May 31, 2014



Serving the Homes of the Mohawk Valley

Volume 4 • Number 46

Aimee Kollar (third from left), Fulmont Community Action Outreach Center Coordinator, received a large food donation from Montgomery County Farm Bureau Promotion and Education Committee ladies Mary Finch, Grace Downes and Marge DeBlock. See more on page 20.

Photo by Elizabeth A. Tomlin

Rejoice with those who rejoice; mourn with those who mourn. ~ Romans 12:15



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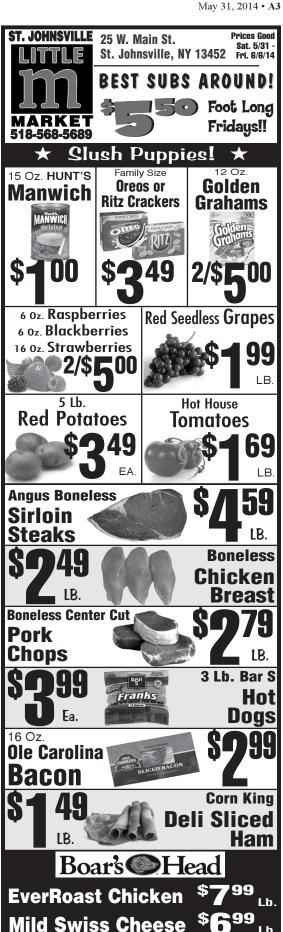
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Hello Again.

Do you enjoy going to a diner for breakfast? I imagine your wife will vote yes. I only have to make that suggestion once and my wife is reaching for her hat.

This morning a threesome at the table next to us was enjoying a story about a donkey and some deer. My faithful hearing aids could not pick up the gist of the donkey story. A few minutes later they were discussing education. Again, not being able to hear everything they were chatting about, I put two and two together and figured they must be talking about the donkeys in our state education department. I hesitate trying to be so politically correct, as I wanted to use the biblical word for donkey.

The author of Hello Again is attempting to encourage a local lady to try her hand at writing short stories. Maybe a little chatter about the donkey and his friends the deer will be her first.

Stop and reason with me. Should it take 13 years of public school education to prepare our young to graduate from high school? Yes or no? After 13 years they have not been trained or taught how to make a



living in any field. The teaching profession is one of the most noble professions. Teachers are not at fault. The state-mandated education program is. To make matters worse, they go on to college to end up with 17 years of general education and cannot even apply for a job — any job — as a trained or even semi-trained individual.

European countries trade schools seem to make so much more sense. The students receive a well-balanced formal literary education equal to ours and graduate as a trained trade student.

The secretary of education, with head-quarters in Albany, and two staff members were circling the Mohawk Valley in an airplane. They were hatching a scheme to raise school taxes. One of the staff members scribbled a note, and attached a \$100 bill. The note said, "To help with your school taxes," she said. "I'm going to drop this out of the window. It will make someone happy." The secretary said, "Wait, I have two 50-dollar bills. Use these instead. It will make two people happy." The pilot, listening carefully, said, "Why don't all three of you jump out and make everyone happy?"

My wife's sister and her husband live in Texas. I swear they honestly believe that on Dec. 29, 1845, Texas agreed to annex the United States. In other words, we nearly became part of Texas.

They claim that a Texas rancher-oil man was listening to a gal bragging about her home state of Kentucky. She said, "We have enough gold in Fort Knox to build a fence around Texas."

"Well go ahead and build it," the Texan said. "If I like it, I'll buy it for my wife."

In our church on Sunday, one of the men was asked to pray prior to the offering. He talked so quietly I could not hear. Then I remember the story of a young boy who was praying while kneeling beside his bed. His

mother said, "I cannot hear you," and the boy replied, "I was not talking to you."

During the offering, an usher handed me a big plate full of money. I said, "No thanks, I have enough this week."

A friend, while being examined by a doctor, was told, "I'm sorry but I can only give you about three months to live," so he told the doctor that he was not going to pay his bill.

"What did he say then?"

"He gave me three more months."

If you're not following World News, that is understandable. And if you're not in favor of globalization leading to a one-world government, you must be an American. God bless America and her Americans.

It has been said that our president and many, if not most, of our senators are in favor of globalization. I'm sure you remember that 28 European nations joined together to form the European Union. They basically dropped their borders, canceled their country's currencies, and joined in a common currency, the euro. It is important to realize that a growing number of euroskeptics, after the recent European election, are celebrating their success at gaining back almost 30 percent of the EU 751 seat legislature. Their growing dream is to reestablish their old borders, drop the euro currency and once again have their own currency, gaining back self-government, and their own country.

They are dreaming, planning and trying to establish their own country government which seems to be exactly opposite of what many of our federal and possibly state government leaders are in favor of — with our country becoming only part of the planned one-world government.

You say this is hogwash and cannot

happen. It is more than heading in that direction. Right now, be aware your children may not be citizens of the United States, but will be forced to pledge their allegiance to a new one-world and not our "country-government."

In church last Sunday we were admonished to listen — read and watch what is happening around us as it pertains to the Christian faith as set forth in the Holy Bible. Our faith holds to the truth of the Bible and we should judge all claims to another faith by what the Bible teaches.

Hello Again encourages its readers to judge all proposed government changes on the original interpretation of the U.S. Constitution and the Holy Bible.

Let's not fall to the claims of today's government prophets, which claim we must change. Rather, let's shoulder to shoulder defend our great nation.

It's been great for the past few days, out riding on the little red Spyder motorcycle. Everywhere we go, I see happy American hands waving and often hear car horns tootin'.

Memorial Day was a true American celebration with beautiful parades, stars and stripes leading the way. Please — always remember God gave us this country and populated it with God-believing Christian people and "the beautiful, land of the free" became the most powerful freedom — God-loving nation on this Earth. Let's fight to not change. Europe is fighting to get back what it lost.

Wave Hello Again when you see the little red bike and join with your family in church this Sunday.

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Whoever said money can't buy happiness simply didn't know where to go shopping.

~Bo Derek



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These tin containers feature hinged covers and have holes on the top in order to provide ventiliation for live bait. The largest box pictured in this photo was produced by the Horrocks-Ibbotson Company, which operated a factory in Utica, NY. The factory opened in 1905.

There is an elongated diamond inside the box's trout decal that was used on the company's topnotch fishing rods until 1933. Some bait boxes include clips on the back so the container could be fastened to a fisherman's belt for ease of use.

Have your own Whatchamacallit? Send picture and description to kgallagher@leepub.com or call Kelly 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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FENCE POSTS FOR SALE: \$2.50/ea post or \$2.25/ea when you purchase 100 posts. Call Ted at 315-717-7940 or 315-822-6599

3 cu. ft. Mulch — red, black of brown 3 for \$10. Fort Plain True Value and Just Ask Rental 12 Willett St Fort Plain 993-3834

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STARKVILLE

YARD SALE: June 6-7, 9-5pm. 234 State Highway 168, Starkville. Large copper water tub, wooden shoes made in Utica, wooden ducks, tools, chainsaw, air compressor, snowblower, old tools, and much, much more.

STARKVILLE

4-5 SEPARATE GARAGE SALES THROUGH Starkville, 2-3 on Rte 80, 3-4 on Rte. 168. Look for signs. June 6, 7, 8, 9AM-?.

PALATINE BRIDGE

May 24-25 & May 31-June 1, 8am-? 547 Oswegatchie Rd., Palatine Bridge. Farm equipment, construction equipment, lumber, windows, doors, etc., household items

STARKVILLE

GARAGE SALE: June 6,7,8 9am-5pm Fri./Sat., 9-1 Sun. 123 State Route 168, Starkville. Take Route 80 to Starkville, turn right on 168, sale on left. Toys, books & household. Home downsized, no more hoarding.

FORT PLAIN

FAMILY GARAGE SALE: June 6&7, 9am-3pm. 6140 Stone Arabia Rd., Fort Plain. Adults and kids name brand clothes, house hold items, lots of everything. Rain or Shine. Phone: 993-2724, A. Kretser.

INDIAN CASTLE

Garage Sales: 2 Sales – same road. June 7th and 8th from 10 to 4 at 2105 River Rd and 2270 River Road, across from the Indian Castle Church. Butter churn, clothes wringer, meat grinders, fence insulators, gallon glass jugs, dishes, books, old tools, tripod, Christmas decorations, slab of marble, like new tractor cab for JD425. Vintage items – Melmac dishes, baby carriage, tricycles, Depression glass, and chain link fence 20 x 30. Lots more.

I think that if ever a mortal heard the voice of God it would be in a garden at the cool of the day.

-F. Frankfort Moore

ARMED MAGIC MAZE ●

CRPMSKIFDBSYWUS COMMANDGQEEOMKE F D Y B Z O N C X C D W S Q O N(M I)L J H F D R V T T A O E C AYWVTRAHUAF S OROTECTGYE LKISTHF IDVIEE ENIRAMFCBAZPGR YWCVUSROPNMNLO J S N O P A E W I H F E D L S

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

Air Force Army Command Defense

Fighting Logistics Marines Military

Navy Operations Protect Services

Strategy Tactics Weapons

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King Crossword

ACROSS Space

- Angels
- illuminants Total 12 Past
- 13 Vote into office
- 14 Gorilla 15 Moon, for
- instance Youngster 18 CDs¹
- forerunners 19 Winter weasel
- 21 Easter egg container
- 24 Golf props - Daha Honey-
- moon 26 Water barrier 28 Vaults
- 31 On pension (Abbr.) 33 In medias -
- 35 Tragic 36 Speaks
- unclearly 38 Guy's counterpart
- 40 Away from WSW
- 41 Regretted 43 Maestro, e.g. 45 Wisconsin.
- the State 47 Slight amount 48 Genetic
- messenger

- 49 Duke Ellinaton classic 54 Whatever
- number 55 "Excavating for -56 Trouble
- 57 More (Sp.) 58 Subsided 59 Ram's mate
- DOWN Petrol Khan title
- 3 Cauldron Lent a hand 5 Outstanding
- athlete Islander's neckwear 7 Group of
- Margaret 21 Behind -(in jail) 22 First victim 23 Halves of

eight

time, .

(out)

20 Anthropo-

logist

16 Wapiti

Apportion

8

weekends "Little Women" woman 29 Sea eagle

- 30 Prognosticator
- Cordwood measures Pharma-Content ceutical 34 Cracker type 10 "Once - a
 - Teeter-totter 39 Tilted
 - 42 Pulitzer Prize category 44 Find 9-
 - Across "Dracula" author Stoker
 - 46 Actress Paquin
 - 50 Can material 51 Have bills 52 Depressed 53 Shelter

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Wishing 🆀 Well®

3 6 5 6 8 J R Α W F С R S Т Р Ε 4 5 6 3 2 5 8 7 4 3 7 6 3 Ν 0 0 Ν Ε Ν S 0 Α 6 2 3 7 6 8 3 5 3 8 2 0 D 6 2 7 3 2 3 4 6 6 Ν Α 0 В G Α Е 2 7 4 3 5 7 5 8 2 8 Ε S S Α C S Α Ε C 2 4 7 3 4 2 8 8 4 3 G D 0 O F R U Н Н Α M 4 2 3 2 8 4 8 4 2 3 3 2 2 C Ε Ε Ε Ε N Т ı S D Α D

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 vpennysaver.com!

Weekly SUDOKU

by Linda Thistle

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

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 18 for the Answers to All of These Puzzles

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If you believe everything you read, better not read.
-Japanese Proverb



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Pastor Zach Labagh - June 3rd

Matthew Snyder - June 3rd

Tony Caputo - June 3rd

Jean Davis - June 5th

Lucinda Ruszkowski - June 5th

Sekoya Nearbin - June 6th

Jeanette Hanifin - June 6th

Barb Kilmartin - June 7th



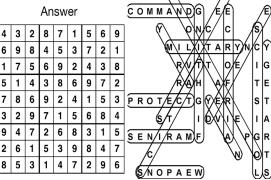
If you want to list a birthday please call 518-673-3237

— **King** Crossword — Answers Solution time: 21 mins.

G	Α	Р		Н	Α	L	0	S		S	U	М
Α	G	0		Е	L	Е	С	Т		Α	Р	Е
S	Α	Т	Ε	L	L	Τ	Т	Ε		Т	0	Т
			L	Р	S		Ε	R	М	-	N	Е
В	Α	S	Κ	Ε	Т		Т	Ε	Ε	S		
Α	В	Α		D	Α	М		S	Α	F	Ε	s
R	Ε	Т	D		R	Е	S		D	_	R	Ε
S	L	U	R	S		G	Α	L		Е	N	Ε
		R	U	Ε	D		L	Ε	Α	D	Ε	R
В	Α	D	G	Ε	R		Т	Α	D			
R	N	Α		S	Α	Т	Τ	Ν	D	0	L	L
Α	Ν	Υ		Α	М	Τ	N	Ε		W	0	Е
М	Α	S		W	Α	Ν	Ε	D		Е	W	Е

Answers to this week's puzzles

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- Engine name: FR Series
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St. Johnsville water declared a winner

by Elizabeth A. Tomlin

The village of St. Johnsville has received the honor and distinction of receiving an award for having the best tasting water in Montgomery County.

