

September 27, 2014



THE Original Valley Pennysaver

The Little Paper • with **BIG** Results

Serving the Homes of the Mohawk Valley

Volume 5 • Number 11

Ayres Memorial Animal Shelter Board Treasurer Carolee Start and Shelter Board President Ann Aksztulewicz show "Rockelle" to siblings Mackenzie, Arianna and Emma June Brown at Montgomery County's 14th annual Sundae on the Farm event.

Photo by Elizabeth A. Tomlin



Therefore do not cast away your confidence, which has great reward. For you have need of endurance, so that after you have done the will of God, you may receive the promise. ~ Hebrews 10:35-36

★ ★ ★ ★ ADVERTISERS

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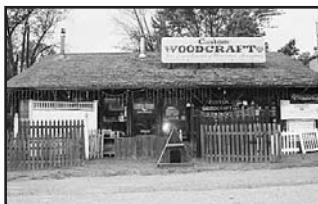

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Original Valley Pennysaver
The Little Paper with **BIG** Results

Serving the Homes of the Mohawk Valley

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Why Buy Local?

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When you buy from an independent, locally owned business, significantly more of your money is used to make purchases from other local businesses, service providers and farms -- continuing to strengthen the economic base of the community.

Create more good jobs

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

Get better service

Local businesses often hire people with a better understanding of the products they are selling and take more time to get to know customers.

Invest in community

Local businesses are owned by people who live in this community, are less likely to leave, and are more invested in the community's future.

Put your taxes to good use

Local businesses in town centers require comparatively little infrastructure investment and make more efficient use of public services.

The Original Valley Pennysaver is delivered to 100 percent of the homes in the following towns:

- | | |
|-------------------|------------------|
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| Fort Plain | Salt Springville |
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Raymond Keller - Sept. 29th
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Gabrielle Estevanovich - Sept. 30th
Tom Mahoney - Sept. 30th
Taylor Mykel - Oct. 1st
Roberta Winsman - Oct. 1st
Margaret Ahrens - Oct. 1st
Kristy Shibley - Oct. 2nd
Julie Taylor - Oct. 2nd
Sheila Smith - Oct. 2nd
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September 27, 2014

Hello Again,

The socialists in this great country have proven they are for the poor — they are trying to create as many as they can. As an example: our president is pushing for a \$15.00 per hour minimum wage. When the additional 20 percent to cover the government-mandated benefits is added on, the new minimum wage will be \$18.00 per hour. There is only one catch to that not-so-wonderful plan. Most of those people will receive -O- nothing, as they will lose their jobs, or will not find a job. Can you imagine any high school or college student receiving a weekly paycheck of \$720.00 — that is per week.

How about a senior citizen who would enjoy having a part-time job? This position would fill a personal need in his or her life and add a little extra cash to balance the budget. Now imagine the not-so-silent voice saying, “There is one small catch, Boss. The government says I will cost you \$18.00 per hour or \$360.00 for 2 days.” Now hear the other voice asking the employer, “Do you really need more help?”

What does this really mean? If the federal government, under Obama’s leadership, can dictate the hourly wage, it or he has gained a very strong foothold in turning our nation away from capitalism into the exiles of socialism. It’s not the gov-



ernments job to control the business in this country or, more pointed, to run and own businesses.

What will a — tomorrow — socialist be? He could or will be a former capitalist, now living under a welfare state.

At one time he was financially well off, owning his own or employed by a sound financial company. That is until the socialists gained control over the government and taxed and placed controls over employers, companies, reeking havoc over the company until it had to fold and go out of business.

What does a modern day socialist look like? He could be your next door neighbor, your best friend, your own spouse, or adult child. Maybe every time you look into a rain-created puddle or your bathroom mirror you will be looking at a socialist. It could be your representative in Albany or Washington. Many people are afraid our president is now a socialist. Most socialists choose to call themselves a liberal.

A liberal, in my opinion, is a person who does not have guts enough to take a stand for anything. He just goes along with which ever way the wind is blowing. Liberals often think of themselves as elitist — one of the few with superior intellect who can see both sides of an issue.

I wonder if when discussing abortion they can see that a nearly new born baby is alive and in the hands of a professional medical doctor abortionist, the same human is now dead.

You counter with, “Not me, never. I am a die-hard solid American. I pay my taxes — salute the flag. Sing the ‘Star Spangled Banner’ with pride. I even love the Yankees. Me? A socialist? Never. I never miss going to my job or I may be a business owner.” However, in your song and dance you should add an “Oops, oh yeah. I did vote for a socialist for senator representative or president — that can’t be very important can it?”

What is worse — I did not even bother to find out what the president really stood for.

To help you in your next voting decision, a socialist is a person who believes in big government — a government which controls everything — a government with it's fingers in every pie. If the government says you can't put sugar in your apple pie, you can't put sugar in your apple pie and will take half of your apples. The government becomes the head master of your life — your boss, your dictator. Lincoln freed the slaves. Now the socialist will try to reduce all Americans to become slaves to their big and so-called better government — until the government controls us and not us controlling the government.

You think that type of government control has not set in here in the Mohawk River — Erie Canal area? I know of two houses that have been taxed so heavily, no one will ever even consider buying either of them as the taxes come to nearly \$300 per week. That's right, over \$300 per week each. The average wage earner has to earn nearly \$400 per week to be left with the \$300 to pay this property tax each week.

What has caused this local financial disaster? Our government keeps on spending and spending with little regard for wage earners who are expected to feed the government.

This following bit of chatter is pure blarney. But in telling it in the first person, it seems to sound more believable. My wife drove our much-loved dog to the local veterinarian. After a quick examination the vet said, "Your dog appears to be dead. But there is always a final test we can do to make sure."

He dropped a black cat on the dog's head and then on his rib cage. Our dog did not respond. The vet said, "He is surely dead." On the 10th of the next month we received a \$1,000 bill from the vet.

My wife naturally called the vet for an explanation. He said, "\$50 for the office visit and \$950 for the CAT scan."

Paddy when arrived at his friends house here in America was asked, "Paddy, don't you put on clean socks every day?"

He answered, "I tried that a few times, then I learned after the fourth day I couldn't put my shoes on."

One day while visiting a Pastor of a church, a paritioner volunteered to buy coffee and donuts. The Pastor said, "Why don't we flip a coin for it?" "Paster, isn't that gambling?" With that the Pastor said, "I don't see it that way. I think it is an act to see who is going to share a kindness of charity."

If this is your favorite time of year, put on your walking shoes and hike through a forest or park, at least somewhere you can enjoy all of the beauty God has created. While walking, talk with the Lord — he will enjoy hearing from you. Leave your cell phone at home. He doesn't use a phone. The sun is shining, it's warm, the sky is beautiful blue with gorgeous fluffy white clouds. Can you think of one reason I should sit here with a ballpoint pen in hand when I could be out there enjoying God's beautiful playground with the little red Spyder. If you think of one, you're wrong.

If you're looking for a church to go to on Sunday and can't find one — you shouldn't be driving.

Fred Lee and the Lee Family



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would like to thank all the
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FORT PLAIN

HUGE FLEA MARKET SALE: Saturday October 18th
 at Twister Valley Sports Complex, 7721 State Hwy. 5,
 Fort Plain, NY. 10 am-3 pm

**GREAT FLEA MARKET THIS YEAR TONS OF ITEMS
 FOR SALE:** Wooden folding chairs, Barbie Doll house,
 walker, Christmas Items, Country decorations, books,
 picture frames, yoga mat, antique dishes, vases, out-
 door folding chairs, Boy Scout uniforms, air mattress,
 6x9 oriental rug, brand new curtains and pillows, Orig-
 inal Cabbage Patch doll, Backrest for College dorm,
 Electronic dart board, Beach umbrella (brand new),
 tent light, Decorations (new with tags), tons and tons of
 jewelry, silver plated dishes, snowmobile helmet, Mens
 pants, Pink flamingoes, Christmas afghan, lunch
 boxes, centerpieces, Walker, and more. Watch this list-
 ing every week for updates.

FORT PLAIN

FIRST TIME SALE: Saturday, October 4th, 10a-4p -
 Antiques, Christmas Decorations, Rugs, Fabrics,
 Yarns, Canning Jars, and much more! 580 New Turn-
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FORT PLAIN

GARAGE SALE: Oct 3+4 9-5. Two family sale-
 154 Robwil Dr., Fort Plain, From Fort Plain Rt
 163 6 miles left on Clinton Rd., left on Robwil
 Dr., 2nd house on right. Antique cradle, vintage
 glassware, coffee tables, The Company Store
 twin quilts, some furniture, housewares, child's
 table + chairs, spotter scope, so cal. lead balls.

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**Junk Cars, Trucks,
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315-335-3302**

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BELL CHOIR, directed by Norma Bowley, begins rehearsing early in November for Christmas pageant at 4pm on Sunday, December 21. \$10 for seven weekly rehearsals. Scholarships available. To join, please phone 518-673-5128 9am-9pm.

CRAFTERS AND VENDORS WANTED!!

Open space for our Fall 'BOO'zaar, being held October 18th! With fall in the air, this is a perfect event for crafters and vendors with fall or winter themed merchandise available. This event will also feature pet seminars, a hay maze, and so much more!

**Call Joan at 518-673-0141 or email
jkarkwren@leepub.com**

PACA GARDENS has many styles of light-weight alpaca sweaters. Starting at just \$59.95. Alpaca breathes better than wool, is softer than cashmere and is hypo-allergenic. Alpaca products make great gifts. Layaways available. 27 West Main St, Little Falls, NY 13365. 315-823-1100 M-F 10-5, Sat 10-4.

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Visit our store to see a wonderful collection of hand painted porcelains by St. Johnsville's award winning Tiny Shuster. Each piece is a work of art and one-of-a-kind. The Gallery, 2 West Main Street., St. Johnsville, NY 13452. 518-568-5121

We want to hear from you!

