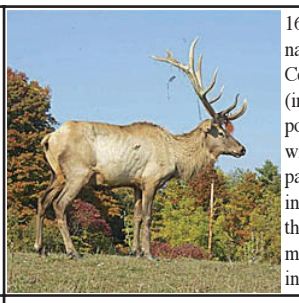
Real Estate Agent
Gary "Dart" Jones
518-568-3113

Real Estate Agent
Robert Buck
518-698-3004

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

800: **CANAJOHARIE:** Completely renovated home. New pergo flooring, all new windows, new sheet rock, new tin roof, new siding, all new electric entrance and wiring and fully insulated w/rolled insulation, electric heat, concrete septic system, dug well. GREAT HOME!!! **Asking $119,900**

161: **ST. JOHNSVILLE:** Home is well maintained, in very good condition and located on a dead-end street with double lot. It has a small front screened in porch, a large deck in the back with a small pavilion attached to the deck. Nice shed out back of the pavilion and a large 3-car detached garage. **Asking $85,000**


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**

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

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

501: **PALATINE BRIDGE:** Ranch home w/ a nice yard & back deck. Eat-in kitchen, dining area, large living room & 2 bedrooms. Large shed and paved driveway. Nice location and looking for an offer!! **Asking $78,900**

504: **CAROGA LAKE:** Great camp bordering 320 plus acres of state land w/ plenty of hunting & snowmobile trails. Living room & eat-in kitchen. Large loft bedrooms. **Asking $64,900**

511: **FORT PLAIN** Beautiful brick home with many detailed features. Walk though 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**

514: **PALATINE BRIDGE.** 2 story, 3 bedroom home w/ a relaxing front porch & deck. Exterior is vinyl siding, most windows are updated, interior is freshly painted, new front door, & vinyl flooring in front entry & upstairs bath. Galley kit w/ cooktop, built in wall oven & dishwasher. New shed. Nicely landscaped. **Asking $79,900**

522: **CANAJOHARIE:** Nice residential street in the V/O Canajoharie. Two-story, 3 bedroom home. Carriage house kitchen, formal dining room, large living room w/fireplace. Large enclosed porch, back patio, detached garage and paved driveway. **Asking $64,000**

526: **NEW LISTING:** 2-family home w/ fabulous woodwork, pocket doors and hardwood floors. Porches for both units. You could even convert back to a one family if desired. Home needs some work, but the potential is great! **V/O Fort Plain $25,000**

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**

645: **SPRAKERS: REDUCED!!!** This home has been updated and renovated to make the ultimate use of space. The quiet country location is surrounded by private farmland so there is plenty of buffer space for privacy. **Asking $79,900**

955: **DOLGEVILLE: Priced to sell!!!** Ready for a new family, this spacious and well maintained 3 or 4 bedroom home is in move in condition. Beautiful hardwood floors and new carpeting cover the floors. The perfect home for the growing family and great home for entertaining. **Asking $87,500**

647: **FULTONVILLE:** Nice 2-story home with lots of updating. Large closets, home office. Harman pellet stove included only 6 years old. Exterior is vinyl siding, side deck and stall garage - 1.675 sq. ft. Lot is 257 feet deep. **Asking $94,900**

152: **GLEN:** 2.1 acres located in Town of Glen. Stream runs through rear of property. **Asking $18,900**

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

646: **CANAJOHARIE:** Well cared for home w/hardwood floors, front porch and a relaxing back deck. Beautiful kit, hardwood floors & FDR. Tastefully painted and a nice atmosphere. **Asking $98,000**

994: **T/O STARK:** Charming 1850's home located in the hamlet of Starkville. Wood floors & original woodwork bring this home to life. Spacious DR & LR. 4 bedrooms. Porches, 4 stall garage & patio. **Asking $68,400**

Topics to discuss before hiring your next mechanic

Few decisions weigh as heavily on automobile owners as their choice of mechanic. A good mechanic goes a long way toward ensuring drivers and their passengers stay safe on the road and that those drivers' vehicles perform at their peak for years to come. That's an important role to play, and it's why many drivers acknowledge that choosing a mechanic is a decision that should not be taken lightly.