"Each year we contact all seven of the municipal water plants in early April to arrange for an annual taste test," said Toni Christman, Montgomery County Soil and Water Conservation District Clerk/Treasurer.

Municipalities included in the water quality tasting contest are Amsterdam, Canajoharie, Fonda, Fultonville, Palatine Bridge, St. Johnsville and Fort Plain.

Christman said that Stewart's Shops donate gallon containers for the water tasting contest and she personally visits each facility to obtain the samples.

All samples are refrigerated for 24 hours, so the water is all the same temperature.

Customers who picked up orders from the annual tree sale on April 25 and 26 tasted the samples and voted for the best tasting water.

When the tallies were in this year, St. Johnsville had won the vote.

St. Johnsville village Water Superintendent Bill Viccorelli, Mayor Bernard Barnes, and village trustees Gene Colorito and Margaret DiGiacomo were on hand to proudly accept the award.

Christman said the regional vote would take



St. Johnsville Village Water Superintendent Bill Viccorelli displays the plaque awarded to the village for winning this year's Water Quality Taste Test.



(From left) St. Johnsville village trustees Gene Colorito and Margaret DiGiacomo join Mayor Bernard Barnes and Village Water Superintendent Bill Viccorelli to receive this year's Water Quality Taste Test award from Montgomery County Soil and Water Conservation District Clerk/Treasurer Toni Christman.

Photos by Elizabeth A. Tomlin

place in June and that Eric Yeung Tam of the New York State Rural Water Contest will contact Viccorelli with more information about the Regional Taste Off.

"The first and second place winner from the Regional Taste Off will go to the New York State Fair for the State Taste Off," Christman stated.

Christman said that St. Johnsville has won the State Taste Off contest previously.

"I believe it was 2008 when St. Johnsville won."

"The whole team from the water department gets credit for this," commented Mayor Bernard Barnes. "It's a whole team effort!"

"We do this for the taxpayers!" Barnes added.



Plaque awarded to St. Johnsville for winning the 2014 Water Quality Taste Test in Montgomery County.

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Rabies vaccination clinics for June

There will be two rabies vaccination clinics for dogs,

There will be two rables vaccination clinics for dogs, cats, and ferrets in the month of June:
Saturday, June 7: Fultonville Animal Hospital VanWagenen Drive, Fultonville, 9 a.m. to 11 a.m.
Saturday, June 21: Canajoharie Fire Dept. 75 Erie Blvd., Canajoharie, 9 a.m. to 11 a.m.
New York State Public Health Law requires that all dogs, cats and domestic ferrets shall have initial vaccinctions administered against rables poletar than 4 cinations administered against rabies no later than 4 months of age and stay up to date with re-vaccinations. Pet owners should bring proof of their pet's last

To assure the safety of other pets and people; dogs must be leashed; cats and ferrets must be contained in

Veterinarian administration fee is \$10 per Rabies Vaccine. The June 21 clinic is offered free of charge to Montgomery County residents only, but open to everyone. Suggested donation is \$10.

For more information about rabies contact Montgomery County Public Health at 518-853-3531. Monday - Friday, 8:30 a.m. - 4 p.m.

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COSMO KITTEN - One of two black & white males, and two black & white females. Found behind a house on West Grand St., Canajoharie on May 6th.



DAPHNE - Beautiful female tiger, about 2 years old. Came to the shelter March 26th. Very, very sweet cat.



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



QUEENIE - 3-5 year old female. Came to the shelter in April 2013 because her family could no longer care for her. Fine with other cats, not good with dogs.



SAMMY - Very handsome 3 1/2 - 4 year old white male. Came to the shelter on April 28th. His owner was moving and couldn't take him. Playmate Lily is with him at the shelter.



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



HAILEY - Very pretty orange and white 2 year old female. Came to the shelter in March 2013. Fine with other cats.



RASCAL - 2 year old tiger and white male. Found in a barn in Charleston in August 2012. Very playful and fun to watch. Fine with other cats.

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ROWDY - 2 year old male tiger (with white). Found in a barn in Charleston in August 2012. Very playful and fun to watch. Fine with other cats.



GYPSY - Female Pit Bull/Boxer mix, about 3 years old. Found on Maple Hill Road, Canajoharie on May 6th. She's a sweetheart, very friendly and lively.



DUKE - 9 year old male Beagle mix. Came to the shelter on May 10th. Had to leave his home of 9 years. Looking for someone new to love and care for him.



ERIN - Good-looking 3-4 year old female Pit Bull. People friendly sweetheart. Loves her toys. Fine with kids. Should be your only pet.



years old. 27 lbs. Came to the shelter on April 1st. Knows "sit" and "shake". Leash trained and housebroken. Very sweet personality.



PAWLEE - Male Coonhound, 8+ years old, 59 lbs. Found on State Highway 80, Fort Plain on March 30th. He's a great looking dog, and friendly too.



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



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



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Wed., June 4th

- ◆ ALL YOU CAN EAT SPAGHETTI 3-7 PM
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Thurs., June 5th

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- ♦ BBQ Bacon Cheeseburger w/Fries

Fri., June 6th

- Haddock Baked or Fried. w/Potato & Veg
- ◆ Mac-N-Cheese w/Veg
- ◆ Manhattan Clam Chowder

Sat., June 7th

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

Sun., June 8th ◆ Stuffed French Toast

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Wed., June 4th Stuffed Pepper w/Mashed &

- Applesauce .
- Honey Bear, Cup of Soup, Salad (Grilled ham & cheese w/honey mustard on a grilled roll

Thurs., June 5th

Meatloaf w/Mashed or FF, Salad Liver & Onions, Mashed or FF, Salad

Fri., June 6th

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

After 4:00 PM

Roast Pork, Dressing. Mashed or FF & Salad

Sat., June 7th

- Sausage, Peppers, Onions w/Cheese Omelet & HF
- 2 French Toast, Meat & HF

Sun., June 8th

- 2 Blueberry Pancakes, Choice of Meat
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Montgomery County Farm Bureau Promotion and Education Committee donates to local food pantry

by Elizabeth A. Tomlin

"It's food donations like these that make it possible to serve as many people as we do," stated Fulmont Community Action Outreach Center Coordinator Aimee Kollar. "I never have to turn anyone away."

Kollar was speaking about the generous donation made to the Fulton Montgomery Food Pantry by ladies representing the Montgomery County Farm Bureau Promotion and Education committee.

A variety of cereal, soup, canned vegetables, canned fruits and juices were some of the assorted non-perishable items (purchased by Montgomery County Farm Bureau's Promotion and Education Committee members Mary Finch, Grace Downes and Marge DeBlock.

"This year we're making a donation of non-perishable food to the local Fulmont Food Pantry in recognition of Food Check-Out Week," said Finch. "But other years we've made donations to the Ronald McDonald House in Albany and to other charities."

The Farm Bureau and Ronald McDonald House Charities connection was initiated when Food Check-Out Week first began and county and state Farm Bureaus still continue to make food donations to the Ronald McDonald Houses and other charities during Food Check-Out Week. This event also highlights the origins of the American food supply — with a focus on farmers.

Montgomery County Farm Bureau's Promotion and Education Committee emphasizes that New York farmers are committed to producing safe, abundant and healthy food and that they are helping consumers find solutions to eating healthy on a straining budget.

"The donations from Farm Bureau are very much appreciated!" said Kollar. "They're wonderful!"

The ladies of the Montgomery County Farm Bureau Promotion and Education committee also donate a basket of food and baby items to the family of the first baby born on Thanksgiving Day each year.

"Most organizations donate to the first baby born on New Year's Day," said Finch with a smile. "But, we want to be different!"



assorted non-perishable items (From left) Grace Downes, Marge DeBlock and Mary Finch unload purchased by Montgomery boxes of food they purchased for donation to the Fulmont Community County Farm Bureau's Action Agency serving Fulton and Montgomery counties.

Photos by Elizabeth A. Tomlin



Montgomery County Farm Bureau Promotion and Education Committee representative, Mary Finch signs a donation voucher at the Fulmont Outreach Center in Fort Plain, NY.

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Now here's a tip

by JoAnn Derson

Keep garlic cloves in the freezer. You can take them out individually when you need them and they thaw quickly.

• Couponer secret: "Keep clipped coupons in a binder sorted by type of item. When the sales circulars are available, scan your coupons to see what matches you make. If you buy multiples, you can put them away in your pantry and won't have to purchase items when you're low you can wait until you see another coupon and sale matchup!" - L.S. in Florida

• "Use an over-thedoor shoe holder to house your makeup

accesand hair sories, plus jewelry and other personal items. You can trim a curtain or piece of fabric to fit over the length of it, and tie it to the top if it looks too messy in your room." -- M.K. in North Carolina

 Use this trick to freshen your stuffed animals. Dust with baking soda and put several together in a large paper grocery bag, until it's half full.

Fold the top of the bag down and shake vigorously. Remove the stuffed friends and shake off any excess baking soda. For good measure, put in a low- or noheat dryer cycle for 10-15 minutes.

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Monday, May 26th sale - cull ave. \$.83, Top cow \$1.1850, Bulls/Steers \$.93 - \$1.29, bull calves top \$2.6250, heifer calf top \$2.00.

Monday, June 2nd - Monthly Fat Cow & Feeder Sale. Group of Simmental Brood Cows due soon to Registered Simmental Bull - 5 cows, 3 bred heifers. Small group of Angus Cows due to calve (some may have calves at their side) and a few yearlings.

Monday, June 9th - Monthly Heifer Sale.

Monday, June 16th - Monthly Sheep, Lamb, Goat & Pig Sale. Special: 32 Head of Registered Alpine & Sonnens Milking goats. Also selling Tack box, Portable Vac-Pump, 2 goat milking units, gates, Milking stand, clippers.

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

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

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

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Antique and Consignment Auction - Tuesday, June 3rd • 5:00pm 0

On Site - Saturday, June 7th, see display ad.

Antique and Consignment Auction - Tuesday, June 10th • 5:00pm

Guns, Ammunition, Tools & Sporting Goods Auction - Wednesday, June 11th • 6:00pm

Your Auction - Saturday, June 14th

Antique and Consignment Auction - Tuesday, June 17th • 5:00pm

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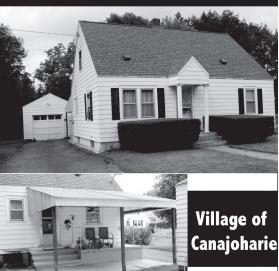


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Call for more information or appointment to see: 518-774-1326

IMPROVEMENT



See more Photos on **Zillow.com**.

HOME

Keep cool while saving money

(BPT) — There are simple things you can do throughout your home to keep cool while saving money.

Maintain your cooling system. Change your HVAC filter regularly, as a dirty filter can restrict airflow and increase energy usage.

Even small household changes can make a difference. Replace incandescent light bulbs with compact fluorescent bulbs that use less energy and generate less heat.

With these simple tips, you can keep your cool this summer as the temperatures go up—and your costs go down.



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** The Original Valley Pennysaver, 6113 State Highway 5, P.O. Box 121, Palatine Bridge, NY 13428 or Kathleen Lee at kkelly@leepub.com

MAY 1-31

Arkell Center News and **Events for May**

Arkell Center, Canajoharie, NY. Arkell Center Programs to ALL AREA Seniors during May are as follows:

Mondays - Fridays: 12 Noon meals are provided by OFA - Meals of Montgomery Program. Make reservations by noon day

before, call 673-2000 or 843-2300. Suggested donation \$3 60 years or older

Mondays-Fridays: 10-12 noon. Arkell's Indoor Walking Program will continue. Seniors invited.

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

Wednesday: 2:30-3:30 pm. Gentle Yoga with instructor Patty Pietrow-

Defensive Driving: sponsored by the Shults Agency. Filling up fast. Dates are Tues., Aug. 12 & Sat., Oct. 4, all are from 9-3 pm. Reserve now at 673-4408.

Upcoming Event

June 17: Meet at 9 am in Dutchtown Plaza and go to The Elvis lunch and show at Glen Falls House at Round Top by the Catskills, \$43 for Canio Sr. Citizen Club Members and \$48 for non members. Contact Dorothy at 673-5588.

MAY 31

Old Home Days Open House

Crum Creek Lutheran Church, 110 Co. Hwy. 108, St. Johnsville, NY. 11 am - 3 pm.

JUN 1

18th Annual Rhubarb Festival

1747 Nellis Tavern, State Highway 5,

Ames - Sprout Brook

UMC 613 Latimer Hill Rd.

Church Directory

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

Cherry Valley Assembly of God

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

Pastor David Carpenter, Jr. Sundays 9:30am

Cornerstone **Baptist Church**

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

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

Emmanuel Episcopal Church

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

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

Faith, Hope and Love Christian Fellowship

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

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

Fort Plain United Methodist Church

39 Center St., Fort Plain Rev. Alan Griffith

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

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

518-922-9088 518-922-2000 Pastor Brett Popp

Sunday School (adult & children) 10am Worship 11am, Sunday Eve. Prayer 6:30pm, Thurs. Eve. of Encouragement 6:30pm www.christianchurchcharlestonfourcorners.o

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

Ephratah Reformed Church

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

EverydayLverywneie.cveryune.