Send your comments & suggestions to the **Original Valley Pennysaver** PO Box 121, Palatine bridge, NY 13428 OR email jsnyder@leepub.com

ESTATE OF ROBERT SCRAMLIN EXCELLENT FARM TOY COLLECTION AUCTION SATURDAY, OCTOBER 4, 2014, 9AM

3418 St. Rt. 29, 2 mi. NW or Rt. 67 Main St, Johnstown, NY.

From I-90 NYS Thruway exit 28, Fultonville-Fonda, take Rt. 30A N. 5 mi. to Johnstown. Turn left on Rt. 67 to Main St., Rt. 67, R. on Rt. 29, 2 mi. to auction.

Pedal Tractors: IH 66 series; IH 1026 Hydro rp; Case IH; Cub Cadet; IH Super H.

1/16 Scale Farm Toys: Featured is an extensive collection of IH, excellent collection of Case and quality collection of Oliver tractors and Slik Oliver implements. All other tractor brands are represented in 1/16, 1/32, 1/43 and 1/64 scale. Some tractors are late 1950's and 1960's played with, most tractors are NIB.

Misc. Toys: Construction toys; trucks; petroleum advertising trucks; plastic kits; Elmwood Mfg. Co. clock; misc.

Info: Roberta Healy 518-762-1523

Preview: Fri., Oct. 3, 5pm-7pm and Sat., Oct. 4, 8am

Sale Order: There are over 900 toys to sell, 2 auctions will be selling at the same time starting at 9am.

Terms: ID for bidder number, cash, check. Payment w/ Visa, MC, Disc, 3% fee.

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Upcoming Auctions:

Sat., Oct 11, 9am: Estate of David Hey, 1090 Voak Rd., Penn Yan, NY. AC WD 45 w/loader, machine shop tools; modern and antique and collectible items, signs, advertising, 150 farm toys.

Sat., Oct. 18, 9am: Estate of Kingston Rippey, 3890 Old Mill Rd., Stanley, NY. 300 farm toys.

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

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

- Burning Captain Day Down

Football Man Of truce Pole

Ship Signal Staff Stone

Stop Throwing Waver

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Wishing Well®

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

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

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

King Crossword

ACROSS

- 1 Trip to Mecca

5 Inauguration recitation

9 Vacillate

12 Birthright barterer

13 100 percent

14 Have a bug

15 Flowerless plant

16 Blueprint

17 Altar affirmative

18 London gallery

19 Peculiar

20 Leftovers recipe

21 IV measures

23 Ram's fan? e.g.

25 Esprit de corps

28 Automaker's nightmare

32 Accustom

33 Recipient

34 GI ID

36 Set off

37 Baseball stat.

38 Homer's neighbor

39 Source of Samson's strength

42 Scepter

44 Thin streak of smoke

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

- 48 Vacating

49 Michigan, e.g.

50 Between jobs

51 LummoX

52 Shrek is one

53 Spruced up

54 Saute

55 Abacus piece

56 Spread-sheet fill

57 Go against

58 "— Lang Syne"

59 Merchant

60 Coop dweller

61 Bid one's time

62 Staffer

63 Candlelight, e.g.

64 Renewed energy

65 Transparent

66 Shoe style

67 Central

68 Yoko of music

69 Bad hairpiece

70 Blackbird

30 Allow

31 Sheltered side

32 Parking space?

33 "Absolutely!"

34 Horse's foot

35 Somewhere out there

36 Uncertain

37 Gumbo item

38 Concept

39 Venetian blind part

40 Animal-rights org.

41 High-arc shot

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Weekly SUDOKU

by Linda Thistle

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

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 20 for the Answers to All of These Puzzles

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 Seagram's Extra Dry Gin 1.75 Liters \$16⁹⁹	 Gnarly Head Zinfandel 750ml \$7⁹⁹	 Beak & Skiff 1911 Hard Cider 750ml Reg or Blueberry \$7⁹⁹	 Tito's Handmade Vodka 1.75 Liters \$27⁹⁹
 Knob Creek Bourbon 750ml \$26⁹⁹	 Liberty Creek 1.5 Liters Cabernet Sauvignon or Merlot \$6⁹⁹	 Jim Beam Bourbon 1.75 Liters \$25⁹⁹	 Sutter Home White Zinfandel 1.5 Liters \$7⁹⁹
 Arbor Mist Assorted Flavors 750ml \$3⁴⁹ 1.5 Liters \$5⁹⁹	Red Cat, White Cat, Cabin Fever, Bramble Berry All 3 Liter POUCHES \$16⁹⁹ ea		

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Dygart Farms hosts 14th annual Sundae on the Farm in Nelliston

by Elizabeth A. Tomlin

Imagine having nearly 3,000 visitors on a Sunday afternoon. Sounds a little intimidating! But, Shannon and Rob Dygart of Dygart Farms entertained nearly that number on Sunday, Sept. 21, when folks stopped in to see how much fun agriculture can be, at Montgomery County's 14th annual Sundae on the Farm event.

"The past two weeks have been a little hectic," said Shannon, juggling 2-year-old Dylan on her lap, as she described preparations for the huge event. Dygarts expected the large number of participants due to the history of the event and the excellent weather. Shannon said she thinks the event is important because it educates the public about where their food comes from and how the animals are taken care of.

Free ice cream, demonstrations, games, a milking contest featuring politicians, and, of course, Pandora the Painted Cow, were main attractions, while vendors selling their wares lined the avenues of the barnyard.

Children running here and there were eagerly taking in all of the sights and sounds of the farm.

"This is a yearly tradition for us," said Jodie Brown, who attended the event with her 3 granddaughters. Brown said she has been attending the event for the past 10 years. "I grew up on a farm with my Godparents near Fort Plain," said Brown. "I love everything about the farm life and Sundae on the Farm is very educational."



12-year-old Emma Agnes brought her team of 7-month-old Milking Shorthorn Oxen, Ash & Cinder to the event for folks to see and pet.

Photos by Elizabeth A. Tomlin



Shannon and Rob Dygart, hosts of Montgomery County's 14th annual Sundae on the Farm, take a moment to pose with their son 2-year-old Dylan at the event, while their infant daughter Olivia naps.

"I like seeing all of the animals and petting them," said 12-year-old Mackenzie Brown of Gloversville. "I want to be a veterinarian when I get older."

"I like putting hand prints on the cow!" stated 5-year-old Emma June Brown enthusiastically.

It seemed that Emma June wasn't the only one excited about Pandora the Painted Cow attending the event, as the line to put hand prints on the cow was at least 4 times as long as the line for free ice cream!

"Agriculture is the largest industry in Montgomery County," said Martin Kelly, board member of Montgomery County Farm Bureau and Chair of the Sundae on the Farm Planning Committee. "I think it's important that we showcase what exactly agriculture is and how it influences every part of our daily lives."

"I love everything about the farm life and Sundae on the Farm is very educational."

~ Jodie Brown,

Sundae on the Farm attendee

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

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This kitchen gadget is intended for slicing, dicing and mashing vegetables. It has six blades and an easy-to-grip cast iron stir-rup handle. Mashing some potatoes or chopping up a head of lettuce in a bowl was a quick, easy job with the help of this trusty kitchen implement.

In addition to adding convenience to food preparation, this vegetable slicer also offers a safety feature. Notice how the chef's fingers would be kept far away from the blades during use. This made the tool safer to use than knives.