Rest assured you don't need to be a car guy or gal to find a trustworthy and talented mechanic. You might just need to open a dialogue with a prospective mechanic, discussing a handful of topics that can help you feel more comfortable and know you have made the right choice in automotive service provider once a final decision has been made.

Certification

Certification can go a long way toward helping drivers find mechanics they can trust. The National Institute for Automotive Service Excellence was founded in 1972 and continues to work to improve the quality of automotive service and repair by testing automotive technicians and certifying those who live up to or exceed ASE standards. An ASE-certified technician should have his or her credentials readily available to prospective customers, and these credentials list each professional's area of certification. When shopping for a new mechanic, make sure that he or she is ASE-certified. In addition, discuss with the mechanic his or her work history, including any additional areas of expertise.

Pricing policies

Many mechanics offer free estimates, but that should not be taken for granted. When bringing a car in for an estimate, drivers should confirm with the mechanic who will conduct the examination if the estimate is free or if they will be charged an inspection fee.

In addition to any fees regarding estimates, drivers should also inquire about labor costs and the payment policies at the facility. Labor can be quite expensive, so it's best that you know these rates in advance of any repairs being conducted on your vehicle. It's also important to get a rundown of the company payment policies, especially if your vehicle is in need of potentially costly repairs. You don't want the bill to shock you once the work has been completed, so don't hesitate to be inquisitive before leaving a car at the garage.

Parts

Replacing parts on a vehicle is a cause for concern for many drivers, and rightfully so. Consumer advocacy groups have exposed many mechanics who pass off used auto parts as new parts, charging their customers new part prices along the way. While there's no way drivers can guarantee they won't fall victim to such criminal behavior, they can inquire about company policies regarding vehicle parts. Does the garage even install used parts? If so, do they let drivers choose either new or used parts before any work is done? If the garage only uses new parts, ask for parts with solid warranties, so if the part must be replaced, you won't have to pay for it again.

Documentation

The preowned vehicle market is thriving, and drivers who take care of their vehicles have earned the right to reap their rewards for being good owners when it comes time to sell the car. When interviewing prospective mechanics, ask if they are willing to provide detailed documentation of any work they do on your vehicle. Such documentation can then be shared with prospective buyers when you want to sell the car, and it also serves as a way to keep the garage accountable for all the work they have done on the car throughout your relationship.

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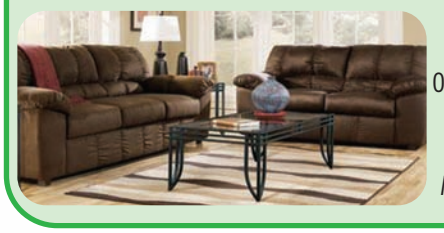

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Welcome to Maple Weekend
March 22-23 & 29-30, 2014
10 am-4 pm each day

We all knew that Maple Weekend was a fun event for the entire family. Now scientific research shows there's something more to the taste of sweet, delicious maple syrup – it might just keep you healthy. Recent studies have uncovered some significant health benefits.

A University of Rhode Island researcher has found 20 compounds in maple syrup that play an important role in our health (ScienceDaily, 30 Mar. 2011). Some of these compounds have been shown to fight cancer, diabetes and bacterial illnesses.

Other established health benefits of pure maple syrup include the calcium and potassium content – a quarter cup of maple syrup has more calcium than the same amount of milk and more potassium than a banana.

The New York State Maple Producers Association invites families from across the Empire State and neighboring areas to learn all about the production of maple syrup and other related products. Our goal during Maple Weekend is to share the taste of real mouth-watering maple syrup with you. Maple producers will demonstrate how to make syrup -- whether it's simply boiling the sap over an open fire or running it through highly scientific equipment -- the results always taste great!

New York State maple syrup has established a reputation as one of the highest quality maple syrups in the world. Maple Weekend allows New York Maple producers to demonstrate the superiority of their product, and invites the public to sugarhouses to try for themselves.