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

First Baptist Church

Springfield Center, NY Rev. - Gary Tyler Sunday School 10:00am Morning Worship 11:00am

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

Freysbush United Methodist Church

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

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

Church of Christ Uniting PO Box 896

Richfield Springs, NY 13439

Rev. Mark Ioset 315-858-1553

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

Dolgeville Christian Fellowship

3 Elm St., Dolgeville, NY 13329 315-429-9142

Dr. Marvin Isum, Pastor Worship Sunday 10:30am Midweek Fellowship Tuesday 7pm www.dolgevillechristianfellowship.org

Episcopal Church of the Good Shepherd

26 Moyer St., Canajoharie

518-673-3440
Communion Sundays at 9:30am
Fellowship Time to Follow
Call for Holy Day services

The Rev. Virginia L Ogden, Rector churchgood@frontier.com

Fonda Fultonville United Methodist Church

11 Montgomery St., Fultonville Pastor Nancy Pullen • 853-3311 Sunday Morning Worship 9:15-10:15, Sunday School 9:15-10:30. Coffee

Fellowship Following Service
Mission-To Actively Follow Christ and To Inspire Others To Accompany Us

Fultonville Reformed Church

Corner of 5S & 30

Pastor Jane Hubschmitt

Sunday School 10AM Family Worship 10:30AM

Ames, NY 13317 518-673-3495 Pastor Jeff Rauhauser

Sunday Service 9:30am

Church of the Nazarene 3316 State Route 29 W Johnstown, NY 12095 Offices: 518-762-2982 Cell: 857-523-8417

Pastor, Rev. Mark Fowler Sunday Morning Service 11:00am Sunday School for All Ages 10:00am

Dolgeville United

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

315-429-7381 Worship 11:00am Sunday School @ 9:30am beginning September 18th Bible Study - Wednesdays @ 12:30pm

Everlasting Joy Believers Fellowship

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

Pastor Carolee Coye Sunday Service 10am

Fordsbush Bible Church 131 Clark Rd., Fort Plain

518-568-7606

Pastor Joe Miller

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

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

Johnsville, NY. 11 am - 4 pm.

5th Annual Reunion Service of the Crum Creek Church Preservation

Society, Inc. Crum Creek Lutheran Church, 110 Co. Hwy. 108, St. Johnsville, NY. 1 pm. Followed by annual meeting of the CCCPS and a reception.

JUN 4

15th Annual **Awards Dinner**

Glen Sanders Mansion. 6 pm.

JUN 6-8

Salisbury Town Wide Garage Sales

If you're selling register at the Covered Bridge convenience, Country Store, Town Hall or Kirby Free Library. \$4 fee to cover publicity, advertising and map indicating location. Buvers can get official map for \$1 at the Covered Bridge convenience and Country Store or kathy Chrisman. For details call Kathy Chrisman at 315-429-9220.

JUN 7

4th Annual Stop **Hunger Now Meal Packaging Program**

Harry Hoag Elementary School, Fort Plain, NY. 9 am - 1 pm. To donate go http://events. stophungernow.org/ reformedchurchfortplain

Open House

Herkimer County Historical Society, 400-406 North Main St., Herkimer, HY. 10 am - 2 pm. As part of New York State's "Path Through History" weekends, a statewide initiative that links historically significant sites, locations and events throughout the Empire state. For more information, visit the

Society's website www.rootsweb.ancestry .com/~nvhchs or call 315-866-6413.

Vendor Fair/ Flea Market

Gloversville Middle School. 9 am - 3 pm. For more information contact Cheryl Wagner at 518-461-2306 or Jamie Ross at 518-705-8699.

JUN 7-8

Blacksmith "Hammer In"

Klock, Fort Johnsville, NY. 10 am - 4 pm. All blacksmiths are invited to attend and demonstrate.. Contact Fort Klock Historic 518-568-Restoration, 7779 On Internet at fortklockrestoration.org

Church Directory

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

Grace Episcopal Church

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

Fr. Kyle Grennen, Rector Sunday School 11:00am Holy Communion/sermon 11:00am

Joy Fellowship

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

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

National Kateri Tekakwitha **Shrine and Indian Museum**

3636 St. Hwy. 5, PO Box 627 Fonda, NY 12068-0627 518-853-3646

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

Paines Hollow United Methodist Church

Intersection of 167 & 168, Paines Hollow Pastor Peg Donaghy 518-568-7604

Sunday Worship 9:30AM Fellowship Hour to Follow

Reformed Church of Sprakers

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

Grandview Baptist Church

15 Washington St., Fort Plain 518-993-9929

Pastor Dan West

Sunday School 10am Morning Service 11am Bible Study & Prayer Meeting, Wednesday 6:30pm

Lassellseville United Methodist Church

State Hwy. 29 Pastor Robert A. Lindsay

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

New Hope Christian Fellowship

32 Spencer St., Dolgeville, NY 13329

Pastor Pat Andreoli 315-429-3630 NewHopeChristianFellowship.net

Sunday School 9:30AM Worship Service 10:30AM

Randall **Christian Church**

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

Richfield Springs **Bible Church**

19 Church St
Richfield Springs, NY 13439

Rev. David Tosi
315-858-0564
Sunday School (all ages) 10am
Worship Service 11am & 7pm
Wednesday - Prayer & Praise
Call for info on various Youth Ministries
www.richfieldspringsbiblechurch.org

Guiding Light Fellowship Rose of Sharon Church of God

122 Moyer St. Canajoharie, NY 518-284-3307 Pastor Fred Jones

Tuesday 7pm Lighthouse Baptist Church 1524 St. Rt. 29A, PO Box 114

Stratford, NY 13470-0114 315-429-8854

Pastor Martin Smith Sunday Morning Worship 10:30am; Wed.

Eve. Prayer Meeting 6:00pm; 2nd & 4th Sunday Dinner following Morning Service with Afternoon Service following dinner "Old-Fashioned Bible Preaching"

Oppenheim United Methodist Church

Route 29 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

Reformed Church of Canajoharie

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

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

River of Jubilee Church

5057 State Highway 5 S Sprakers, NY 12166 Pastor: Gail Adamoschek

Pastor: Steve Adamoschek 518-322-1427 / 518-224-4455 Sunday Service 10:00am Children's Church Available Other Learning Opportunities Available Visit us on Facebook

Grace Christian Church 20 Center St.,

St. Johnsville, NY 13452 Rev. Harry J. Teuchert 315-866-8626

> Sunday School 9:30am Worship 11:00am

Holy Family Parish

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

Marshville **Evangelical Church**

Route 10 South

Rev. David Bowley Worship Sunday 9am

Our Lady of Hope

R.C. Church
115 Reid St., Fort Plain, NY 133
Parish Office 518-993-3822
ourladyofhope@frontier.com

Pastor: Father Dennis Murphy Mass Schedule: Saturday, 4pm; Sunday, 8:30am & 11am; Mon.-Thurs. 8:30am. Confessions: Sat. 3 & by appointment Please call parish office for Holy Day schedule

Reformed Church of Fort Plain

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

Rev. Nancy E. Ryan

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

Rose of Sharon **Church of God**

5 miles east of Sharon Springs on Rt. 20 ~ 518-284-3307 Rev. Fred Jones

Sunday Service morning 11am; evening 7pm; Wed. Spring eadows 6pm Bible Study; Tues. 122 Moyer St. Bible Study 7pm The Rose of Sharon where sin is called sin and we act on it and the full Bible is preached

Calendar of Events

JUN 8

Voices Wanted for Community Choir

Call 853-4233 or e-mail otaylor242@yahoo.com. Refreshments for all will follow the service. The public is encouraged to attend.

JUN 11

Montgomery County Senior Citizens Council Meeting

Montgomery County Public Safety Facility, Route 5S, Fultonville, NY. 9:30 am. Call the Montgomery County Office for Aging at 518-843-2300 for more information.

JUN 13

Pulled Pork Barbeque

Inman Senior Center. 4-6 pm. Takeout only. \$8/meal. Presale tickets available at OFA.

JUN 13-14

Fort Plain-Canajoharie Drama Club Presents "Yearbook"

Fort Plain High School, Fort Plain, NY. 7 pm.

JUN 14

Free Clothing Giveaway

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

JUL 4

Independence Day Celebration & Strawberry Festival

Fort Klock, St. Johnsville, NY. Noon - 4 pm. Declaration of Independence reading at 1 pm followed by Tryon Co. Militia patriotic musket salute. Contact Fort Klock Historic Restoration, 518-568-7779. On the Internet at fortklockrestoration.org

JUL 12-13

Canal Days 2014

Schoharie Crossing State Historic Site, Fort Hunter, NY. 11 am - 4 pm. 15 x 15 spaces for a \$30 fee. Contact Janice Fontanella at Janice.Fontanella@parks .ny.gov or 518 829-7516 for a vendor policy and application.

JUL 25

Stone Soup Musical Concert

Fort Klock, St. Johnsville, NY. 7 pm. Bring lawn chairs for your comfort. Contact Fort Klock Historic Restoration, 518-568-7779. On Internet at fortklockrestoration.org

Sallsbury Center United Methodist Church

2545 St Rt 29, PO Box 104 Salisbury Center, NY 13454 315-429-9085

Rev. Lynn R. Lockwood

Church Directory

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

Seeker's Fellowship

14 Park Place St. Johnsville, NY 13452

518-568-7700

Pastor Mike Yezierski
Sunday Worship 6pm, Tues. Prayer 7pm,
Bible Study 7pm (Wed., Thurs. & Fri,)
We teach the fullness of God's Word,
a life of holiness for the believer,
and salvation for all who trust
in Christ's sacrifice.

St. Johnsville Methodist Church

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

St. Paul's Lutheran Church

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

The Christian Church of Rural Grove

170 Rural Grove Rd., Sprakers, NY 12166 518-922-7831 Pastor Joshua Fetterhoff pastorjosh@ruralgrovechurch.org

pastorjosh@ruralgrovechurch.org Sunday School (all ages) 9:45am, Morning Service 11am, Eve. Service 6pm, Wed.-Family Night 7pm, "Where Bible Teaching is Fundamental"

Trinity Lutheran Church

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

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

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

143 Church St., Canajoharie

518-673-2224

Pastor Zach Labagh Sunday Worship 11am,

Christian Ed. 9:45am stjstm@frontiernet.net

St. Joseph's Roman Catholic Church

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

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

St. Paul's Universalist Church

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

The Holy Spirit Polish National Catholic Church

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

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

United Methodist Church of Canajoharie

50 E. Main Št. 518-673-2717 sus savs - "Come Unto Me"

518-6/3-2/11/
Jesus says - "Come Unto Me" Join usSpecial Music Ministry, Beautiful
Surroundings, Friendly People
Sunday Service 10:30am - Email:
umc673@frontiernet.net
Communion Last Sunday of the Month

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. Mary's Episcopal Church

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

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

St. Thomas the Apostle Catholic Community

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

The House of Zion, Inc. 580 Dillenbeck Road.

Palatine Bridge 518-577-3069 Pastors Richard & Denise A

Pastors Richard & Denise Allen Saturday Morning Worship Service 11:30am Listen to UMT on live radio 97.5FM the 1st Sunday of every month 3pm-4pm

Valley Alliance Church

85 E. Main St., Nelliston 518-993-3458

Pastor Dave Prahst

Sunday School (all ages) 9:15am, Sunday Worship 10:30am, Wed. Praise & Prayer 7pm, Fri. Youth Group 7pm (7-12th grade)

St. John's Reformed Church

Reformed Church68 W. Main St., St. Johnsville

518-568-7396 Faithfully Following Jesus Christ Sunday Worship 10:30am

St. Paul's Lutheran Church

32 W. Main St.,

St. Johnsville, NY (next to NBT Bank) 518-568-3007 Church 518-568-2405 Parsonage Rev. David Johnson Sunday Worship 10:30am

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

Stratford United Methodist Church

Route 29A 315-429-9085

Rev. Lynn R. Lockwood Worship 9am

The Time for Truth Ministries

PO Box 351

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

Victorious Life Church

RMI Fellowship 104 Main St. & 431 St. Hwy. 80 Fort Plain, NY

518-993-3102 Sunday School 9am, Morning Worship 10:30am, Youth Group 5pm, Evening Worship 7-8pm

Calendar of Events

AUG 2

Klock Family Reunion Fort Klock. St. Johnsville, NY. All Klock - Small fee for registration and luncheon. Register by calling 518-568-7779 to ensure adequate food is prepared.. Contact Fort Klock Historic Restoration, 518-568-7779. On Internet at fortklockrestoration.org

AUG 5-7

Young Pioneer Program Fort Klock, St. Johnsville, NY. For children ages 9 through 13. Only 20 students accepted. Register early. Small fee. Contact Fort Klock Historic Restoration, 518-568-7779. On Internet at fortklockrestoration.org

AUG 11

Raquette Lake Boat

Trip & Luncheon

Fort Plain Senior Center, 204 Canal St., Fort Plain, NY. Departs from the Senior Center at 7 am. \$30/person. Call 518-993-3432.