Therefore, it was ideal for junior kitchen helpers who were learning their way around a recipe.

~~~~~  
Have your own Whatchamacallit? Send

picture and description to [kgallagher@leepub.com](mailto: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.





**ATTENTION HIKERS!!** Paca Gardens is now stocking the **"Mountain Sport Sock"**. Our newest addition to our famous sock line. Super durable and superior warmth makes this sock especially desirable for hikers. This ultra soft sporty sock is 50% alpaca. Alpaca breathes to help keep your feet warm and comfortable. Paca Gardens, 27 West Main St, Little Falls, NY 13365. 315-823-1100 M-F 10-5, Sat 10-4.

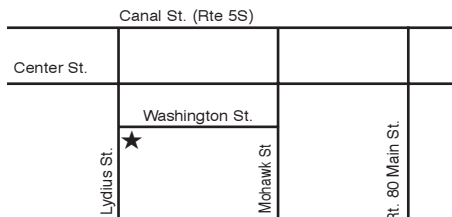
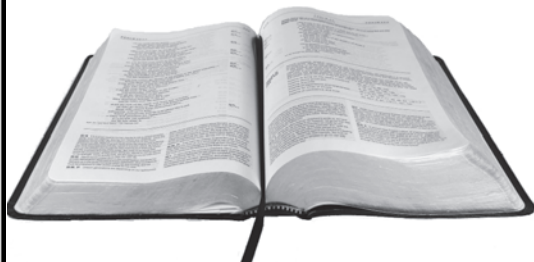
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**BISCUIT** - Darling male Maltese mix. 3 years old. 8 1/2 lbs. Fine with other dogs and with cats.



**SUNDANCE** - 5-6 month old male Dachshund mix. Found on Martin Road, Fonda. September 14th. Cute as can be.



**CASSIDY** - Adorable 5-6 month old male Dachshund mix. Found on Martin Road, Fonda on September 14th.



**LUCKY** - Darling 31 lb. female Beagle born on June 29, 2006. Came to the shelter on September 11th because her owner was moving and couldn't take her.



**WILSON** - 6 year old male black brindle Mastiff mix, 70 lbs. Found on Route 163, Canajoharie on May 13th. Handsome dog, knows commands, loves belly rubs. Adult home only.



**WENDY** - 3-4 year old female brindle and white Pit Bull. Found on Route 163, Canajoharie on May 13th. Very friendly, active and playful. Knows "sit" command.



**CRUZ** - Handsome 2-3 year old white male Pit Bull, 55 lbs. Found on Garfield St., Fonda in November 2012. Fine with kids. Not good with cats. Housebroken.



**MILLIE** - 1-2 year old female Pit Bull. Found on Cannon Road, Town of Root on August 6th. She's a black and white beauty!

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**RED** - 3 year old male Plott Hound. Found in Hazlett Park, Fort Plain on August 18th. Enthusiastic and friendly. Needs lots of exercise. Fine with kids. Housebroken.



**FELIX** - Adult male Shepherd/Rottie mix. Found on Hickory Hill Road, Town of Palatine on August 6th. He's super friendly and has personality plus! Good with other dogs.



**MARINA** - Black female about 4 years old. Abandoned in Glen and came to the shelter on September 5th. Absolutely beautiful and has a wonderful personality. Fine with other cats and with dogs.



**SANDY** - Large 3 to 4 year old female tiger. Came to the shelter on August 24th. She's a lovin' lapful!



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



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**KINDNESS KITTEN** - 7 week old orange tiger and white male.



**KINDNESS KITTEN** - 7 week old orange tiger and white male.

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# Six backyard projects

(BPT) — When it comes to caring for your yard, maintenance is crucial — especially during the fall when it needs to recover from the wear and tear of summer and prepare for winter’s harsh conditions. Knowing what your lawn and garden needs from season to season not only makes it easier for you to stay organized with your list of backyard to-do’s, but it also allows you to identify and treat any problems before they become bigger issues down the road.

Get your lawn and garden back in shape and ready for the coming season by completing these fall backyard projects.

1. Patch and seed - Extreme summer weather conditions like heat, excess rain-

fall and drought can lead to diseased or dead patches of grass throughout your yard. If you notice an affected area while inspecting your lawn, treat the problem area immediately and then reseed it. This will nourish grass, plus help it establish strong roots needed for growth in the spring.

2. Plant bulbs - Give your spring garden a head start by planting bulbs five to eight inches deep, depending on the size, with the pointy end up. You can also plant bulbs in clusters. However, since bulbs can be hard to tell apart, be sure to keep the labels intact until they are planted.

3. Remove leaves and small debris - Leaves, small twigs

and light dirt can quickly accumulate in your yard during the fall and if not removed, can cause soil compaction and make your yard look messy. For a quick cleanup solution, use a leaf blower to easily move debris from your lawn, driveway or patio.

4. Compost - Fall isn’t too late to start a compost pile as it takes six months to one year to develop into rich soil you can use in your garden. Keep in mind, compost decomposition slows down during the cooler months, which is why it is important to retain heat needed for decomposition by refraining from turning your compost pile.

5. Prune - Pruning is considered the best preventive mainte-

nance for your trees and shrubs, particularly in the fall and late dormant season. Look to prune diseased or dying branches, but be sure not to remove unreasonably large branches. This leaves exposed stubs that can potentially cause health problems.

6. Weed — Though a year-round yard task, it’s extremely important to pull as many weeds as possible in the fall. As cooler temperatures set in, weeds start to store food in their roots for the winter. Prevent weed regrowth by pulling or digging weeds out of the ground with a weeding blade or use a homemade weed control solution, such as a combination of vinegar, water and dish soap.

— King Crossword —  
Answers  
Solution time: 24 mins.

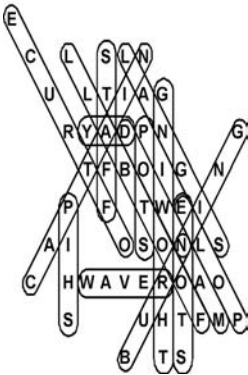
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Answers to  
this week’s  
puzzles

— Weekly SUDOKU —  
Answer

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

FLAG —



Happy 12th  
Birthday  
Katelynn Marie

We Love You!  
Love, Mommy & Dillon

## USDA Rural Development Single Family Housing Guaranteed Loan Program

The mission of USDA Rural Development's Single Family Housing Guaranteed Loan Program is to assist low to moderate income rural homebuyers achieve their dream of homeownership.

Rural Development partners with approved local lenders to extend 100 percent financing opportunities to eligible rural individuals and families for the purchase of safe and sanitary dwellings.

Guaranteed loans have assisted thousands of homeowners to purchase a home with affordable interest rates and loan terms.

Applicants must purchase a home

within the eligible rural areas, and have a household income that does not exceed the established limits where the home is located. Additional Guaranteed Loan Features include but are not limited to:

- 100 percent financing, no down payment is required. The loan amount may not exceed 100 percent of the appraised value, plus the guarantee fee may be included.

- Guarantee Fee applies: may be rolled into the loan amount.

- Flexible credit guidelines. Non-traditional credit histories may be accepted.

- Fixed 30 year interest rates apply. Lenders and appli-

cants agree upon interest rate.

- Qualifying ratios are 29 percent for housing costs and 41 percent for total debt. Lenders may request an exception to exceed these ratios when strong compensating factors are identified.

- No maximum purchase price. Qualifying ratios and the applicant's stable and dependable income will determine home affordability.

- Eligible property types include existing homes, new construction, modular homes, Planned Unit Developments (PUD's), eligible condominiums and new manufactured homes.

- Eligible closing costs and lender fees may be included in the loan or paid by the applicant.

- Gift/Grant Funds / Mortgage Credit Certificates (MCC's)/Seller Concessions are allowed.

- Eligible repairs and improvements may be included in the loan.

- Applicants apply with an approved lender of their choice.

- Not limited to first time homebuyers.

Lenders who wish to join the Guaranteed mailing list should sign up at <http://www.rdlist.sc.gov.usda.gov/list-serv/mainervlet>.

**Source: [www.rurdev.usda.gov](http://www.rurdev.usda.gov)**



# VETERAN'S

# PHEASANT HUNT

**Sunday, October 5th**  
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## Dollars and sense

### by David Uffington Save on funeral costs

Do you know the cost of a funeral? If not, you're not alone. A recent poll by the National Foundation for Credit Counseling found that 83 percent of respondents had no idea of the costs or the financial responsibilities of a funeral.

The average cost of a funeral can run between \$7,000 and \$10,000.

If you're responsible for a funeral, you'll need to interact with the funeral home; acquire a headstone, likely from a marble supplier; and consult with the cemetery for a plot. While the funeral home can put these together in a package, all cost money.

In addition, you'll need to consider use of a hearse, a limo to bring people to the funeral, multiple death certificates (every agency will want one), an organist for the service, clergy or minister, flowers and obituary notices in the newspapers.

The NFCC has some suggestions for making a difficult (and expensive) time a bit easier.

- Know in advance the funeral preferences of your loved ones. Make sure your own wishes are known as well by others in the family. Put these in writing and give copies to those who would handle arrangements for your funeral.

- When the time

comes, treat the expense of a funeral as you would any other large expense: comparison shop with at least two funeral homes.

- By law, you must be given an itemized statement of the costs of goods and services being purchased. Barring specific costs, a good faith estimate must be given to you. Federal Trade Commission rules apply here, too, when it comes to the purchase of a casket. For example, you cannot be charged a fee for using a casket that is purchased elsewhere.

- Don't spend more than you need to. Fancy and elaborate isn't necessary.

- Know the laws of your state, as they vary. Understand which are optional and which are required. Some funeral homes, for example, require embalming when there is to be viewing and visitation, while the state laws don't require it. That might be an optional expense you can avoid.