From the first Maple Sunday in Wyoming County in the mid 1990s to today's statewide Maple Weekend event, the goal remains the same -- to give the public a first-hand opportunity to see how maple products are produced, from tree to table, along with the chance to taste and purchase maple products. This year, Maple Weekend takes place March 22-23 and 29-30 from 10am – 4pm each day. Check our Locations page (http://www.mapleweekend.com/locations.php) for a producer near you and to see the dates and times that they're open.

The best part is that admission is FREE (pancake breakfasts not included)!!

The word is spreading about award-winning New York State maple syrup. On behalf of our 500-member organization, please join us for Maple Weekend!

About NYS Maple Association

The New York State Maple Producers Association (NYSMPA) is a not-for-profit organization composed of the folks who make maple syrup and related maple products throughout New York State. We count more than 500 entrepreneurs among our members, and these are the dedicated "sugarmakers" who take pride in crafting the finest quality maple syrup, sugar, snacks, spreads and maple gift items that make New York State the second largest maple producing state in America.

We are a diverse group of small businesspeople who understand what it means to work hard in the forests, and who take care to practice sustainable woodlot management so that healthy maple trees will yield their sweet sap year after year. That's the way it has been for hundreds of years, and we all intend for the tasty tradition of maple to continue for hundreds of years more into the future.

It takes more than 40 gallons of maple tree sap to produce one gallon of pure maple syrup. All that we do to make syrup is boil the sap – we don't add anything, we just concentrate it into that wonderful amber-colored syrup that millions of families have come to love. We make it naturally, and we make it locally all over the State. Chances are there's a sugarmaker nearby, where just a short drive will allow you to "taste the tradition" for yourself!

Learn More About New York Maple Syrup

In addition to our popular Maple Center at the New York State Fair, we participate in numerous local and regional events statewide to promote maple products and to showcase our craft. Sap gathering is done in late winter, highlighted by "Maple Weekend" in March where the fresh crop becomes a tasty treat offered to thousands of visitors who tour our members' sugarhouses.

We take pride in New York and its unique environment that allows us to produce one of nature's most perfect foods. We uphold the tradition of generations who came before us, including Native Americans, who were the first to practice the maple trade.

Come, taste the tradition! Welcome to New York Maple!

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Protecting visibility is essential when driving in hazardous conditions

(MS) — Driving defensively is the best way for motorists to avoid accidents and protect themselves and their passengers from the risks of the road. But the importance of defensive driving is magnified when driving in hazardous conditions, especially when drivers' vision is potentially compromised. As a result, it's imperative that motorists take steps to protect their vision when driving in hazardous or even potentially hazardous conditions.

• Replace old or ineffective wiper blades. Maintaining wiper blades is an easy preventative measure drivers can employ to protect their vision, yet many motorists are unaware of just how frequently their vehicle wiper blades need to be replaced. Wiper blades should be changed every 90-120 days, as the blades can easily grow brittle and ineffective over time. Depending on how frequently they are used, wiper blades can wear out rather quickly, especially on older vehicles with pitting on the windshield.

• Don't forget to maintain your windshield. A windshield can be a motorist's best friend or his worst enemy when driving in hazardous conditions, but savvy drivers know there is no excuse for the latter. Windshield clarity is especially important when driving in hazardous conditions, and windshields that have been treated with a repellant are significantly safer than those that have not.

• Check windshield washer fluid. Windshield washer fluid is one of those things drivers typically only notice when it isn't there. Routinely inspect windshield washers to ensure they're working properly, and top off windshield washer fluid so you know it will be there when you need it.

• Clean interior glass and mirrors. It's easy to overlook interior glass and mirrors when cleaning a car, but a dirty vehicle interior can be as dangerous as it can be unsightly. While coffee-stained cup holders or spilled snacks under vehicle seats are largely cosmetic concerns, dirty interior glass and mirrors can significantly compromise a driver's vision. When cleaning the interior of their vehicle, drivers should remove any film that has built up on interior glass and mirrors. Such buildup, which is often thicker in smokers' vehicles, can reduce vision and create a hazy reflection from the sun, putting drivers and their passengers at risk.