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 cer-

No tificate. testing required. Contact Joan Cimino, 518-673-4408.

SEP 6-7

Giant Craft Fair

Fort Klock, St. Johnsville, NY. 10 am - 5 pm, Sunday 10 am - 4 pm. Free admission & parking. Contact Fort parking. Contact Fort Klock Historic Restora-tion, 518-568-7779. On Internet fortklockrestoration.org

DEC 7

St. Nicholas Day

Fort Klock, St. Johnsville, NY. 12-3:30 pm. Contact Fort Klock Historic Restoration, 518-568-7779. On the Internet at fortklockrestoration.org

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Name on Credit Card (print):				
Signature:	Today's Date: Amount Paid:			

Ph: 518-673-3011 OR 800-218-5586 • Fax: 518-673-2381 • Email: dcountryman@leepub.com Mail: The Original Pennysaver, PO Box 121, Palatine Bridge, NY 13428

Did You Know???

The sun is actually a star! It is made up of different gases, mostly hydrogen and helium. Its temperature is approximately 10,000 degrees Fahrenheit. About one million Earths could fit inside of the sun!

Rays of sunlight travel for approximately 8 minutes before they can be seen on Earth!

Sometimes the moon moves between the sun and the earth, blocking the sun's light. This is called an eclipse.

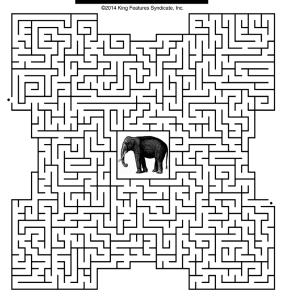




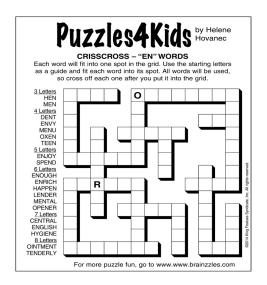
CAN YOU TRUST YOUR EYES? There are at least six differences in drawing details between top and bottom panels. How quickly can you find them? Check answers with those below.

Differences: 1, Door knocker is missing. 2. Pocket is missing. 3. Plant is different. 4. Shirt is different. 5. Chimes are missing. 6. Lamp is missing.

Mega Maze



Look below for the answers to this week's puzzles!



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







Is your car road ready for summer?

The Car Care Council recommends the following pre-trip checklist before hitting the road this summer:

• Check the brake system and make sure the battery connection is clean, tight and corrosion-free.

· Check the tires,

including tire pressure and tread. Underinflated tires reduce a vehicle's fuel economy and uneven wear indicates a need for wheel alignment. Tires should also be checked for bulges and bald spots.

Source: carcare.org







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- Ergonomically designed operator station
- Category 2, 3-point hitch



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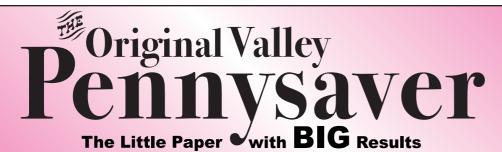




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May 24, 2014







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ORIGINAL VALLEY PENNYSAVER **B2** • May 31, 2014

Get 'tick'ed-off during Lyme Disease Awareness Month

Experts offer tips and safety measures for protection from ticks and disease

In observance of National Lyme Disease Awareness Month, RISE (Responsible Industry for a Sound Environment)® wants to protect families from tick bites that can transmit Lyme disease, and empower homeowners to be their own "Backyard Boss," reducing outdoor risks that attract unwanted pests like ticks.

Recent research by the Centers for Disease Control and Prevention (CDC) estimates about 300,000 people are diagnosed with Lyme disease annually. The disease is also known as "The Great Imitator," as it shows symptoms that mimic many other diseases, making it difficult to diagnose. This means the number of U.S. cases each year could be significantly higher.

According to Phyllis Mervine, founder and president of LymeDisease.org, awareness and prevention are two key components in combating Lyme disease.

"As a disease that leaves those affected with a lower quality of life, increased susceptibility for doctor visits, and at times the inability to work or take part in everyday activities, families should be motivated to learn what to look for and how to prevent exposure so their families and children are able to enjoy the outdoors safely," said Mervine.

In fact, a recent LymeDisease.org survey — the largest ever conducted on people with Lyme disease - reported more than 40 percent of patients with chronic Lyme disease are currently unable to work and 24 percent have received disability at some point during their illness.

To help prevent exposure and manage ticks this summer, RISE created the following checklist:

- 1. Avoid wooded and busy areas with high grass and leaf litter.
- 2. Apply repellent before participating in outdoor activities.
- 3. Bathe or shower right after spending time outdoors and conduct a full-body tick check using a mirror to see hard to reach places such as the under arms, belly button, behind the knees and on the scalp.
- 4. Place a barrier of wood chips or gravel between your lawn, patio, and

play equipment and any wooded areas. This will restrict tick migration into recreational areas.

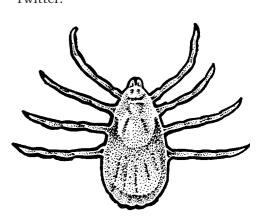
- 5. Check pets for ticks daily and remove them as soon as possible if one is present. Pets can carry ticks inside homes as they hide in their
- 6. Protect pets by reaching out to your local veterinarian. They usually offer a variety of products for protecting animals from tick-borne dis-
- 7. Consult a licensed and trained green industry professional to spray the yard's perimeter to reduce tick populations.

"Additional ways to protect loved ones from tick exposure on your property may include pruning trees, clearing brush, removing litter and mowing grass short and letting it dry thoroughly between waterings,' added Mervine.

Due to warmer weather and school vacations, May also brings increased outdoor activity and more exposure to harmful pests. Become a "Backyard Boss" by incorporating an inte-

grated pest management (IPM) approach to manage common, harmful pests through maintenance, monitoring of pest populations, sanitation and pesticides. IPM empowers homeowners and lawn care enthusiasts to reduce the likelihood of unwanted pests, weeds and disease - like Lyme disease - and keep their family and pets healthy and safe.

Learn more about how to prevent pests inside and outside your home www.DebugTheMyths.com and join the conversation on Facebookand Twitter.



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Is a pet right for your family?

derful additions to a household. Parents not only love pets because animals bring smiles to their children's faces, but also because pets

teach kids about responsibility.

But the decision of whether or not to bring a pet into a home is a complicated one that parents would be wise to give

ample consideration before making their final decision. The following are a few factors parents can consider when deciding if now is the right time to bring a pet into

their household.

Finances

Money is often overlooked when deciding whether or not to bring a pet into a home. But pets can be expensive, and the potential cost of pet ownership must be fully explored. Pet adoption fees are often negligible, but families who prefer a purebred dog can expect to spend considerably more money than they would if they were to adopt a mixed breed dog from the local shelter. In addition, a pedigreed cat is likely to cost more than a cat adopted from the shelter. But those initial fees are only a small part of the expenses associated with pet ownership. Medical costs, including routine veterinary visits and medication, pet insurance, food, and grooming costs can add up over time, so families already working on thin budgets

might find it's not financially prudent to bring a pet into their home until their finances stabilize.

Families who tend to travel a lot also must consider the cost of sheltering the animal when they are out of town, while renters should determine if bringing a pet into a home will incur a higher rental deposit or if the animal is likely to cause damage, as puppies and kittens tend to do, that will ultimately cost them money when they move out of their rental.

Time

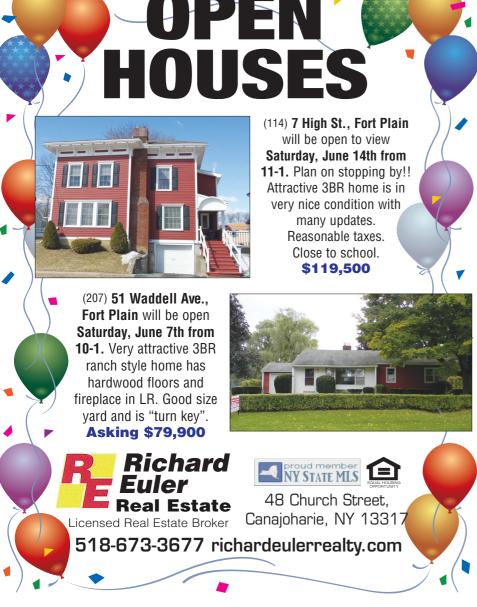
Some pets require more attention than others, so heads of a family should consider just how much time they have to devote to pet ownership. Dogs tend to need the most attention among the more popular household pets, so families whose schedules are already full may find that pets who don't need so much attention fit their

for example, tend to be active and energetic, while a typical English bulldog might be more laid-back and less prone to running around. Active families who enjoy spending time outdoors might prefer a more active dog, while families who enjoy relaxing at home might want a dog that's equally comfortable lounging around the house.

When considering cats, families should speak with a professional, be it a veterinarian or a representative at the local animal shelter, about the demeanors of different breeds to ensure they make the best decision. Parents of young children likely want a cat that's playful as opposed to one who is likely to be standoffish with curious kids.

Future

The future is another thing parents must consider before bringing a pet into their home. Par-









lifestyle better. For example, cats don't need to go for daily walks and tend to be more independent than canines, making them ideal pets for on-the-go families. When deciding if a pet is right for your family, give heavy consideration to how much time your family spends at home, and if you decide to adopt a pet, choose one that won't be negatively affected by your schedules.

Demeanor

When considering bringing a pet into a home, parents should consider both their own demeanor, their kids' demeanors and the demeanor of the pet they are thinking of adopting. Dogs have their idiosyncrasies but breeds tend to exhibit similar behaviors. Labrador retrievers,

ents whose careers are stable might make better pet owners than those angling for a reassignment or looking to change careers. An unfortunate side effect of the recession that began in 2008 was that many families were forced to relocate when one or both parents lost their jobs but found opportunities elsewhere. Upon moving, these families realized the family pet could not make the trip, which led to shelters being flooded with homeless pets. If your family's future is in question, delay adopting or buying a pet until your situation is more stable. If all is well in your career and your family is firmly entrenched in your community, then now might be a great time to bring a pet into your home.

B6 • May 31, 2014

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ORIGINAL VALLEY PENNYSAVER

Car lovers: Take care of your four-wheeled family member

(BPT) — Do you view your car or truck as a member of your family? Have you named your vehicle? If so, then consider how caring for your car is similar to caring for your kin. For the most part. caring for your family is straightforward. Watch their diets, keep them clean, fix their bumps and bruises and they are likely to lead a healthy, happy life. So how do you raise and rear vour sedan, SUV, light truck or mini-van? Use your parental prowess and follow some basic guidelines.

What to expect when you're ... a car owner

While your human brood does not come with an owner's manual, your car does. Read up on your vehicle. Become familiar with the safety features. Know what all the knobs and buttons do and where to refill things like windshield washer

fluid and antifreeze

Your owner's manual provides recommended maintenance schedules and other important warnings, and, by giving it a quick glance, you can save yourself the frustration of not knowing how to program the radio presets or change the clock for daylight saving time.

Treat the scrapes and scratches

When a child stubs a toe or scrapes a knee, you clean it and treat it to prevent bigger problems. It's the same thing with your car. Your vehicle is bound to see a scratch or two from things like road salt, pebbles and other road hazards. It's better to treat these when they are small so rust and corrosion do not cause further damage. Inspect your car regularly for little dings, then mend them yourself with a DIY product.

Well-car visits

Prevention is the best medicine. That's why you get a yearly checkup. The well-visits monitor your health and prevent illness. You should consider similar checkups for your car.

During a regular vehicle maintenance visit, a car care professional will inspect the battery, brake and cooling systems, engine oil and filter, wheels, tires and more. They will provide guidance on what should be repaired or replaced and when. You may find that a small, less expensive repair made now will prevent a bigger hit to your wallet later and keep your car running longer.

Good food and exercise

After preventive and necessary care, similar to a person, tending to your car comes down to feeding it, cleaning it and making sure it gets enough exercise.

Your vehicle requires

fuel to properly run. Some vehicles call for specific grades or types of fuel to operate at an optimal level. Check your vehicle's owner manual for any specific recommendations. Using a fuel different from what's suggested can be the equivalent of feeding a child nothing but junk food. It will run slower and be at risk for future problems.

The elements can be rough on your car. Salt, de-icers and other road treatments can wreak havoc on your vehicle's finish. So give your car a bath every once and a while and be sure to clean the undercarriage whenever possible. And don't forget a good coat of wax to prevent sun damage.

Finally, your family



If you think of your car as a cherished family member, you should take care of it like one.

members need exercise and so does your vehicle. If your car sits idle for too long, engine problems can occur. Take it for a drive. It's good for the vehicle, as well as the driver.