- If you purchase a pre-arranged funeral plan policy, know your state laws, and be sure your family knows you have it.

For more information, go to [www.consumer.ftc.gov](http://www.consumer.ftc.gov) and put "funeral" in the search box. There are nine articles with information on different aspects of arranging a funeral.

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# Happy 13<sup>th</sup> Birthday



## Ayanna Ellerby

**Love, Aunt Ashley & Uncle Jack**

Victorian walnut finger carved rocker with hand caned back and seat. Perfect condition. The Gallery, 2 West Main St., St. Johnsville, NY 13452. 518-568-5121

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

6" GARDEN MUMS ARE 4/\$12. **Fort Plain True Value and just ask Rental 12 Willett St., Fort Plain NY., 518-993-3834.**

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ANTIQUES WANTED for our Auctions every Tuesday Night at 5:00pm bring your items!! NOW IS THE TIME TO SELL!!!! 518-993-4668. **JR'S Auctions**, 56 Willett Street, Fort Plain, NY.

Gifts and Novelties for the Sports fan or Outdoorsman in your life? Come see our selection. NFL, MLB, Hunting, Fishing, wildlife, etc. **ARCHERY** Lessons by appt. Call for registration or questions. All ages, all stages. Don't forget us for **BIRTHDAY Parties!** Stop by or call **The Sportsman's Den**, 36 Canal St, Fort Plain 518-993-1010. **LIVE BAIT, TACKLE, ARCHERY, AMMUNITION, PET, SPORTS**, etc.

Unusual gold gilt wrought iron coffee table with oval beveled glass top. Excellent condition. Great price. The Gallery, 2 West Main St., St. Johnsville, NY 13452. 518-568-5121

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# Strange but true

by **Samantha Weaver**

• A proverb of unknown origin states, "The length of a piece of wood can only be too short on one end."

• A Neanderthal's brain was actually larger than the brain of a modern human.

• Keep an eye on the weather in your part of the country, it may be a sign of things to come. An old saying goes, "Much rain in October, much wind in December."

• A famous and oft-quoted line from Sherlock Holmes is "How often have I said to you that when you have eliminated the impossible, whatever remains, however improbable, must be the truth?" However, author Sir Arthur Conan Doyle didn't come up with that one himself; he took it from a story by Edgar Allan Poe, another pioneer of the detective genre.

• Just as bears do, many frogs hibernate. A frog will burrow down into the mud at

the bottom of a pond and, not being able to use its lungs to breathe, it will absorb the oxygen in the water through its skin.

• Everywhere you go these days, you see people carrying around bottles of water. I wonder if they realize how much money they're spending? At \$1.49 for a 9-ounce bottle of Evian, a gallon would cost \$21.19. It could be worse, though. Pepto-Bismol is \$123.20 a gallon.

• Jayne Mansfield had an interesting definition of men. She said they are "creatures with two legs and eight hands."

• Snakes can get hiccups.

Thought for the Day: "I'm tired of all this nonsense about beauty being only skin deep. That's deep enough. What do you want — an adorable pancreas?" ~ Jean Kerr

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**"I'm tired of all this nonsense about beauty being only skin deep. That's deep enough. What do you want — an adorable pancreas?" ~ Jean Kerr**

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O Holy St Jude, Apostle and Martyr, great in virtue and rich in miracles, near kinsman of Jesus Christ, faithful intercessor of all who invoke your special patronage in time of need. To you I have recourse from the depth of my heart and humbly beg to whom God has given such great power to come to my assistance. Help me in my present and urgent petition.. In return, I promise to make your name known, and cause you to be invoked. Say three Our Fathers, three Hail Mary's and Gloria's. Publication must be promised. St Jude pray for us and for all who invoke your aid. Amen.

This Novena has never been known to fail. My request has been granted.

AVS

**Got COLD FEET?** Paca Gardens can help! Just arrived are the **Survival Sock, Low Pro Ankle Sock and the High Calf Boot Sock**. These are incredibly warm and comfortable. Made in the USA with fiber from our own herd of alpacas. **Your feet will love them! We guarantee it!** Paca Gardens, 27 West Main St, Little Falls, NY 13365. 315-823-1100 M-F 10-5, Sat 10-4.

**IS FALL YOUR FAVORITE TIME OF YEAR?** Stay outside a little longer with the **Haywood Outdoor Fireplace, made of black steel, has a hinged front door and large spark screen, with a 24" poker - special priced at \$69.99.** Behind every project is a True Value. **Fort Plain True Value, 12 Willet St., Fort Plain, 518-993-3834.**

71 PINZGAUER 4X4 Air-cooled 4-cyn 6sp W-Hilo Range low miles. Look up on U-Tube 15K byers\_walt@yahoo.com

**ON SITE FURNITURE AND ANTIQUE AUCTION.** October 10th, Friday night 6:00pm at the Old Barn in Little Falls, will be continuing with the inventory liquidation at the Old Barn!! George informed me that everything must sell down to the bare walls!! So get ready don't miss out!! The next dates will be Friday October 31st and Saturday November 1st!! Watch for details. JR'S Auction 518-993-4668.

**ARE YOUR FEET SUFFERING FROM NEUROPATHY?** Paca Gardens has Alpaca Therapeutic socks. Warm, soft, stretchy and very comfortable. Ideal for diabetics and anyone suffering from other foot problems. Your feet will love them. Doctor recommended. Many colors too choose from. 315-823-1100 M-F 10-5, Sat 10-4. Paca Gardens, 27 West Main St, Little Falls, NY 13365.

**ATTENTION** if you have Antique Tin Toys, Antique Cast Iron Items, Post Cards, Crocks, Jugs, Antique Snow Shoes, Butter Churns, Wooden Barrels, Antique Hand Tools, Hay Hooks, Wooden or Cast Iron Pulleys, Milk Cans, Ice Hooks, all these items are selling very at Auction!! Call for more details 518-993-4668 **JR'S Auction**, 56 Willett Street, Fort Plain, NY.

**ON SITE GUN COLLECTION Auction** Saturday October 18th 10:00am. Private gun collection of Randy Schaffer. 223 51N West Winfield NY., will be selling up to 60 guns and ammunition!! See large ad for more details!! Also go to auctionzip.com for list and pictures!! Auction conducted by JR'S Auction. 518-993-4668.

**FOR SALE:** Seasoned fire wood \$55 face cord. No delivery 518-993-3994.

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**CROOSBOWS ARE LEGAL!!** And We have them in STOCK! Come on in and try one out, Layaway available! The Sportsman's Den, 36 Canal St, Ft Plain, 518-993-1010. **Indoor Archery Range: \$5 per hour, 6th visit FREE. LIVE BAIT, TACKLE, ARCHERY, AMMUNITION, PET, SPORTS, etc.**

**ON SITE FURNITURE AUCTION.** Saturday October 25, 10:00am in Palatine Bridge, NY., Furniture, Antiques, Hot dog cart, collectibles, and much more!! Watch for details and pictures.



The average person falls asleep in seven minutes.

## PHOTO CALENDARS

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**ANTIQUE AUCTION** every Tuesday night at 5:00pm at JR'S Auctions 56 Willett Street, Fort Plain, NY. 518-993-4668. If you have Antiques and primitives that you want to sell now is the time!! Clean out your attics, barns, corners and sheds!! Bring them down and we will turn them into CASH for you!!!

**NOW IS THE TIME to get your lawn ready for the cold, we have the supplies you will need from rakes, to seed and fertilizer. Fort Plain True Value and Just Ask Rental. 12 Willett St., Fort Plain NY., 518-993-3834.**

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**Halloween is just around the corner, and to help you get ready we have a small selection of decorations, pumpkin carving kits, glow sticks and Halloween head lamps! Fort Plain True Value and Just Ask Rental 12 Willett St Fort Plain 993-3834**

**JR'S AUCTION** offers a full service Auction Co. and we specialize in selling your Farm Machinery, Antiques, Estates, and more at your location or ours!! We work for you the seller, to get you the most money!! Call JR at 518-993-4668 for more details!!

Let us design your special jewelry for you. We work in 14k, 18k, platinum, and sterling silver. All precious and semi-precious stones available. Over 30-years experience. The Gallery, 2 West Main St., St. Johnsville, NY 13452. 518-568-5121

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**SELLING NYS Hunting and Fishing Licenses!** [www.facebook.com/thesportsmansden](http://www.facebook.com/thesportsmansden). **The Sportsman's Den,** 36 Canal St, Ft Plain, 518-993-1010. **LIVE BAIT, TACKLE, ARCHERY, AMMUNITION, PET, SPORTS, etc.**

**COOLER WEATHER IS UPON US, don't forget your RV antifreeze. Prices starting at \$2.49! Also has a \$1.50 mail-in rebate! Behind every project is a True Value! 12 Willett St., Fort Plain NY., 518-993-3834.**

**CUB CADET SNOW THROWER'S, log splitters, and chipper/shredders are here! stop in and check out the selection! Fort Plain True Value and Just ask Rental. 12 Willett St., Fort Plain NY., 518-993-3834.**

Great selection diamond wedding sets in 14k and 18k gold. Great prices. Check out our wholesale prices direct to you. The Gallery, 2 West Main St., St. Johnsville, NY 13452. 518-568-5121

**FOR SALE:** Carl Zeiss Sonnar Lens for Sony Alpha NEX Camera, Sony SEL24F18Z 24mm f/1.8 E-Mount, plus lens hood. Like new condition in original box, \$750. 518-275-9559

**5109 STATE HIGHWAY 10, Fort Plain, Sat 10/14 Sun 10/5 9am-4pm.** New Pella windows, Double Recliner couch, Island table with chains, much more.



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GET YOUR FLOWER GARDEN READY for spring now, with fall planting flower bulbs (3-10 bulb packages) \$1.99. **Fort Plain True Value, 12 Willet St., Fort Plain, 518-993-3834.**

2004 CHEVY Avalanche, maroon, 99k, V-8, auto, AC, CD, alloys, trailer tow, SALE: \$12,495. **John C. Miller, Inc. 518-762-7124 www.johncmiller.com**

RUBBER STAMPS self inking. All sizes. Call Beth at Lee Publications. 518-673-0101