More information is available at www.philips.com/automotive.

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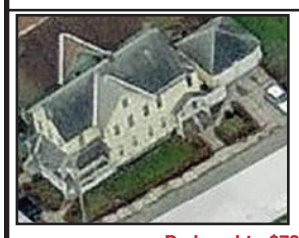

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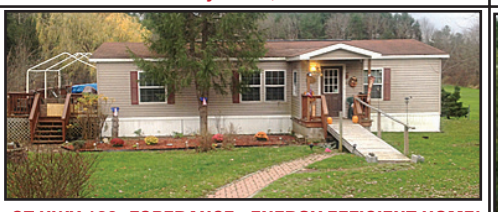

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Managing money after 50

Investors know that money management can be difficult. Reducing risk as retirement draws near is a sound financial strategy that can safeguard men and women over 50 from the fluctuations of the market. But there are additional steps men and women can take after they turn 50 to ensure their golden years are as enjoyable and financially sound as possible.

• **Prioritize saving for retirement.** Just because you are retired does not mean your bills will magically disappear. In fact, some of those bills, such as the cost of medical care, are likely to increase. So now is the time to make retirement a priority if you have not already done so. It might be nice to finance a child's college education, but that should not be done at the expense of your retirement nest egg. Kids have a lifetime ahead of them to repay college loans, while adults over 50 do not have that much time to save for retirement.

• **Start making decisions.** Finances will likely play a strong role in when you can comfortably retire, so start making decisions about your long-term future. Do you intend to stay in your current home or downsize to a smaller home? Will you stay in your current area or move elsewhere? These decisions require a careful examination of your finances, and many will hinge on how well you have managed your money in the past and how well you manage it in the years ahead. Managing money after 50 requires more than just allocating resources. Sound money management after 50 also means making decisions about your future and taking the necessary steps to ensure those decisions come to fruition.

• **Pay down debt.** According to a 2013 report from the Chronicle of Higher Education, student loan debt is growing fastest among people over 60, and that debt is not inconsequential. In fact, the Federal Reserve Bank of New York reported in 2013 that the average student loan debt of those over the age of 60 who still owe money is more than $19,000, a considerable increase from 2005, when the average debt was $11,000. Men and women over 50 who are still carrying debt should eliminate consumer debt first, as such debt tends to be accompanied by higher interestrates than mortgages and student loan debt. Paying down debt can help reduce stress, improve your quality of life and free up money for living and recreational expenses once you retire.

• **Examine your insurance policies.** Your approach to insurance should change as you get closer to retirement. For example, you want to maximize your liability insurance on homeowners and auto insurance policies. This ensures the money you have set aside for retirement won't be going to a third party should you be at-fault in an auto accident or if someone suffers an injury at your home. Experts recommend liability insurance be substantial for men and women over 50, with some suggesting it be as high as twice your net worth.

If it wasn't already, securing long-term disability insurance should be a priority once you have turned 50. A sudden accident or illness at 55 that prevents you from working could prove devastating to your financial future if you do not have disability insurance. Some employers offer long-term disability, though many people are left to secure policies on their own. Regardless of how you get your disability insurance, make sure you have it and that it provides adequate coverage should you succumb to an illness or injury and be unable to work.

Careful timing makes weddings go off without a hitch

As any holiday host can attest, timing is crucial to getting a meal out hot and ensuring each course is ready for the table. Timing is equally important when planning a wedding. Various elements must come together in the right order to create a seamless day for couples and guests alike.

In addition to organizing floral deliveries, ensuring the wedding party arrives on time, and getting hair and makeup done promptly, couples who will be having their ceremony in a different location from the reception will need to spend more time factoring timing into their wedding day equations. Factors like traveling to and from the site, as well as hunger pangs and potential weather-related complications, will need to be considered.