If you think of your car as a cherished family member, you should take care of it like one. Preventive maintenance, like annual checkups, can make a big difference. It's also wise to treat nicks and scratches when they are small and not let them turn into something big. If you approach vehicle care with just a hint of maternal or paternal instincts, your ride will do well for many years to come.

Safety not just drivers' responsibility

Safety should be a top priority for everyone sharing the road, including cyclists, drivers and pedestrians. The following are a few tips each of those groups of travelers can employ to ensure the roads stay safe for everyone.

Cyclists

- * Bicyclists must follow the same traffic rules as automobile drivers. Stop for red lights and stop signs, signal lane changes or turns, and drive on the correct side of the road.
- * Watch out for parked cars. Oftentimes, drivers exit their vehicles and do not check for oncoming traffic or cyclists. You can be hit by a swinging car door.
- * Make yourself as noticeable as possible. This could include using a light or horn on the bike to signal your presence to drivers.
- * Always wear a helmet and other applicable safety equipment.
- * Maintain your bike so that it is safe to ride.
- * Do not carry others on your bike (such as a friend or a child) if it is not designed to do so. Riding on the handle-

bars or behind the cyclist can be dangerous.

- * Avoid the use of ear buds or headphones while cycling. You want all of your senses to be available to avoid accidents
- * Cycle out of the way of drivers' blind spots so you'll be more visible.
- * Do not ride your bike on the sidewalk where you could injure pedestrians.

Drivers

- * Be aware that you could be sharing the road with pedestrians, cyclists or motorcycle riders.
- * Use caution when making turns or at busy intersections -- pedestrians could be crossing.
- * Always yield the right of way to pedestrians.
- * Pay attention to the road and limit distractions inside the vehicle. This includes keeping the radio tuned low so that you can hear sounds outside of the car.
- * Use caution when entering or exiting your parked vehicle.
- * Use caution in and around bus stops or other points of mass transit.
 - * Regularly check the

side of the road for pedestrians, especially in areas where there are no sidewalks.

With drivers, pedestrians and bicyclists working in concert, accidents can be reduced.

Pedestrians

- * Always use sidewalks and crosswalks when available. If no sidewalk is present, be sure to walk against the direction of traffic.
- * Use traffic signals as your guide. However, make sure all traffic has stopped before crossing the road or stepping off of the sidewalk.
- * Keep control of pets when walking on a leash, so you're not pulled out into traffic.
- * Use caution at bus stops. Many injuries occur from pedestrians running to catch a bus or stepping out into traffic after exiting a bus. Remember, there will be another bus behind the one you're chasing and safety is more important.
- * Wear brightly colored or reflective clothing if walking at night.
- * Do not cross highways or interstates on

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C6 • May 31, 2014 ORIGINAL VALLEY PENNYSAVER

Riders must emphasize safety on the open road

Motorcycle enthusiasts in locales with cold winters may anticipate the warmer weather of spring and summer more than others, as it means they can pull their bikes out of their garages and get back on the open road. While riding a motorcycle can be an exhilarating experience, the U.S. Highway Safety Authority notes that fatal crashes are much more likely to occur to motorcycle riders than automobile drivers. As the number of drivers and riders on the road continues to increase, it has never been more important for riders to practice motorcycle safety.

Be seen and heard

Ever wonder why some motorcycles make so much noise? It's to attract the attention of other motorists. Thanks to their small profiles, motorcycles can easily go unnoticed by motorists. Failure of other motorists to see motorcycles on the road is a chief contributor to collisions involving motorcycles.

One of the more comprehensive studies on motorcycle accidents occurred in 1981. Titled "Motorcycle Accident Cause Factors and Identification of Countermeasures" and published by researcher Harry Hurt with the help of the University of Southern California and the National Highway Traffic Safety Administration, the study analyzed 3,600 motorcycle traffic accidents in a specific region of California. The findings showed most motorcycle accidents involve a short trip associated with shopping, errands, friends, entertainment, or recreation, and the accident is most likely to occur within close proximity to the rider's home. Accident involvement is significantly reduced by the use of motorcycle headlamps, including during daylight hours, and the wearing of highly visible clothing, including yellow, orange or bright red jackets.

Although this research was conducted some time ago, it still underscores the importance of remaining visible on the road. While leather and denim may be the traditional uniform of motorcycle riding, synthetic materials that have reflective fabrics can improve visibility. Highly visible colors, such as orange and yellow, are good choices when on the road. Riders also can add reflectivity to existing gear with reflective tape.

Many motorcycle riders, particularly those on Harley Davidsons, swap out stock exhaust pipes for ones that emit a louder decibel range. This helps other motorists notice them.

Use the right gear

When a rider is on the open road, he or she doesn't have the protection of a car frame to offer a buffer between the rider and the pavement should an accident occur. That is why it is crucial to invest in quality gear that can offer a certain measure of protection. A high-quality helmet that fits well is an important piece of safety equipment, as head and neck injuries can result in paralysis or fatalities. Pair the helmet with goggles or glasses with safety lenses. Durable nonslip gloves will help riders maintain a good grip on the handlebars, and boots can cover the ankles. Although it can be tempting to forgo long pants or jackets when the weather warms, doing so can lead to painful abrasions and road burn should a fall occur. Invest in a leather jacket and pants or a highquality, durable and bright-colored material.

Additional safety precautions

According to Allstate(R) Insurance,

46 percent of motorcycle crashes occur at intersections. Knowing this information can help riders make more informed choices on the road. Some other important safety precautions include:

- * Exercise extreme caution at intersections and only go through when safe.
- * Test the lights, brakes and turn signals before you make any trip.
- * Make sure the fuel and oil levels are at the correct levels.
 - * Know your bike's limits.
- * Follow the speed limit and the rules of the road, and do not weave in and out of traffic.



- * Don't ride in blind spots, staying in spots where you are most visible to fellow motorists.
 - * Always use turn signals.
- * Do not tailgate, as stopping distances for motorcycles, especially on slippery roads, can make stopping difficult.
 - * Never drink and ride.

Emphasizing motorcycle safety can make for an injury-free riding season.

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ORIGINAL VALLEY PENNYSAVER May 31, 2014 • C7

Clever tips and tricks to save on auto insurance

bite out of your budget. On average, consumers shelled out nearly \$800 from the National Association of In-

(BPT) — Car insurance can take a for auto insurance for each vehicle in surance Commissioners. In some 2011, according to a recent report

states, the annual cost to insure one car topped \$1,100.

To cut insurance costs, the first thing to do is talk to your agent. Your agent can tell you about discounts and other painless ways to reduce your premiums, says Charles Valinotti, a senior vice president with insurer QBE North America.

"Insurance companies reward drivers for behaviors that reduce risk,' Valinotti says. "But you have to ask your agent which discounts and savings apply to your situation. You may be surprised to learn the number of ways you can lower your premiums."

For example, if one of your teenage drivers earns As and Bs in school, you may be eligible for a good student discount, Valinotti says. You may also be eligible for a discount if your son or daughter attends college more than 100 miles from home, and does not have a car at school.

Other ways to save include:

- · Owning two or more cars and covering them on one policy.
- Owning a vehicle that's outfitted with safety equipment like anti-lock brakes, air bags or a security system.
- Having a passive anti-theft device, such as a "smart" chip embedded within a car key.

- Paying the full cost of the premium up front.
- · Safe driving. Keep your driving record accident-free for 36 months.
- Buying your auto and homeowners, renters or condominium insurance from the same company.

Whatever you do, don't cut corners with coverage. While it may be tempting, it is best not to buy a policy that offers bare bones coverage. A savvier way to save money would be to increase your deductible, Valinotti ad-

"Rather than buying minimal coverage, think about increasing your potential out-of-pocket cost if you have an accident," Valinotti says. "If you can handle it, raising your deductible can lower your premium without reducing the amount of coverage on your vehicles. Your agent can tell you exactly how much you'll save in premiums by choosing a higher deductible policy."

Don't focus strictly on cost when choosing an insurer. A company that offers auto insurance at rock bottom prices may not be your friend if it takes forever to handle claims. Do your homework on a company's record of claims service before you buy coverage.

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Don't be stuck in the heat walking on your feet: how to prep your car for summer driving

(BPT) — It is summer and you can't wait to get out on the road to head to the cabin, on vacation or just a nice carefree ride with the windows down. But while you may be ready to go, is your car? These quick vehicle inspection tips will help you make sure your vehicle is ready for the open road.

Is it cool in here?

Make sure your vehicle is ready to beat the heat by inspecting the airconditioning (AC) and engine cooling systems. This means removing dirt and debris from the fins of the AC condenser and radiator.

While you're near the radiator, check the coolant level. Look in the owner's manual for the right anti-freeze. A newer car might require a completely different anti-freeze then what was used by that car's brand a few years ago. "Mixing incompatible anti-freezes can instantly gum up the cooling system," says Tom Taylor, engineer and vice president of auto parts retailer RockAuto.com.

Also check the cabin air filter that freshens the air flowing into the interior. This filter typically needs to be replaced annually, but it can clog up much faster if the car is driven on dirt roads or parked under trees. "Owners are so relieved when they discover their AC problems are solved by simply popping a new cabin air filter in place behind the glove box," says Taylor.

Kick the tires

Wherever you plan to go this summer, your tires will take you there; make sure they're in great shape.

Start by checking the tire pressure. Most tires have a maximum tire pressure printed on the side of the tire, but you want to inflate the tires only to the cold tire pressure printed on the decal inside the driver's door jam. "With today's low-profile tires, the difference between the maximum and cold pressures might be 20 PSI or more. Inflate a cold tire to the maximum pressure printed on the tire and it will be seriously over inflated once it hits the hot pavement," says Rock-Auto.com's Taylor.

Keep up that strict oil change schedule

If you want your engine to stay cool and last, it's essential that you change the oil at the appropriate times and with the proper oil. With older cars, owners might have used lighter weight oil in the winter and heavier oil in the summer. Today's engines often require the same weight oil year round. "Modern engines use oil as a hydraulic fluid for operating valves and doing other new things. Pour 10W-30 into a new engine that requires 0W-20 and there will likely be problems," says Taylor. Use the weight of oil recommended in the owner's manual and don't forget to change the oil filter too.

Take care of your vehicle and follow these tips and you can be sure it will be there with you for every new mile marker and memory this summer and beyond.



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\$104,500 192 FIRST AVE - Delightful 3BR/2BA Ranch! Open floor plan, big deck overlooks backyard, finished basement, attached garage



\$129,900 117 BALSAM AVE W. CAROGA LAKE - HUGE 3BR/2BA Ranch w/2 garages, corner lot, walk to Association Beach



REDUCED! \$175,000 BORDERS STATE LAND! Near Lapland Lake XC SKI! Deluxe Off the Grid 2BR/1BA Home On The Northville Placid Trail -Low Taxes, Private! MLS/ID: 215503



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\$369,000 135 GREEN LAKE ROAD - Serene clean Green Lake! 3BR/1.5BA brand new interior along with new well, septic, dock & windows! You'll fall in love with this fabulous furnished lakefront cottage and it's totally insulated so you can stay all year!!



\$49.900 2 FAMILY W/\$900/MO RENT! New furnaces, insulated windows, carpet, laminate floors, new bathroom, kitchen, appliances, 1 car garage. MLS/ID: 201322592



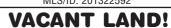
REDUCED! \$175,000 46,30 SURVEYED ADIRONDACK ACRES! BIG & Beautiful 4BR/2BA home, hickory kitchen, main floor bedroom & bath. Move in and enjoy Trails to Ride. MLS/ID: 201317243



\$229,900 55 SPRING AVE - Custom 3BR/2BA log nome on very private 5 acre city lot! You'll be close to everything vet nestled in the pines. Relax on the back deck or enjoy the open Great Room. Full basement for workshop or family room plus garage! Ready for you to move right in!



\$68,000! 120 SCOTT ROAD, E. CAROGA LAKE - 3BR/1BA w/custom kitchen, open floor plan. Easy to come and go from this year round home. Walk



13 Acres Cronkite Rd.\$22,500 Peck Lake Lot - Western Views .. \$133,000 Mountain Lake - 4 Lots\$24,900 92+ Acres Bleecker - Old Barn/House\$99,000

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Schools, Town of Mayfield, Custom Raised Ranch 3BR/1BA. Custom interior with lots of woodwork. Wood stoves and propane heat. Private lot and a short walk to the Great Sacandaga Lake! Owners said 'bring all offers'



\$300,000 CANADA LAKE! Unsurpassed Western Lake Views! Main House 4BR/2BA, 2 Fireplaces, Living Room & Family Room, Second 3BR quest house earning income! MLS/ID: 201328300



\$84,500 4376 ST. HWY. 29A. CAROGA LAKE. 6.5 acres borders State Land, 2BR/1BA, open living room, dining and kitchen. Nicely sited back off the road, next to 9 Corner lake trail and walk to Pine Lake!