**BARGAIN OF THE MONTH!!!** 20lb Wild bird food \$5.99 **Behind every project is a True Value.** Fort Plain True Value, 12 Willet St., Fort Plain, 518-993-3834.

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RARE 19th century desk top mahogany candle stand. Must see. The Gallery, 2 West Main St., St. Johnsville, NY 13452. 518-568-5121

2009 PONTIAC G-6 Sedan, silver, 54k, 4cyl., auto, full power. SALE: \$11,995. **John C. Miller, Inc. 518-762-7124 www.johncmiller.com**

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

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LARSON Storm and Screen Doors. 32" & 36" x80" white in stock. **C.H. Burkdorf & Son, 35 Hough St., St. Johnsville 518-568-7016**

FOR SALE OR TRADE, for home in Herkimer County. 26 acres on Burt Rd. in Herkimer, \$83,000 or best offer. 315-823-9112

Pair of perior mahogany country Queen Anne chairs with rush seats. The Gallery, 2 West Main St., St. Johnsville, NY 13452. 518-568-5121

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DOUBLE WIDE Mobile Home, 1998 Pine Grove, 3 bedrooms, 2 baths, in small country park, asking \$39,000 will negotiate. 518-887-5012

CHRISTMAS AUCTION – October 17th at 6:33 pm, Kings Auctions, Burrows Rd., West Winfield (315)822-5221

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

**PALATINE BRIDGE VILLAGE OF PALATINE BRIDGE, VILLAGE WIDE GARAGE SALES NO FEES OCT. 11&12**

RAKE YOUR LEAVES in the village of Fort Plain, 14 years old. Phone 518-993-4034.

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

## Did you know?

Though vaccines are usually associated with childhood or foreign travel, older adults may need certain vaccinations as they age.

Even those who received immunizations as youngsters

may need refresher doses or vaccinations tailored specifically to the over 50 crowd.

Seniors are urged to talk to their doctors about certain vaccines.

In addition to flu shots, there are vac-

cinations that can help prevent other illnesses, such as pertussis (whooping cough), shingles, diphtheria /tetanus, and pneumonia.

Shingles is a condition that affects those who had chick-

enpox as children, and can be quite painful.

A vaccination is an easy way to avoid it.

Many local pharmacies now offer on-site immunizations, saving people a trip to the doctor's office.



# Antiques & Auctions

## Collecting

by Larry Cox

### Cast-iron bank

**Q:** I have a cast-iron bank that has been in my family for more than a century. It is a Monkey and Coconut bank.

When a coin is placed in the monkey's paw and a lever pressed, the coconut opens and the coin drops into it as the monkey's eyes move and its mouth opens. It is in fairly good condition considering the age. I have been offered \$500 for it. — Drew, Appleton, WI.

**A:** Your bank was patented on March 2, 1886, by James H. Bowen of Philadelphia. It was manufactured by J. & E. Stevens and Company of Cromwell, Conn. The bank was available on either a brown or red base. I found the Monkey and Coconut bank referenced in "The Official Guide to Mechanical Banks" by Dan Morphy and published by House of Collectibles. Morphy claims this bank is worth somewhere in the \$1,000 to \$12,000 range based, of course, on condition.

**Q:** My dad and granddad were barbers in upstate New York. They both collected related items such as razors, shaving mugs, a shoeshine stand and even three barber poles. Are these worth keeping? — Kenneth, Las Vegas, NM

**A:** Barber shop col-

lectibles are quite popular. Typical prices include a Victorian-era mug rack, \$750; an electrified barber pole from the 1950s, \$300; a Koken barber chair, circa 1940, \$850; and a razor strop, \$35. Values are based on condition and rarity.

Christian Jones might be a good contact for you, since he collects and appraises barber-related items. He also is the author of an excellent guide, "Barber Shop History & Antiques," available at amazon.com. Contact him at 1959 Route 3, Hamilton, NJ 08690; barbershop101@gmail.com; and TBSbarbershops.com.

**Q:** While stationed in Germany during the 1960s, I collected several dozen Hummel figurines. Can you recommend a good guide so I can determine the values of ones I have? — Steve, Salem, OR

**A:** Although there are several excellent guides, my personal pick is "M.I. Hummel: Figurines, Plates, Miniatures & More" by Robert L. Miller and published by Portfolio Books. This guide is the most accurate and documents thousands of Hummel items. Especially helpful is a chart of the various Hummel marks, making it fairly easy to date years of production.

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## WEEKLY SALES EVERY MONDAY HOSKING SALES

Weekly Sales Every Monday 11:30 with Misc. & Small animals, 1:00 PM Dairy, followed by feeders, sheep, lamb, goats, pigs. Calves start at 5PM followed by cull beef. Call for more info and note all times are approximate. Our volume is increasing weekly - join your neighbors & send your livestock our way!

**Monday, Sept. 22nd sale** - cull ave. \$.96, top cow \$1.16, Bulls/Steers \$1.14 - \$1.32, bull calves top \$3.10, heifer calves top \$2.95, Dairy feeders \$.97 - \$1.31, Goat top \$210.00. Dairy grade bred heifer top \$2125.00.

**Monday, Sept. 29th** - Normal Monday Sale. Special: Angus feeders 500# - 600# 9 steers, 2 heifers the best you'll find!!

**Monday, Oct. 6th** - Normal Monday Sale and Monthly Fat Cow & Feeder Sale.

**Saturday, Oct. 11th** - at Cobleskill Fairgrounds - Coby Classic XVI Show Calf Beef Sale 3PM. Call today to consign to this sale. Donna Cappadona 518-255-5262.

**Monday, Oct. 13th** - Normal Monday Sale and Monthly Heifer Sale.

**Saturday, Oct. 18th** - 11:00AM Special: Beef Spectacular Fat Cow & Feeder Fall Round- up Sale. Featuring breeding stock, Cow/calf pairs, feeders. Special: Endless Trails Farm sends "50" of the Finest Devon-Angus Cross Feeders you'll ever see 700# - 1000#, half heifers half steers - "All Grass Fed". Dave & Pam are retiring this is the last of their herd! Also Porters Simmental Lake Ranch sends a group of the finest Registered Simmentals you'll find anywhere - service bulls, bred heifers, open heifers. Hillcrest Farms sends a group of 300# - 400# Black baldies. 12 Holsteins steers 600# - 900#. We expect a great run the calls keep coming!! Call today to advertise your group.

**Monday, Oct. 20th** - Normal Monday Sale and Sheep, Lamb, Goat & Pig Sale. Special: All from one flock: 10 lambs, 15 sheep & 3 Goats.

**Saturday, Oct. 25th** - 11:00AM - Warwick, NY. Sale to be held at the farm. Crandall Farm Machinery Sale. We will be accepting consignments for this sale - call immediately. Full listing on our website.

**Friday, Nov. 14th** - 11:30 AM. PREMIER ALL BREED SALE - 100 HEAD OF REGISTERED DAIRY CATTLE OF ALL BREEDS. CALL TODAY WITH YOUR CONSIGNMENTS TO BE INCLUDED IN EARLY ADVERTISING.

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

**\*\*Trucking Assistance** - Call the Sale Barn or check out our trucker list on our Website. **Call to advertise in any of these sales it makes a difference. Watch our website for any last minute updates.**

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

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Call today with your consignments.

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# JR's Auction



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

## Antique and Consignment Auction Tuesday, September 30<sup>th</sup> • 5:00 PM

Already Consigned is a Marble Top Dresser, Birds Eye Maple Furniture, Pine Hutch, Oak Kitchen Table and Chairs, East Lake Marble Top Table, Juke Box and hundreds and hundreds of other items!!! Come early and stay late!! Antique Consignments Wanted!!

## NO FRIDAY AUCTION on October 3rd

We will be setting up on site!! 2488 Rt 29, Salisbury Ctr., NY

## On Site Public Estate Auction

2448 St Rt 29, Salisbury Center, NY

Saturday, October 4th, 10:00am • Estate of John & Janet Miko  
Railroad Antiques, Garage Contents, Household, 45' Storage Trailer, Tools!!

Caboose Lantern, Railroad Lanterns, Railroad Padlocks, NYCS Nozzle, NYCS Oil Cans, Copper NYCS Fire Extinguishers, Beer Lights, Whiskey Signs, Wooden Wash Boards, Antique Frames and Prints, Library Table made by Leopold, Electric Pizza Oven, New York Framed Map, Heavy Duty Tables, Glassware, 17-Filing Cabinets with lots of hand tools, 3-Sleds, Doors, Tool Chest on casters, China Cabinet, Bookcase, Bedroom Suite, Wooden Cabinets, 45' Storage Trailer no wheels, Garage Attic Contents, and lots of smalls!!

We will be finding more items as we unpack the corners as we set up the week of the Auction!

Go to [auctionzip.com](http://auctionzip.com) for pictures!! Terms of Auction are Cash, Check or Credit Card.

10% Buyer's Premium, 13% Buyer's Premium if paying with a Credit Card.

All items must be paid on day of Auction and before leaving premises.

You are responsible for your items immediately after you buy them.

## Special Fall Gun and Sporting Goods Auction

Wednesday, October 8th • 6:00pm

Guns, Ammunition, Tools, Sporting Goods, Fishing Tackle, Boats,  
Canoes, Kayaks, Trailers, and more!!

Already Consigned is 1-Charles and Darley 25-06 with Scope, 1-CVA Wolf 50 Caliber Black Powder Rifle like new, Compound Bow, 16 gauge, 220 swift, 270 win, 300 weath-erby mag, 45 auto, 38 auto, 9mm luger ammunition, tree stands, fishing tackle & more!!

Also A Gun Raffle!! Free Box of 22 Ammunition Give Away!!

Every time you buy you win another chance at the raffle!!

On Site Furniture & Antique Auction Friday Night, October 10th • 6:00pm

Continuing with the Old Barn Antiques in Little Falls, NY

On Site Gun Collection Auction • Saturday, October 18th • 10:00am

Collection of Randy Schaffer, 223 St Rt 51 N, West Winfield, NY

Will be selling up to 60 guns and ammunition!! Don't miss this one!! See large ad for details and go to [auctionzip.com](http://auctionzip.com) for pictures!!

On Site Furniture Auction • Saturday, October 25th • 10:00am

Palatine Bridge, NY



## Antiques & Auctions



## KING'S

Sun., Sept. 28th Breeder Sale ~ 11:33am

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

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

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## Collecting