Many couples choose to have their ceremonies and receptions at the same site, a decision that makes scheduling much easier. Once the ceremony is over, guests simply go inside or to another area of the grounds to begin the reception. Some traditionalists, though, prefer to have their ceremony in a place of worship and then travel to a separate reception location afterward. Both scenarios are acceptable, but the latter option requires a little more planning.

Couples will need to know when the church or temple is available for the ceremony and when the reception hall will be open to guests. Some weddings are held after daily masses or other religious ceremonies. An afternoon wedding may end a few hours before the cocktail hour begins at the reception site, leaving guests with time to kill before the reception.

Couples can try to remove as much time between the reception and ceremony as possible by coordinating with their catering managers. If finances allow, couples can request the wedding reception begin early. This way guests can arrive at the cocktail hour and comfortably mingle among themselves. These requests are common, and many catering managers will be happy to meet requests to keep a bride and groom's business.

If this is not possible, couples have a few alternatives. If the reception site is a good distance away, the travel there may take up the idle time. Otherwise, the bride and groom may need to come up with another plan. In some instances, a family member opens his or her home up to some of the guests, who may enjoy light refreshments. It may be possible to use a cafeteria or gathering space at the ceremony site for a little while as well. If the photographer plans to take outdoor photos between the ceremony and reception, the couple can invite some guests along to witness the shots or be a part of the photo shoot.

Thoughtful couples also can provide other accommodations, such as letting guests know about local restaurants where they can spend a little time and grab a small bite to eat before the reception begins. Hotels affiliated with the wedding party may be able to host guests during these in-between hours as well. The hotel bar or a conference room might be ideal spots for guests to kill some time.

Couples also can arrange something with the reception hall. While the party room or cocktail area may not be ready until the designated time, the site may have an attached restaurant, salon or gardens, where guests can relax as they wait for the start of the festivities.

Timing all of the elements of a wedding day properly can be challenging. Guests' comfort and needs should always be a priority.

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WHAT WE OFFER:

- FACTORY-TRAINED CERTIFIED TECHNICIANS
- A WORLD-CERTIFIED TECHNICIAN AT FUCCILLO CHEVROLET (ONLY 600 OF THEM IN THE ENTIRE COUNTRY)
- STATE-OF-THE-ART FACILITIES
- A STAFF THAT IS COMMITTED TO YOUR SATISFACTION
- A SUBSTANTIAL PARTS INVENTORY TO LIMIT YOUR DOWNTIME

COUPON
$5 Off Any Air Filter or Cabin Air Filter
Expires 3/31/14

COUPON
$5 Off Any Regular Price Oil Change
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$20 Off Any 4 Wheel Alignment
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Ford Owner Advantage Rewards™

With every service visit, MORE REWARDS.

COUPON

ENROLLED MEMBERS RECEIVE:

- $10 enrollment bonus toward a future parts or service purchase.
- 5% credit on all parts and service purchases that can be applied toward future service visits.
- FREE Lube, Oil & Filter after 4 performed (all make vehicles)

Expires 3/31/14

COUPON

THE WORKS FUEL SAVER PACKAGE

THE WORKS™ FUEL SAVER PACKAGE
$39.95 plus tax

- Synthetic Blend Oil Change
- Tire Rotation and Pressure Check
- Brake Inspection
- Multi-Point Inspection
- Fluid Top-Off
- Battery Test
- Filter Check
- Belts and Hoses Check

Expires 3/31/14

COUPON

OIL CHANGE SPECIAL

Buy one oil change for $59.95 and get the next three FREE...

That's less than $14.99 per change!

Oil change coupons expire 24 months from the date of the original lube, oil & filter purchase at this Chrysler Group LLC Dealership. Up to five quarts only. Additional charges may be applied for HEMI and fluid disposal. Service contract essential care oil change offer is made by the dealer, who is solely responsible for it. Plan offered on 1983 to current year vehicles (excluding Crossfire, Viper, Prowler, diesels, SFT10 and all other vehicles that require synthetic or semi-synthetic oils). Valid only for Chrysler, Dodge and Jeep vehicles. See service adviser for details.

**No cash value, must present coupon.*

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