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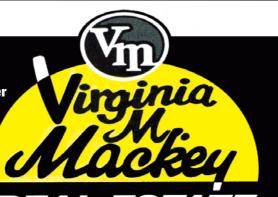
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ORIGINAL COLONIAL ON 26 ACRES (Fort Plain): Some improvements made, more than livable but needs add'l work. Living room w/window seat, dining room, eat-in kitchen, den, full bath down; 4 bedrooms, 3/4 bath up. Mostly wooded acreage,



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



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 ASKING ONLY \$59,900



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



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

REDUCED TO \$129,900



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



FAMILY HOME (Gloversville): Living room, dining room, large kitchen, den (or bedroom) and full bath down, 3 bedrooms and 2nd full bath up. Open front porch, fenced backyard, paved driveway\$54,900



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 \$92,500



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



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



room, eat-in kitchen, den/office and half-bath down, 3 large bedrooms and full bath up. Nice yard, detached REDUCED TO \$69,900



ONE-FLOOR LIVING PLUS! (Gloversville): Cute home w/2 full baths, one on each floor. Living room, dining room, kitchen and 2 bedrooms down, master bedroom up. Enclosed front porch\$52,500



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



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



JUST OUTSIDE CITY (Gloversville): This 3 bedroom home offers one-floor living plus a finished basement (family room, 2nd full bath and laundry). Enclosed porch, fenced in-ground pool, paved



VERY NICE BUNGALOW (Gloversville): Three bath. Fenced backvard, large shed, one-car garage drives thru to carport/covered patio. \$69,000



Johnstown): 21.5 acres, great view of Mohawk Valley. LR, family room, DR w/atrium, kitchen, 1BR and full bath down, 2BRs and full bath up. Garage, \$220,000 outbuildings



home with large LR w/fireplace (coal insert), DR and updated kitchen. Family room and half-bath in basement. Detached 2-car garage and beautiful back



FAMILY HOME ON QUIET STREET (Gloversville): bedrooms (master on first floor), full bath and 3/4 LR, DR, kitchen, den and half-bath down, 3BRs and full bath up. Vinyl siding, replacement windows,



MAKE AN OFFER (Gloversville): Starter home w/vinyl siding, new windows, CB wiring. Living room, REDUCED TO \$39,900 OR BEST OFFER



FAIRLY-PRICED TWO-FAMILY HOME! (Gloversville): Double living rooms and three bedrooms in each flat. Newer porches, chimney relined, newer space heater up. CB wiring and new roof. Off street



grease would make this a "comfy" home for the family. Three bedrooms, one full bath. Walk to school and park. REDUCED TO \$36,000



TWO-FAMILY HOME (Gloversville): Near school: and park. Each flat has LR, DR, kitchen, 3BRs and 1 full bath. Separate utilities, deep backyard, off street parking\$42,500

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

BEAUTY PARLOR W/ ONE-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

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Five tips for relocating the family

age person moves 11.4 times in his or her lifetime? So says the most recent information from the U.S. Census Bureau. Various factors prompt people to move, from job opportunities to the desire to be closer to family members to wanting to live in a nicer climate.

Moving is seldom an easy task, and is often ranked among the most stressful events in a person's life. The Employee Relocation Council cites it as the third most stressful event in life, following only death and divorce. That stress is only heightened when an entire family is making the move and an adult is

starting a new job simultaneously.

Despite the potential headaches involved with moving, an estimated 43 million Americans move each year. Those moving are often married couples between the ages of 25 and 44 with one or two children between the ages of 2 and 11. To make the process go more smoothly, consider the following tips.

1. Gradually introduce the concept of moving. Moving is a decision to be discussed with the whole family, even with young children who may not fully understand the process. Kids who are involved in looking at new homes or

voicing opinions about which amenities they desire in a new neighborhood will feel empowered and in control.

2. Research potential new neighborhoods carefully. Finding a new residence is not entirely about buying a home that fits the family and its needs. It also is about finding a desirable neighborhood and community. A good school district is an important factor, as is proximity to recreation, local culture and transportation. Drive around a neighborhood during different times of the day to gauge how active it is. Investigating businesses in the area can also help gauge the personality of a given neighborhood.

3. Work with an experienced agent. A real estate agent who is familiar with a variety of communities is a great asset. A buver's agent will find homes and negotiate on the part of the buyer, having your best interests in mind. Because the agent will be paid a commission on a portion

of the sale price, which doesn't come out of your pocket, it is in the real estate agent's best interest to help you find a home you can call your own. In addition, the agent will handle many of the tasks that may be overwhelming if you were doing them on your own, such as scouring available listings, waiting for inspections or filling out pertinent paperwork. With a real estate agent handling these tasks, families can remove some of the stress from the moving process.

4. Pack children's rooms last. Young children who see favorite items disappearing into bubble wrapping and boxes may start to feel anxious. It's not uncommon for preschoolers to act out or experience nightmares during the moving process. Maintain a sense of normalcy in the home as long as possible. Begin by packing nonessential items, only packing kids' items when your moving date is right around the corner. Let children say good-bye to familiar haunts and even to their old home.

5. Plan a school orientation. Take advantage of any programs schools offer to acclimate kids to their new environment. Kids often leave friends behind when moving to a new home. The faster they get back to a normal routine, the better it will be for them. Schools are where children will make new friends and

participate in social occasions, so tour their new schools before the school year begins, and meet with a few residents and current students to learn about special programs that may make a move less stressful for youngsters.

Relocating a family can be stressful. But involving kids in the process and anticipating an adjustment period can help families adjust more easily.





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222 E. Main St., Johnstown



Wonderful home from the "Transitional Period"... boasts honest woodworking, large porch, boxyness of the Foursquare homes built in the early 1900's. The period detailing has been painstakingly maintained in this 3 bed, 1.5 bath on a nice city lot.

JUST \$122,000

13 Wooster St., Gloversville



This delightful Cape on a friendly north end street is much larger than it appears. 2 very spacious bedrooms, 1.5 baths, large living room, dining room, kitchen and lower level walk out family room. TONS of storage... lots of recent updates.

JUST LISTED AT \$95,900

123 Longview Dr., Lake Pleasant



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

\$469,000

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



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

NEW PRICE \$279,900

119 Bertrand Rd., Mayfield



ON THE LAKE!

Lovely year round ranch with 30 ft. permit on the Great Sacandaga, just across the private road. Pristine condition inside and out. Views from the deck, lots of storage, well manicured yard.

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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

350 W. Fulton St., Gloversville



Wonderful city property with a country feel! 2 acre lot with newer garage and shed. 4 bedrooms, full baths on both levels, laundry on 1st floor. Very large family room, eat in kitchen, formal dining room and loads of storage.

NEW PRICE \$115,900

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.

\$395,000

2294 State Hwy 10, Caroga Lake



Adorable Adirondack year round cottage with deeded access to W. Caroga Lake. Painstakingly maintained with knotty pine coziness throughout. Completely renovated top to bottom. 3 bedrooms, sleeping porch, huge family room plus living room and dining area. New on

the market at **\$123,500**

147 Prospect Ave., Gloversville



The period detailing in this home is pristine, as is the entire property! Gorgeous natural woodwork and hardwood floors. Lovely living room with fireplace, spacious formal dining room and eat in kitchen with butler's pantry. 3 beds, 2 full baths, detached garage and private patio.

\$109,900

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18 Woodward Ave., Gloversville



Adorable, remodeled Cape, no paint brushes required! 3 beds, 2 full baths, master suite. 1st floor bedroom, bath and laundry. 30x40 heated garage with finished room... every

JUST REDUCED TO \$129,900

926 County Hwy. 107, Town of Perth



Sitting on over 11 acres is an original singlewide with nice addition. Great location low taxes, close to new proposed business park. 2 beds, 1 bath, custom kitchen dining room and living room with wood stove. Full basement, garage, porches

REDUCED TO \$89,900

264 Co. Hwy. 154, Town of Mayfield



Verv. verv well maintained ranch in Mayfield area, 3 beds 1 bath, beautiful yard All utilities in tip top condition. Walk in shower, first floor closet laundry \$117,900



Real cute 3 beds/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. **\$115,000**

54 S. Judson St., Gloversville



Newer kitchen, appliances, bathroom, plumbing, electrical service, roof, H/W heater, vinyl siding and some windows. It's what the first time home buyer is looking for... low price, low taxes and little vard maintenance

\$52,900

1798 Hickory Hill Rd., Fonda



Beautiful ranch home with absolutely gorgeous view! Sitting on over 9 acres, with 4 bedrooms, 2 full baths huge family room, eat in kitchen, plus dining area and living room. Above ground pool, 3 car garage and additional outbuilding NEWLY LISTED AT

\$199,900

4 Woodside Ave., Mayfield



Hard to find village home with large lot. Living room with fireplace, kitchen, mudroom and den or bedroom on first floor. 2 beds on second level. Detached garage, village sewer/water.

\$79,900

32 Northern Terrace, Gloversville



Well maintained brick ranch... original owner! Heading out of the city limits, this home has 3 eds, 2 baths, 2 fireplaces living space on main floor & finished lower level. Spacious garage, enclosed deck

RECENTLY REDUCED TO \$114,900

9 Beech St., Gloversville



Adirondack coziness in the heart of the city! Spacious 2 bedroom and private yard. New siding windows and roof. Knotty pine interior with efficient pellet stove

PRICED TO SELL AT \$34,900

14 Summer St., Gloversville



Close to all the schools, this 3 bedroom has a wonderful, big vard. Large kitchen and formal dining room plus living room and foyer. Newly listed.

NICE VALUE AT \$54,500

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 upgrades. Awesome outdoor living space, too! **\$110,000**

237 S. Kingsboro Ave., Gloversville



perfect condition for the ouyer 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. Recently zoned commercial...think of the possibilities! \$123,900

6 Brant Rd., Johnstown



Phenomenal split level ranch, wonderful floor plan plus gorgeous backyard with inground pool, gazebo, summer room. Attached garage, plenty of storage.

PRICED AT \$214,900

9 Griffin St., Gloversville



2 or 3 bed cozy home with large kitchen/ dining area, living room. 1st floor bed and bath. Full basement for storage. Screened in porch and large deck. nice yard. 2014's best bargain so far.

JUST \$39,900

99 Lincoln St., Gloversville



Adorable, efficient ranch with finished basement at a great price! Perfect house for those slowing down or starting out First floor bath and bed. Lower level has multiple rooms including bedroom. aundry/bath. Attached garage fenced private yard, porch.

> REDUCED TO \$53,000

COMMERCIAL PROPERTIES

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!

Asking \$99,500

32 West St., Gloversville



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

\$29,900

LAND

Town of Johnstown - 2.10 acre building lot in newer cul de sac\$31,000 State Hwy 29A - 1 acre building lot with gorgeous views\$19,999 **Town of Bleecker** - 4.70 acres. A hunter's paradise Gloversville - 1.51 acre building lot in a very nice residential setting\$12,000

May 31, 2014 REAL ESTATE GUIDE





HOURS: Mon-Fri 10-5 Sat 10-4



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REAL ESTATE GUIDE May 31, 2014



Mohawk Valley Real Estate LLC

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27 Church St., Canajoharie, NY 13317





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518-248-0589



518-866-1317



518-365-7603

Jay Brundage 518-866-1218 · Valeri Everson 518-774-7881 Lenora Fiorenza 518-673-2066



FOREST AVE., AMSTERDAM - Let the rent help pay the mortgage on this nice 2 family home. Spacious home with 3 bdrms and 2 bdrms..

..... Only \$68,000



LAKEVIEW AVE., SCHENECTADY - Move-in condition. Great 3 bedroom home in quiet neighborhood. Living rm w/wood fireplace, Formal DR, HW flooring, kitchen with all new appliances

and walk-in pantry, back yard has a large deck and garage.



MEADOW RD. 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.



WEST SHORE RD. DELANSON remodeled spacious village home. Features large kitchen, newer appliances, large lot, nice deck, detached garage and LOW TAXES



GREAT HOBBY FARM WITH LOTS OF OUTBUILDINGS! - 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...



INCOME PRODUCER! Blood St. Amsterdam. Large two-family home features hardwood floors, enclosed porches, three bedrooms each. Good income producer plus garage. Reduced to \$73,900 Call Amsterdam office for more info 843-4343



BRICK 2-FAMILY! WILLARD ST., AMSTERDAM Lovely brick 2-family home features three bedrooms each side, all appliances and separate garage.Only \$51,500

Call Amsterdam office for financials 843-4343



FORT JOHNSON - Spacious 3 bedroom home (could be 4), features hardwood and laminate floors. spacious kitchen and nice yard. Possible 100% financing. Only \$92,500 Call Amsterdam office for more details 843-4343



CLOSE TO NATHAN LITTALIER HOSPITALL FAST STATE ST **GLOVERSVILLE** - Spacious 4 bedroom home features large kitchen, nice yard and possible 5th bedroom if needed. Reduced to \$65,000

Call Amsterdam office for an appointment 843-4343



HOBBY FARM FOR HORSES! DYGERT RD., CANAJOHARIE - Nice four bedroom one bath home with great little barn, 17 acres of pastures and woods. Two other outbuildings plus an oversized two stall garage



SPACIOUS CONTEMPORARY HOME PLUS 2 BDRM IN-LAW APARTMENT PERRY LANE, FONDA - Lovely custom-built contemporary home features open concept living, beautiful great room, master suite, game room and much more plus beautifully decorated in-law or rental apartment. Short ONLY \$273,000



LOVELY PERTH HOME IN B-P SCHOOL DIST., PERTH FITNESS RD - Lovely three bedroom two bath manufactured home sits on 2+ acres. Features fireplace, deck, garden and all are in excellent condition.