by Larry Cox  
**Kitchen gadgets**

**Q:** My mom and dad were married in 1949 following the end of World War II. As she began setting up and organizing her kitchen, she bought dozens of gadgets such as shredders, choppers, odd can openers, juicers, ricers and even a Tala Egg Wedger, which was used for slicing hard-boiled eggs. I find these items fascinating and would like to find out more about them. Any suggestions? — Margaret, Panama City, FL

**A:** There are two helpful books I think you'll enjoy: "Spiffy Kitchen Collectibles" by Brian S. Alexander, and "The Antique Trader Kitchen Collectibles Price Guide" edited by Kyle Husfloen, both published by Krause Books. I also urge you to visit local antique malls, where you'll be amazed at the demand and prices generated by older kitchen items.

**Q:** I have a coin collection that began with my great-grandfather and continued with my dad, who died four years ago. The collection is a combination of coinage and currency. I need a professional appraiser so we can establish values for insurance purposes. Can you help me? — Sally, Metairie, LA

**A:** Dr. Spencer Peck is a senior member of the American Society of Appraisers and specializes in numismatics, one of only nine appraisers in the United States with such credentials. Contact is P.O. Box 526, Oldwick, NJ 08858; and [spencerpeck@comcast.com](mailto:spencerpeck@comcast.com).

**Q:** My dad was stationed in Germany during the 1950s and purchased several Hummel figurines during that time. Can you recommend a good price guide so we can determine current values? — Laura, Paris, AR

**A:** There are several excellent guides, but my personal favorite is "M.I. Hummel: Figurines, Plates, Miniatures & More" by Robert L. Miller and published by Portfolio Press. This guide is frequently updated, and its prices seem to reflect the present economy and marketplace. It can be ordered at [amazon.com](http://amazon.com).



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- ♦ ALL YOU CAN EAT PANCAKES 3-7 PM
- ♦ Chicken Stir Fry Over Rice
- ♦ Ham Steak w/Potato & Veg

**Tues., Sept. 30<sup>th</sup>**

- ♦ Hamburger, Cabbage Casserole w/Applesauce
- ♦ Tuna Cold Plate w/2 Sides

**Wed., Oct. 1<sup>st</sup>**

- ♦ ALL YOU CAN EAT SPAGHETTI 3-7 PM
- ♦ Reuben Wrap w/Potato or Mac Salad
- ♦ Spaghetti w/Meatballs, Hot Sausage and/or Toss Salad

**Thurs., Oct. 2<sup>nd</sup>**

- ♦ Chicken-N-Biscuits w/Veg
- ♦ Cheeseburger Club w/Fries

**Fri., Oct. 3<sup>rd</sup>**

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

**Sat., Oct. 4<sup>th</sup>**

- ♦ Fried Clams w/Potato & Veg
- ♦ Prime Rib w/Potato & Veg 3-7 PM

**Sun., Oct. 5<sup>th</sup>**

- ♦ Stuffed French Toast
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- Dressed Cheeseburger, Fries & Salad

**Wed., Oct. 1<sup>st</sup>**

- Beef Tips on Noodles w/Salad
- Bowl of Chili w/Grilled Cheese Sandwich

**Thurs., Oct. 2<sup>nd</sup>**

- Oven Roasted Hot Turkey Sandwich w/Mashed or Fries
- Liver & Onions, Mashed or Fries & Salad

**Fri., Oct. 3<sup>rd</sup>**

- Fresh Haddock, Mashed or French Fries & Salad
- Fresh Haddock on a Roll

**After 4:00 PM**

- Roast Pork & Dressing with Mashed or Fries & Salad

**Sat., Oct. 4<sup>th</sup>**

- Sausage, Peppers, Onions & Cheese Omelette w/Home Fries
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# DINING & *entertainment*

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# Calendar of Events

## ORIGINAL VALLEY PENNYSAVER

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

### SEP 1-30

**Arkell Center News and Events for September**  
Arkell Center, Canajoharie, NY.

**Monday - Friday:** 11:45 am. The OFA Meals of Montgomery Program serves hot meals, suggested \$3.00 donation for 60 and older. Call 673-2000 for reservations.

**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. Coffee after.

**Wed.:** 2:30-3:30 pm. Gentle Yoga with instructor Patty Pietrowicz in the basement.

### SEP 27

**Learn To Meditate**  
Canajoharie Library & Arkell Museum, 2 Erie Blvd., Canajoharie, NY. 5:30 pm. Call 518-428-4692 or e-mail [melaniep@meditateupstate.com](mailto:melaniep@meditateupstate.com) to learn more. RSVPs welcome.

### SEP 28

**Harvest Service**  
Crum Creek Lutheran Church. 1 pm. Fellowship & refreshments to follow. Service with Deacon Darlene Spaulding.

### OCT 4

#### Defensive Driving Course

Arkell Center, Canajoharie, NY. 9 am - 3 pm. \$20/person. Bring a bag lunch, or weekday classes call to sign up for the Meals of Montgomery luncheon. Call 518-673-2000 1 day prior to class. Individuals will qualify for a NY State point & insurance reduction certificate. No testing required. Contact Joan Cimino, 518-673-4408.

#### Learn To Meditate

Canajoharie Library & Arkell Museum, 2 Erie Blvd., Canajoharie, NY. 5:30 pm. Call 518-428-4692 or e-mail [melaniep@meditateupstate.com](mailto:melaniep@meditateupstate.com) to learn more. RSVPs welcome.

### OCT 4, NOV 1 & DEC 6

#### 63rd All Free Acoustic Coffee House

Fultonville Methodist Church, Montgomery St., Fultonville, NY. 6:30-10 pm. A no alcohol event and is open to all types of music as long as NO vulgarity, doesn't offend anybody and acoustic instruments only, poetry, magic etc.

### OCT 6-30

#### Nothing to Hide: Mental Illness in the Family

Fulton & Montgomery Chamber of Commerce Art Gallery. Opening Oct. 8, 4-6 pm. Free of charge, no RSVP needed. For additional information, please contact Renee Carr at 762-5332 ext.109.

### OCT 7

#### Montgomery County Office for Aging Informational Session

Arkell Center, 2 Maple Ave., Canajoharie, NY. 9-11 am. Information on low income subsidy, Medicare savings program, Medicare's Preventative and Wellness services and other OFA services.

### OCT 8

#### Montgomery County Senior Citizens Council Meeting

Montgomery County Public Safety Facility, Route 5S, Fultonville, NY. 9:30 am. All seniors are encouraged to attend this meeting concerning senior issues. Call OFA at 518-843-2300 for more information.

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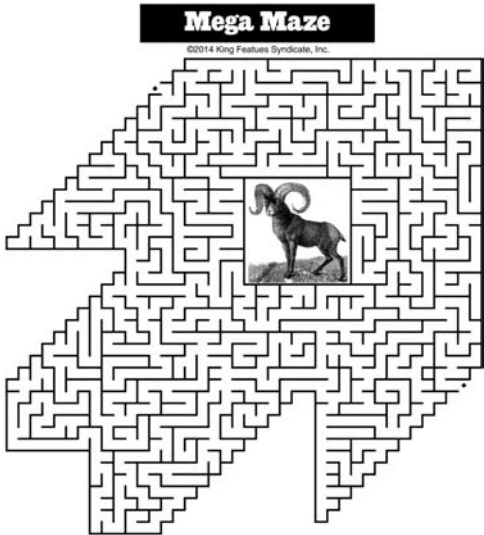
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Puzzles4Kids

by Helene Hovanec

WORD FUN

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

WHAT DO YOU CALL A WITCH'S GARAGE?

SANDAL

BERLIN

PHRASE

VIDEOS

TROOPS

EMBARK

—

—

—

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LANDS

LINER

HEAPS

DIVES

PORTS

BREAK

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SCARCE

LOWERS

DEACON

SPEECH

RESENT

DARTED

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—

RACES

SWORE

DANCE

CHEEP

STERN

DREAD

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

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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. Sign is missing. 2. Tail is missing. 3. Sign is shorter. 4. Bow is missing. 5. Hat is missing. 6. Coat is shorter. 7. Stacks are different. 8.

FUN SPOT

COLOR BY NUMBERS

CLOSE-UP! S-sh, we're zooming in on a bald eagle. Code: 1—Red. 2—Lt. blue. 3—Yellow. 4—Lt. brown. 5—Dk. purple. 6—Lt. green. 7—Dk. brown. 8—Dk. green. 9—Lt. purple. 10—Lt. gray.

SPELLBINDER

SCORE 10 points for using all the letters in the word below to form two complete words:

BACHELOR

— — — — —

THEN score 2 points each for all words of four letters or more found among the letters.

Try to score at least 50 points.

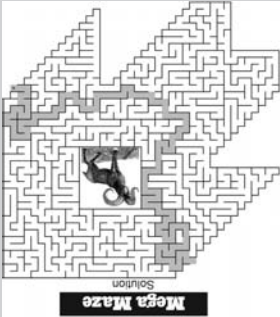
Possible two-somes: Herb, coal.

ANSWER KEY

How did you score on this week's puzzles?

Answer

|        |   |       |
|--------|---|-------|
| SANDAL | A | LANDS |
| BERLIN | B | LINER |
| PHRASE | R | HEAPS |
| VIDEOS | O | DIVES |
| TROOPS | O | PORTS |
| EMBARK | M | BREAK |
| SCARCE | C | RACES |
| LOWERS | L | SWORE |
| DEACON | O | DANCE |
| SPEECH | S | CHEEP |
| RESENT | E | STERN |
| DARTED | T | DREAD |



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## Twelve fun facts about autumn

The cool, crisp days of autumn have arrived. As fall foliage creates a colorful display and kids frolic in leaf piles on the lawn,

the sun is aligned with the center of the Earth between the north and south of the planet. The other equinox occurs in

returned in the spring-time, plants and life bloomed anew because of Demeter's happiness.

3. Those who live clos-

autumn, however, when the sun weakens and days grow shorter, the amount of chlorophyll in leaves diminishes, allow-

The Arctic tern journeys about 11,000 miles each way for its annual migration. That is like going all the way across the United States about three and a half times

7. Contrary to popular belief, squirrels who have spent the entire autumn collecting acorns and other foods do not hibernate for the winter. Rather, they spend the majority of their time in nests they built to shelter them from harsh weather. When squirrels do come out in winter, they are usually tunneling under the snow to find the food they buried during the fall.

8. Several cultures have ancient traditions that coincide with autumn. For example, the Chinese celebrate the Moon Festival to give thanks for a successful summer harvest.

9. Halloween is a large part of autumn. The concept of wearing masks and costumes hails from ancient Celtic tradition.

The Celts believed ghosts roamed on Halloween, and people wore disguises to hide from the spirits.

10. You're bound to see pumpkins as part of autumn decor. The pumpkin was first named by the Greeks. They called this edible orange item "pepon," which means "large melon."

11. Evergreen trees will not lose their leaves like deciduous trees. Their leaves, also called needles, are covered with a thick wax. This wax protects the inner components of the needles, preventing them from freezing.

12. Autumn also signals another colorful spectacle apart from the tree leaves. The aurora borealis, also known as the Northern Lights, tends to be visible this time of year. This is because geomagnetic storms are about twice as likely to occur during the fall thanks to cool evening weather.



Autumn may call to mind Halloween and the return of school, but there are other factors that make this season unique.