......Only \$125,000



GUY PARK AVE AMSTERDAM - Fully rented 4 family home with possible owner financing. Property is in good condition, has positive cash flow and



MEAD RD., TOWN OF FLORIDA - Former Floridale Farm features two very nice farmhouses, two large barns, large Quonset building and other small outbuildings. Barns and land currently rented and are producing additional income for the owner. The main house is a 3200 sq. ft. farmhouse with lots of updates but retained much of the original charm

May 31, 2014

REAL ESTATE GUIDE



When Experience Counts, You Can Count On Us!



AMSTERDAM MLS 201331616 \$124,900
ONE FLOOR LIVING WITH BEDROOM, BATH & LAUNDRY DOWN &
2 BEDROOMS UP!



DOLGEVILLE MLS 201128259 **\$149,900**ELEGANT 3 BEDROOM ON A LARGE CORNER LOT WITH 2
FIREPLACES.



FONDA MLS 201408789 **\$89,900**VERY NICE & PRIVATE 3 BEDROOM WITH OPEN FLOOR PLAN.



FONDA MLS 201407996 \$107,900
ON 1 ACRE WITH 3 BEDROOMS, 2 FULL BATHS, ABOVE
GROUND POOL & HOT TUB!



FORT JOHNSON MLS 201330079 \$199,900 PRIVACY & ROOM TO ROAM PLUS 3 BEDROOMS & 2 BATHS



FORT PLAIN MLS 201407378 \$139,900
PLENTY OF SPACE IN THIS 4 BEDROOM, 2 BATHROOM VICTORIAN HOME.



FORT PLAIN MLS 201404077 \$144,900 SITUATED ON 14 ACRES IS THIS LOVELY 1.5 STORY HOME



FULTONVILLE MLS 201405717 \$134,000 FARMHOUSE WITH GOOD SIZE ROOMS THROUGHOUT.



FULTONVILLE MLS 201225628 \$215,000
BOTH GRAND AND GRACIOUS, THIS IS THE PERFECT HOME
FOR A LARGE FAMILY OR USE AS A BED & BREAKFAST.



NELLISTON MLS 201326170 \$174,000
OVERLOOKING THE MOHAWK RIVER IS THIS 3 BEDROOM HOME.



PALATINE BRIDGE MLS 201218860 \$139,900 GREAT COUNTRY LOCATION WITH 3 BEDROOMS.



SHARON SPRINGS MLS 201332268 \$130,000 SITUATED ON 3.7 ACRES IS THIS EARTH SHELTERED ENERGY EFFICIENT, BERM STONE HOME!



SPRAKERS MLS 201407103 \$47,500 QUAINT COUNTRY HOME WITH NICE VIEWS!



ST JOHNSVILLE MLS 201407225 **\$79,000**RELAX ON THE PATIO IN THE BACK YARD & LISTEN TO THE SOOTHING SOUND OF A BABBLING BROOK!



ST JOHNSVILLE MLS 201317388 **\$89,900**IF YOU ARE LOOKING FOR PRIVACY, QUALITY & VIEWS THIS IS IT!

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REAL ESTATE GUIDE







Patricia Edick 518-673-2820



Barbara Krutz

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Jamie Lawrence

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MLS B MES

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176:

FARM:

104 acres with all the buildings being 9 years old or newer. 38x80 barn w/26x40 lean-to. 4 bedroom home. 50 tillable acres & large wood lot. T/O Oppenheim.

Asking \$214,900



650:

NEW LISTING:

Ranch style home w/3 bedrooms located just outside the village of St. Johnsville. The deck in the back yard is very private for entertaining or relaxing at home. With a little tlc this could be a great home. 1.7 acres.

Asking \$55,000



964: CUSTOM BUILT POST & BEAM HOME

w/scenic views, 111 acres, and a 2nd post & beam home on the prop-



erty. An amazing great room with windows overlooking the view. Kitchen w/ Cherrywood cabinets & stonesoap countertops. 3 bdrms & 2.1 baths.

Asking \$750,000



532: BRICK COLONIAL HOME

built around 1820 makes this home full of charm. Original front entry door. Rooms are spacious & waiting for your updates. Lg. LR w/ fireplace. Formal DR. 5 bdrms. Outbuilding include 1 barn w/ 20 stanchions & hay storage. Additional outbuildings are 2 smaller barns, shed & det. Garage. 3+ acres V/O Ames.

\$114,000



535:

NEW PRICE: PALATINE

Beautiful Cape Cod home on 11.5 acres. Open kit, LR & DR. Formal living room, 3 bdrms & 2.5 baths. 4 stall det. garage, deck, above-ground pool & fenced yard. View & privacy.

Asking \$199,500



536:

S BUEL ROAD, CANAJOHARIE:

50 acres mostly tillable with Shop/garage (40x60 w/ 17x32 addition. 28x32 addition & 13x32 addition) w/ electric & heat. 59x30 Barn. Beautiful DW home w/3 bedrooms, dining area, living room & eat-in kitchen.

Asking \$299,900



172:

CHERRY VALLEY:

A historic 2-story home located only 15 minutes from Cooperstown. Home has hardwood floors throughout. Formal dining room & living room. 3 bedrooms & 2 baths. Walking distance to many nice restaurants, art gallery & library.

Asking \$120,000



956:

BEAUTIFUL HOME & IDEAL LOCATION:

1872 Italianate w/ original wood work includes Cherry & Maple floors. Large dining & living room, parlor, pantry & heated mud room. 93 acres - 50 acres tillable & 43 acres of timber. Located in

Oppenheim. Asking \$225,000



960:

PALATINE BRIDGE:

2-story, 3 bedroom home with 2 stall detached garage & front porch. Working kit, DR & LR. Nice yard for entertaining.

Asking \$69,900



962:

FORT PLAIN:

A well-cared for brick 3 unit. Located conveniently and many updates include new hot water heaters, electric service & carpet. Two units are two bedrooms.

Asking \$79,900



132:

T/O STARK

Owner financing available!! 3 bdrm, 2 bath double wide home on an acre of land. Large living room, dining area & eat-in kitchen. Private location.

Asking \$59,900



170: CANAJOHARIE:

Possible owner financing!! Are you interested in buying a home and willing to do some work? Then this is it! Listed in fair condition because of the interior work that needs to be done, but the overall condition is solid, newer roof, new windows, siding in great shape, new furnace and hot water tank and new shower in the bathroom. Good starter home, rental property or convert into a retail business. **Asking \$21,900**

May 31, 2014 REAL ESTATE GUIDE

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RED CARPET HOUSING

www.redcarpethousing.com Johnstown, NY 12095 REAL ESTATE GUIDE May 31, 2014



2 bedrooms, new roof, new gas boiler, new hot water heater. Walking distance to schools. Great neighborhood. One car garage. Upstairs can be expanded for more bedrooms. \$65,000

78-3279

Dollars and sense

by David Uffington Do homework before long-distance move

The cost of a longdistance move is a formula based on the mileage to be traveled and the weight of the goods, plus the cost of packing and special services surcharges. Here are some moneysaving ideas:

- Before you make the first call to a moving company, de-clutter your home. Consider whether to move or sell items of questionable value. Sell those items at a garage sale to put money in your pocket and keep them out of the moving van.
- Always get estimates from a minimum of three moving companies. There are three types of estimates:
- Non-binding the movers will give their best estimate of the costs, but you could be required to pay up to 110 percent of that estimate if the shipment is overweight.

- and the mover agree to the price, whether the shipment comes in over or under the estimated weight.
- A Not-To-Exceed estimate guarantees that you'll pay the lower of either the binding estimate or the actual cost
- Ask the estimator for ideas on reducing expenses and avoiding surcharges. Is cheaper to move or to replace older appliances, riding mowers and snowmobiles?
- · Ask if there is an additional discount (there should be) for allowing the company to temporarily store your belongings until they can be combined on a truck for a more costeffective trip.
- Handle surcharge items yourself: Disconnect the washer and block the tub, dismantle home entertainment centers and home-office work stations.
 - Do your own pack-

- Binding — both you ing. Used boxes, crumpled newspaper and tape can go a long way toward saving money. If you purchase boxes, hunt for the best deals. For books, compare the cost of having them moved versus mailing them to yourself book

- Be flexible in your moving date. If you can wait until the middle of September, you could save up to 15 percent of your costs.
- Insist on an inventory of the goods to be shipped. This will ensure that the conditions of your belongings are noted before shipment, in the event you have a damage claim

In summary: Do your homework in advance of a move to save the most money. For more information call American Moving and Storage Association at 703-683-7410 or go online to www.moving.org/.

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A Little over an acre

is Just the Right Size for Your Family, 4 Bedroom Country Home is in wonderful condition, loads of closets, open Kitchen, Large Living room w/cozy stove on slate hearth: Sun Porch & Back Hall lead out to a 2 car garage with storage, large vard with mature Pines, a garden area and fenced in pet grounds. Asking \$109,500



Canajoharie

2 Ranch Homes on 25 Acres of Woods \$189,900

What a nice "Package Deal" for a buyer. 4-5 Bedroom Ranch home has Kitchen-Dining Combo; Living room, large Family room w/ Gas fireplace; 2 full Baths, nice Deck & Attached Garage. The 3 BR Doublewide was Parents, but is now used as Renta income. Private Setting. Woods are Cherry, Oak,
Maple, Pine & Hickory + more.



Impressive Victorian

Gracious Fonda 4 Bedroom Victorian w/ 1 1/2 Baths Living room has open staircase, Family room w/Fireplace: Library has shuttered windows. French Doors. Fabric walls in Guest room, tons of storage: Cheery eat-in Kitchen fully landscaped: fenced yard & 2 stall Garage. Asking \$135,500.



Reduced to \$75,500

Nice 3 BR Ft. Plain Home with smaller, yet spacious Apartment. Main home has good sized Kitchen, Living room, Dining, Den; Apt. has single BR, Kitchen Living room & small Den. Perfect for a relative or rental to help pay the mortgage. Plus a 5-stall Garage. (3 are presently rented). Easy walk for kids to school.



3,146 Sq. Ft. Building - \$169,500

Nelliston Commercial Building has a new roof, updated electric & heat, 60' Showroom: Office. onference Room, Warehouse Storage rooms, 2 Baths, Loading Dock & Garages with overhead doors, Basement; Plenty of Parking & most importantly HIGH VISIBILITY on St. Hwy 5.



1842 Nelliston Colonial

5 Bedrooms, 3 Baths, detailed Woodwork; original tin ceilings, wide board floors, 2 fireplaces, Breakfast room, Deck overlooking the Mohawk, Double Garage, Well House, an original Smoke House w/brick ovens, caldron, etc. and a nice big Barn, (was a B&B years ago) All This for ONLY \$139,900.



72 Acre Homestead \$185,500

Wagner's Hollow. 2 ponds; fenced land; 30 tillable ac., 1/4 woods, 2465 ft. frontage; Dairy Barn has tie stalls, box stalls, & pens for small stock: machine shed & storage barn. 5 Bedroom Farmhouse is "a work in progress" w/ wide board floors, French doors, enclosed Sun room. Home is wired for generator power. Great Location



Reduced Again! \$49,900

Let your tenant pay the mortgage while ou enjoy life. 3 Unit Apartment House in Fort Plain w/Garage: separate utilities New Furnace & HWH's, upstairs apartment has been refurbished. Fully rented

New Listing -T/O Palatine. 9 Acres w/views

What a great spot to build a home; views in every direction, semi private Setting across from the watershed on Budnick Rd. nice level, open parcel w/wooded hillside for privacy. Asking \$25,500.

May 31, 2014 REAL ESTATE GUIDE



316 Mohawk Drive, Tribes Hill, New York



829-7250

See all our listings at: judithannrealty.com

Country Living



Large 4 square sits on a nice 2.66 acres as per deed. Home features nice painted woodwork, large rooms, entry foyer, block stairs and wide board floors under the carpeting. Eat in kitchen with appliances, formal dining room, den, double living room with pellet stove, 5 bedrooms and 1 1/2 bathrooms. Wrap around porch, enclosed porch, brand new windows throughout \$115,000.

Low Maintenance



Clean single wide in a 4 lot park. Interior has an Oak kitchen with appliances, living room with wood stove hook up, 3 bedrooms, including a spacious master with a full bath of its own, 2 bathrooms total. Laundry area, screened in porch, end unit bordered by woods and farmland.

Galway Schools. \$24,500.

Great Sacandaga Lake



Clean Cottage across the street from the Great Sacandaga Lake with 30' permit on the lake. Adjacent to the Town Of Providence town beach. Cottage is rustic with an eat in kitchen, living room with brick fireplace with wood stove insert, 3 bedrooms and 1/2 bathroom. Enclosed front porch, shed, small deck off the back, double lot. Could be converted into a year round vacation home! \$134,000.