you may want to pay some mind to a few lesser known facts about this beloved time of year. Autumn may call to mind Halloween and the return of school, but there are other factors that make this season unique.

1. The first day of autumn is known as the autumnal equinox. On this day, the number of hours of daylight and darkness are equal. This is because

the spring, which arrives in the third week of March in the Northern hemisphere.

2. In Greek mythology, autumn was a time when Persephone, the daughter of Demeter, was abducted by Hades, the god-king of the underworld. During this time, Demeter, the goddess of the harvest, was distraught and the ground grew sparse and cold. When Persephone

est to the equator, which is the center of the planet, never experience the season of autumn. Around the equator, the temperature remains consistently warm.

4. Yellow, orange and variations thereof always reside in the pigmentation of tree leaves, but they are just overpowered by the abundance of green from the chlorophyll in the leaves. Come

ing the other pigments in the leaves to show through.

5. Red and purple leaves are actually caused by the presence of sugars from sap that is trapped inside of the leaves.

6. Fall is a peak migration time for many species of birds. During autumn, birds will fly to other areas as they seek more hospitable climates.

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## Remodeling insurance can protect homeowners

Many steps are involved in a successful home remodeling project. A common mistake made by homeowners is failing to consult with a homeowners' insurance agent before beginning a major home overhaul. The National Association of Insurance Commissioners advises reviewing your home insurance policy before any significant work is done on your home. The right amount of coverage will protect your assets both during construction and afterward when your home is worth more.

According to the independent consumer insurance website Insure.com, one in four remodeling projects will increase the value of a home by more than 25 percent, so there's a good chance you will need to increase your

coverage to compensate for renovations done on the home. Many insurance companies require you to insure your home for at least 80 percent of its replacement value. If you have added an extension or installed an in-ground pool, you may have raised the value of your property enough to necessitate an insurance policy change.

Begin by talking with your insurance company and explain the scope of the planned renovations. Inquire whether you will need to update or amend your current insurance policy to protect yourself financially during the renovation. This is particularly important for those who will be doing the work themselves or asking a friend or family member for help. While many contractors have

business and general liability insurance to protect themselves if a worker is injured, homeowners may need sufficient liability protection in the event a non-contractor gets hurt working on your home. Your insurance company may have other types of insurance to protect you further if you are planning a very large project. Failure to ask about coverage before starting the renovations puts you at risk.

If you will be using contractors and subcontractors, be sure that they are insured and bonded. Should they damage your home or be injured during the renovation, their insurance will cover any resulting expenses. However, if they are not insured or bonded, you may be held liable through your own insur-

ance policy or you may have to pay out of pocket.

Keep all receipts and document the progress of the renovation. You may need this information to present to your insurance carrier after the renovation is complete. This way you can request a new appraisal of the property

and secure adequate insurance coverage.

Certain improvements may make you eligible for discounts. For example, a new heating system, energy efficient appliances or an alarm system may qualify you for rebates or lower premiums.

Homeowners may think

they have covered all of their bases when preparing for a home renovation project. However, it also is essential to consider insurance needs before you begin work and then again when the project has been completed and the value of the home has increased.

## Did you know?

Many home improvement projects involve hanging decorative items, such as photo frames or shelving. Homeowners frequently wrestle with nails, screws and hanging hardware, perhaps creating more holes in their walls than is necessary to get items level and in the right spots. Instead of playing a guessing game of figuring out where the hanging holes or hooks are located on the back of items, use your office equipment to make life easier. Make a copy of the back of the item you're trying to hang with a printer/scanner or a copy machine, making sure to copy the item to full

scale. Print the copy at full size and use it to drill the hanging holes. If you don't have access to a copy machine or scanner, use a piece of tape to measure the distance between the hanging holes on the back of the frame. Stick the tape to the wall and then put your nails or screws at the ends of the tape.



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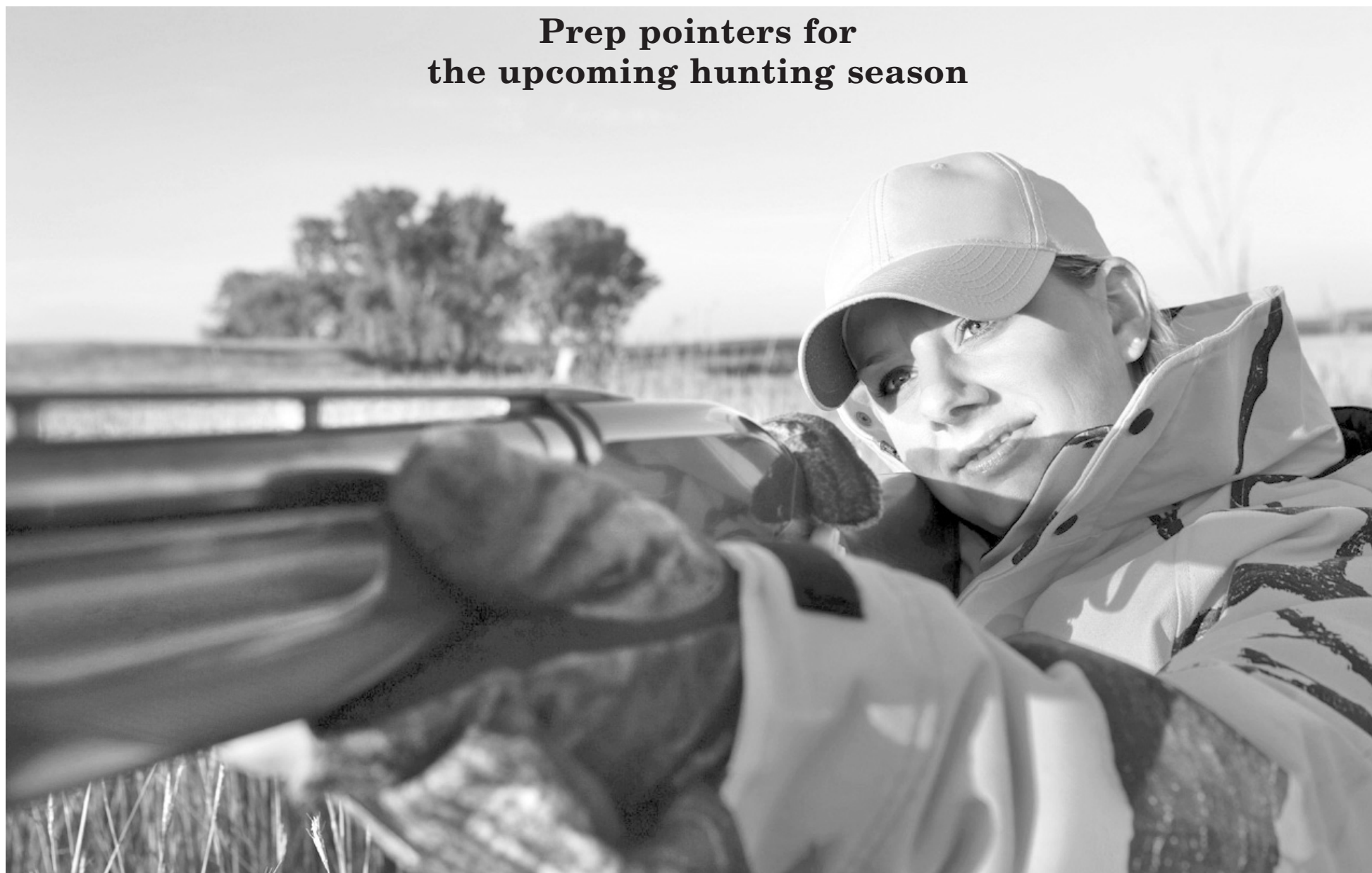


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## Prep pointers for the upcoming hunting season



*Hunting season is on the horizon and that means preparing now for the few weeks of sport to come.*

Hunting is a popular hobby and sport enjoyed by millions of people across North America. Over the last 10 years, data from the U.S. Fish and Wildlife Service indicates that more and more females are taking up hunting.

Hunting seasons vary depending on where you live. Regulations designed by local conservation, game, fish, and wildlife departments often dictate the start and end of hunting season. Although the licensing, seasons, limits, and fees for hunting may differ geographically, the preparation that goes into getting ready for hunting season is similar regardless of geography.

Many seasoned hunters realize hunting season does not begin on "opening day." Rather, it can take weeks or months to get ready for a successful season. Considering hunting seasons can be brief, preparation helps hunters make the most of their time spent in the field.

- **Purchase your license, tag or stamp.** Many wildlife departments require hunters register in advance of the season, and this registration includes securing a hunting license. Because there is a limit to how many animals each hunter can hunt, tags for the animals they're hunting also will be issued. Hunters planning on going out for the season should stay apprised of when licensing and registration begins and ends so they can hunt legally.

- **Scout areas.** The landscape can change from year to year depending on a host of factors, including construction, commercialization and weather. Areas once open to hunting may now be restricted lands. Map out your potential hunting location and be aware of any new landmarks or changes.

- **Check and replenish gear.** Inspect weaponry, field-dressing supplies, clothing, and other supplies for wear and tear. Address any issues that need

to be fixed, or replace items as necessary. If a rifle, bow or shotgun hasn't been fired in a while, take it to a range to verify accuracy and sighting. If you hunt out of a tree stand or blind, make sure it is sturdy and in good condition prior to use.

- **Get in shape.** Hunting often requires hiking

in and out of the great outdoors in various terrain. It's helpful to increase physical activity leading up to the hunt to prepare your body for the physical demands of hunting.

- **Organize and pack gear.** Ensure your equipment is clean, in working order and packed away in

your travel bags. Establish a system of organization and a checklist so you're certain you will have what you need. Don't forget to bring along your hunting license and animal tags; otherwise, you may be levied with costly fines.

- **Always hunt safely.** It is quite easy to get

swept up in the moment when tracking game. Don't let overzealousness cloud rational judgement and safety precautions. Otherwise an injury or even death can occur.

Hunting season is on the horizon and that means preparing now for the few weeks of sport to come.





## Drastic Reductions Make These Homes More Affordable



(212) **CANAJOHARIE:** 4BR family home has a lot of the old charm: open staircase, pocket doors, original woodwork, hardwood floors. It also has a new roof, central air and newer kitchen. Deck to pool **Now \$110,000**



(115) **ST. JOHNSTVILLE:** New steps and railing as you enter this 3BR home. Interior has been freshly painted. Hardwood floors have been refinished. New bath with double basin sink and 6' jacuzzi tub. **Now \$59,500**



(113) **CANAJOHARIE:** 3BR home on corner lot. Close to school. Enclosed front porch. 16x20 rear deck, original woodwork and hardwood floors. Furnace and hot water heater updated in 2012. **Now \$69,900**



(117) **CANAJOHARIE:** 2BR has been completely redone w/walk in shower & ceramic tile. Well maintained. New metal roof, windows, siding & electrical service **Asking \$78,000**

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## Dollars and sense

by David Uffington  
**Seven financial moves before year end**

The last quarter of the year is a good time to make financial changes before year end.

**W-4 deductions:** If you've had a change in the number of dependents (birth of a child, for example), you'll need to change the allowances on your W-4 form. Don't delay. Your employer has more than 30 days to get it done.

**Level of savings:** Are you on target for the amount you planned to put into savings this year? There are three months left to make additional deposits to your savings account.

**Mortgage:** Don't wait until the last week of December to send in an additional mortgage payment for 2014. There's too much chance that it will be delayed in the mail or that it won't be processed in time at the

mortgage company.