Northampton Road



5 bedroom cape on 75'x200' lot in a great section of the city! It features a new kitchen with maple cabinets, tile flooring, large family room with Pergo flooring, crown molding, formal dining room, sunroof off the back, 1 car garage and it is a home you would love to call home! Offered at \$129.000.

Johnstown 2 Family



-This 2/2 is a good income rental! Both flats have kitchens, dining areas and living room. 2 bedrooms and 1 full bath each. Front porches, laundry in the basement and downstairs tenant has off street parking. Updated furnace and hot water heater. Tenants pay for their own electric. Both units are rented at this time \$49,900.

Own a Piece of History!



Home of Honorable James Shanahan superintendent of public works of NY and the Erie Cana and Irish stonecutter. Money was no object when this 1830 Victorian was built and it sits on a park like 1.60 acre lot with stone walled flower beds and tall trees. Inside it has 4,820 square feet of living area with 6 bedrooms, 2 baths and oversized eat in kitchen with new cabinets, large living room with original marble fireplace, den area with woodstove and cultured stone wall. There is also a large in-law flat on the first floor with a living room, kitchen, bath and bedroom. Available at a fraction of the reproduction cost with a price of only \$174,500.

Town of Johnstown Cottage



Affordable and well maintained 2 bedroom cottage With a convenient location off Steele Avenue. It has an updated kitchen and bath, living room, detached garage with workshop, full basement, updated electrical, and it is a steal for \$45,000.

Have Horses?



2008 doublewide home set on 12.3 beautiful acres! Home is immaculate and features an Oak updated, gorgeous kitchen with center island and all appliances. Dining area off the kitchen, large, bright living room with stone fireplace, 3 bedrooms and 2 full bathrooms total. Home sits on a full basement, and is gas heat. 30'x40' pole barn also on the property is in excellent condition and has electricity and water. **\$149,000.**

Wallins Corners Townhouse



Worry free living in this over 55 community 1st floor townhouse featuring 1,234 sq. ft. of living space and in a convenient location close to shopping & services. Great floor plan with an open kitchen/dining area & living room. Kitchen has all appliances, 2 spacious bedrooms, master with full bath & large closet, 2nd bathroom, 1st floor laundry, deck off back, all new carpeting & fresh paint, attached garage. Offered at \$173,900.

Executive Contemporary Ranch!



Call us about the special financing available on this almost new 2,400 sq. ft. ranch that is situated in a quiet enclave of new homes. It has a luxurious interior that includes a sprawling open formal living room and dining room with a vaulted ceiling with skylights. The custom kitchen has Woodmode cabinets with a dining area, 3+bedrooms including the private master bedroom with a full bath with whirlpool tub & walk-in shower, and the back yard has the most amazing landscaping and fish ponds that must be seen! Offers wanted on \$265,000.

Town of Amsterdam Executive Rancl



Turn key ready executive home on park like 1.30 acre lot near the Municipal golf course. Inside it has an oversized eat in kitchen with new white on white cabinet and a huge center island for prep work, formal dining room and living room each with wood burning fireplaces and vaulted ceilings. And it comes with 4 large bedrooms, 3 updated bathrooms and there is a finished basement family room and so much more! Offers wanted on \$269,000.

Town of Perth Manufactured Home



Dirt cheap 3 bedroom, 1.5 bath manufactured home in the country off Perth Johnstown Road. It has a living room, eat in kitchen, enclosed front porch area and low taxes! Only **\$39,000.**

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's priced to sell at \$134.500.

Smells Like Money!



Amazing 7 unit Victorian that is turn key ready 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 for more information! Offered at \$149,000.

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.

REAL ESTATE GUIDE May 31, 2014



316 Mohawk Drive, Tribes Hill, New York



829-7250

See all our listings at: judithannrealty.com

Town of Amsterdam Single Wide



Clean and well maintained 2 bedroom manufactured home in a quiet rural location on a 111.9'x345.8' lot with woods. Inside it has an open kitchen, living room and dining area, laundry area, full bathroom and it is turnkey ready. Adjacent to the house is a detached 1 car garage and it is priced to sell at \$29.500.

Tribes Hill Ranch



Gorgeous Colonial style home situated on 3.5+ acres, as per deed. Home features a beautiful updated Kraftmaid kitchen with all appliances, dining area off the kitchen, formal dining room and a living room with wood burning fireplace. 4+ bedrooms, a grand staircase leading to the 2nd floor, 1 1/2 bathrooms, back staircase, hardwood floors, open front porch and enclosed porches. Property also has many fruit trees, a pond and an oversized, heated 2 gar garage! VERY well maintained with many updates \$175,000.

Coolidge Road, Amsterdam



Need 4 bedrooms? We have just the house for your family with this expansive split level home with 2,176 sq. ft. of living area. Inside it has an open kitchen, dining area and family room with new tile flooring and granite countertops. A sunken formal dining room, formal living room overlooking the private back yard with 2 ground level decks with seating. Private master bedroom with walk-in closet and 3/4 bath, 2.5 baths total and a 2 car garage. Proudly offered at \$169,000.

One of a Kind 3 Unit!



Impressive 3 unit with a first floor commercial rental that is currently set up as a hair salon. First floor back has a modern one bedroom studio flat, and the second floor is a modern 3 bedroom, 1 bath apartment with a new kitchen, updated bath, double living room & dining room, 26'x24' pressure treated deck, a double lot with tons of parking and a long list of updates inside and out \$117,000.

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 \$144,000.

Tribes Hill Tavern



You wont have to spend a lot of green to get started in business with this turn key tavern on a busy corner location. It has a large open interior with 2 half baths, kitchen area, huge parking lot adjacent to the building and more! Offers wanted on \$79,000.

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 site. Adjacent to Rite Aid, McDonalds, and owner invites offers on \$99,500.

Town of Charleston



2,320 square foot Farmhouse adjacent to the Schoharie Creek set on 2 acres, as per deed. Home features original molding, wainscoted walls and numerous built-ins. Large eat in kitchen with appliances, formal D/R and large L/R with area for a pellet stove or wood stove. 4 bedrooms, 2 remodeled baths, oak H/W along with knotty pine floors. 2 story barn with metal roof, home is set on a full stone, walk out, basement with new electrical service. **\$79,500.**

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.

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.

Upper Market Street American Classic!



Two grand pianos and a country western band will all fit into the formal living room with a brick fireplace in this 4 bedroom, 1.5 bath home in one of the nicest neighbor hoods in the city! It also features an oversized formal dining room, large eat in kitchen, 4 bedrooms on the second floor, and it has a gorgeous 4 season sunroom off the back overlooking the private yard! It has a detached 1 car garage, central air and so much more! Oversized in everything but priced at \$119,500.

Wallins Corners Road Townhouse



Easy living is 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.

Broadalbin Farmhouse



Remodeled Farmhouse style home set in a great neighborhood! Home features a brand new, open concept, kitchen with beautiful farmhouse sink and stainless appliances, formal dining room with pellet stove, (negotiable), and large, bright living room. 3 bedrooms, 2 full, newly updated bathrooms, 1st floor laundry, built in bookshelves and hardwood floors throughout. Good sized fenced in back yard with new deck and a 1 car garage. \$129,000.

60 +-Acre Town of Perth Private Hobby Farm!



And it comes with an early 1800's restorable farmhouse that overlooks a private 1.5 acre stocked pond that is spring fed. It also has 4 large fields, a huge woodlot with mature timber, great soil types, deer and wildlife, and it is a one of a kind property! Owner will entertain special financing and it is priced at \$259,000.

Adorable, Tribes Hill



Excellent condition Ranch style home on nice 60'x125' lot as per deed. Home features beautiful Carriage House kitchen with plenty of cabinets and appliances and dining area. Good sized living room, 2 bedrooms and 1 full updated bathroom. Great deck off the front, breezeway to the 1 car garage, driveway and all set on a quiet dead end street. \$99,000.

May 31, 2014 REAL ESTATE GUIDE

Driveways to mailboxes: oft-overlooked items that drive curb appeal

(BPT) — Selling or staying, it makes no difference everyone wants a home that looks great from the curb. Curb appeal comes together when all the elements of a home's facade are in good shape and working together. Driveways that are cracked or pitted with potholes, dingy front doors and other seemingly minor complaints like a shabby, scuffed mailbox, can all significantly detract from a home's overall curb appeal.

Here is a handful of projects - many of them quick fixes — that can greatly enhance a home's appearance.

Repair or resurface your driveway

For many homes, the driveway is one of the largest visual elements of the home's overall curb appeal, ranking right up there with siding, the roof and the lawn. If winter was rough on your driveway, it's time to think of making repairs. Concrete can crack and crumble, and asphalt develops potholes. Both can be repaired quickly and easily.

For any driveway repair, make sure the area to be repaired has been cleaned of debris and loose materials. Cleaning with a hose or pressuring washing can improve the entire surface.

Concrete driveways can develop different types of cracks: very small and shallow resembling a dry river bed; cracks between 1/8 and 1/4 inch wide; and cracks wider and deeper than 1/4 inch. Your choice of repair method will depend on how you want the finished product to look and how much time you have to make the repair.

Repairing damaged asphalt or concrete driveways not only improves its appearance, it can help extend its life, too.

Put the shine on your mailbox

It sits at the end of your driveway and often plays a key role in helping guests find your house. But do you give your mailbox the attention — and the credit — it's due? Little things can mean a lot when it comes to creating curb appeal. While a mailbox that looks good might not get much attention, one that's ugly or shabby is sure to draw the kind of attention you don't want.

If you live in a community that restricts what type of mailbox you can have, simply give your rusted, stained

mailbox and the post it sits on a fresh coat of paint in its original color. If your community has no standards for mailboxes, you can swap out an ordinary looking box with something that compliments your exterior design. Does your home have a brick facade? Consider a mailbox set in or on a brick pillar. If your house features fieldstone accents, consider carrying that over to the mailbox with a small, stone-trimmed planting bed at its base.

Lavish your front door with some TLC

The door is the point where your exterior design meets your interior decor. It's also an element that significantly impacts how visitors view your home. Give yours a fresh coat of paint or stain, and don't forget the trim around the door.

Next, consider lighting. Is the area around the door well lit? Good lighting is key not only for safety at night but also to enhance the appeal of the area. Consider sconces beside the door or an attractive overhead fixture if your door has an awning, porch or overhang. Ground lights can accent the effect, either illuminating the pathway that

leads to the door or lighting easy, cost-effective way to up the door itself.

Finally, take a look at the door hardware. Is the handle or knob looking rusted and shabby? Replacing worn or dated door hardware is an

improve the overall look of your entryway.

Anyone hoping to sell their home during warmer months can greatly enhance curb appeal by investing in these seemingly minor design elements. If you plan to stay in your house, boosting the curb appeal will make you feel even better about coming home every day to a fresh, appealing house.



Selling or staying, it makes no difference — everyone wants a home that looks great from the curb.

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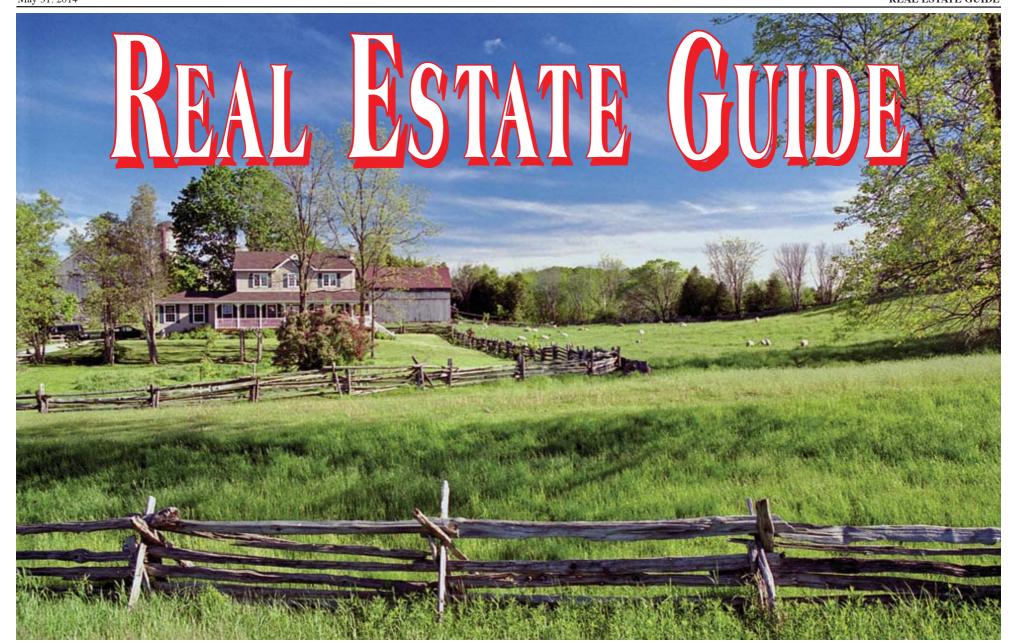








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June 28, 2014 Issue

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