**Winter gear:** If you haven't purchased winter coats and boots for the family, don't wait much longer, as stock will be gone in many stores. If necessary, put items on layaway to make sure they're held for you. Walmart's layaway started Sept. 12; Burlington Coat Factory's layaway ends Oct. 31. If you can't afford the whole amount now, layaway should buy you a few weeks.

**FSA:** If you have a Flexible Spending Account for health expenses, remember that you could lose whatever you don't spend before the end of the year. Your employer might have two options: a 2-1/2-month grace period in the following year to spend the money, or a maximum \$500 carryover to the next year. Without either of these, you'll need to spend the money on eligible health expenses or lose it. When you

set up your account for 2015, consider the expenses you're likely to have so there is no overage.

**Holiday money:** Are you on track to be able to pay all cash for holiday spending? If not, October and November will give you a chance to set additional money aside.

**Vehicle purchase:** If you know you'll need a new vehicle soon, this is a good time to start shopping, comparing, reading reviews and looking at price guides -- but not purchasing. The closer to the end of the year (in December), the more deals and incentives will be available as dealers try to close out the year with boosted sales figures. The next months also will give you time to save more toward a down payment, making your monthly payments smaller.

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## Spaces still available!

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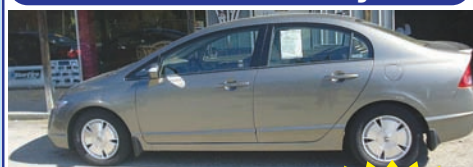
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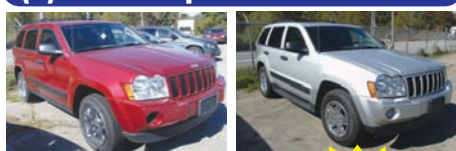
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# October 25, 2014 Issue

## Deadline Wednesday, October 15, 2014

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## The Kitchen Diva

by **Angela Shelf Medearis and Gina Harlow**

### It's lunch time!

School is back in session — and so is your daily lunch-making routine. A good lunch is a balanced one, formed around a dependable main course and punctuated with a solid supporting cast of nutrient-packed sides, a low- or no-calorie drink and even a little treat.

Don't worry if your child wants basically the same lunch every day. Just include these nutritious choices that we call the four elements to a perfectly packed lunch. Here are some tips that will keep your child's school meal-times healthy and happy all year long!

### Food safety tips

- Keep food preparation areas in the kitchen clean. Wash countertops, cutting boards, utensils and your hands in hot, soapy water. And don't let the family pet jump up on kitchen counters.

- After preparing lunches, remember to immediately return unused portions of perishable foods — like cheeses, deli meats and mayonnaise — to the refrigerator. Don't let them sit out on the counter.

- Make sure that cold foods are cold before packing them in a lunchbox. If possible, prepare the lunch the night before and store it in the refrigerator. (This also takes the edge off the mad morning rush!)

- Insulated lunch bags or boxes are the best way to keep food at a safe temperature until noon. Sandwiches made with refrigerated items such as luncheon meats, cheese and tuna salad should be car-

ried in an insulated lunch bag with an ice pack or frozen juice pouch inside so sandwiches will stay extra cool.

- At school, instruct the kids to store their lunchbox out of direct sunlight and away from radiators or other heaters, if possible.

- Keep hot foods — like soups, stews or chilies — hot. In the morning, bring the food to a boil and then immediately pour into a hot, sterile vacuum bottle. (Sterilize the vacuum bottle with boiling water.)

Lunch foods that can be eaten at room temperature include:

- Peanut butter
- Jams and jellies
- Breads, crackers, cereals
- Clean fruits and vegetables
- Dried meats, such as beef jerky
- Baked products, such as cookies and cakes
- Canned meat or poultry products that are eaten immediately after opening

### Make healthy choices

In a nutshell, meats should be lean (no salami or bologna), breads should be whole-wheat and condiments should be used sparingly. Here are some ideas:

- A turkey or roast beef and Swiss sandwich on wheat bread with a drizzle of low-fat Italian dressing (instead of mayo) and loaded with produce, if you can get away with it! Shredded coleslaw mix (cabbage and carrots) is a great sandwich addition. It stays crisp, adds a nice crunch to a sandwich, and is high in vitamins A and K.

- Sliced ham, cheese and Triscuits

- PB&J (check your school's policy on nuts and nut products first) made on whole-wheat bread with a pure-fruit jelly like Smucker's Simply Fruit.

- Thermos of hot soup

- Grilled chicken breast

- Hard-boiled eggs

- Tuna or cubed chicken tossed with light mayo,

mustard, celery and carrot

**Lunch sides with substance**

Only one in four kids consumes the recommended five servings of fruits and vegetables daily, so pack a lunch without produce and you're missing a golden opportunity to slip some much-needed nutrients back into their diets. As long as you have at least one piece of fruit or a serving of vegetables, adding a second crunchy snack is fine.

- Carrot sticks
- Celery sticks
- Apple slices with peanut butter

- Fruit salad; banana, pear, peach, or any other whole fruit

- Grapes
- Olives
- Almonds and raisins (mixed 50-50)
- Triscuits

- Small bag of pretzel sticks or Goldfish pretzels
- Baked! Lay's

### Drinks

Considering that many

kids' beverages have nearly as much sugar per ounce as soft drinks, tossing the wrong drink in the lunchbox could translate into 3-5 extra pounds by the end of the school year. Drinks should be either zero- or low-cal (water, tea, diet drinks) or high in nutrition (milk, 100 percent juice). Here are the best picks, in descending order.

- Water
- Lightly sweetened iced tea, like Honest Tea
- Low-fat milk

- 100 percent juice drinks

- Low-calorie kids' drinks, like Minute Maid Fruit Falls and Tropicana Fruit Squeeze

Master this nutritious lunchbox mix, and your kid will be the envy of every mystery-meat-eating student in school!

(Excerpted from "Eat This, Not That! for Kids" by David Zincenko.)

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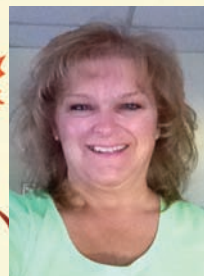
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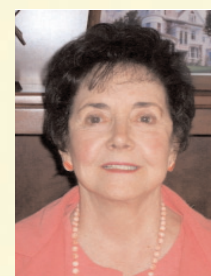


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# REAL ESTATE GUIDE

*Supplement to the Original Valley Pennysaver*

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September 27, 2014

**Judith - Ann  
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**518-829-7250**

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## Country Club Lane

**NEW LISTING**



Excellent condition Townhouse, situated on a nice cul-de-sac & surrounded by the beautiful Rolling Hills Country Club. Home features, kit. with appliances, spacious, open concept DR and LR that leads out to a deck overlooking the golf course. 3 bedrooms up, 2 1/2 baths & a FR in the finished basement. New front walkway & an attached 1 car garage. Low maintenance living at it's finest!!! Fonda schools. **\$149,900.**

## 60 +/- Acre Private Hobby Farm



And it comes with an early 1800s 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. it is priced at **\$259,000.**

## Mckay Road, Town of Perth



Ranch style home situated on a beautiful 2.25 acre lot. Home features Carriage House kit. with granite countertops, SS appliances and tile floor. Formal DR, oversized LR with brick fireplace and FR addition with cathedral ceilings that overlooks the gorgeous backyard. 3 beds, 1 3/4 baths, tiled front foyer, paver sidewalk, top of the line Buderous furnace and a 2 car garage. **\$242,000.**

## New Construction Hagaman



Executive ranch with 1,518 sq. ft. of living area. It has an open kitchen with cherry stained cabinets, granite countertops, stainless appliances, open DR & LR with 9' ceilings. 3 BR, 2 tile baths, 1st floor laundry, HW floors, 2 car garage, full basement, deck off the back and great private cul-de-sac location! Offered at **\$242,000.**

## Switzer Hill Rd., Fonda



Raised Ranch style home situated on a 1.10 acre lot. Home features Cherry kitchen with granite counter tops and breakfast bar, large dining area, nice living room, 3 bedrooms and 2 bathrooms total. 2 car garage with work area and loft, great yard and gorgeous view of the valley! **\$169,000.**

## 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 LR and DR with a vaulted ceiling with skylights. The custom kitchen has wood mode cabinets with a dining area 3+ BR including the private master BR with a full bath with whirlpool tub & walk-in shower and the backyard has the most amazing landscaping and fish ponds that must be seen! Offers wanted on **\$249,500.**

## Fultonville Development



Great condition Rasied Ranch style home in a community of newer homes. Home features kit. w/appliances, dining area with slider out to a nice deck and great fenced in backyard! Bright LR, 3 beds and a bath on the upper level. Lower level is perfect for a family room! 2 car attached garage and beautiful landscaping in the front! **\$149,900.**

## McKay Road, Tn. of Amst.

**NEW LISTING**



Beautiful Log Home situated on a 1.80 acre lot. Home has open concept kit. w/breakfast bar & appliances, DR & LR with stone fireplace. Large master suite upstairs & loft area overlooking the LR. 2 more beds & a full bath on the 1st floor. 2 level deck off the side of the house! Full basement could make a perfect FR with a walk out sliding glass doors to the backyard. **\$189,000.**

## Ft. Hunter Rd., Tn. of Florida



Raised Ranch style home with open kitchen, w/appliances, dining area & LR w/brick fireplace and granite mantle. Updated kitchen with antique cabinets, Corian counter tops & center island with granite. 3 bedrooms, 2 baths, FR addition with vaulted ceiling & brick fireplace. Attached 2 car garage, fenced 18'x36' in ground pool with newer liner, a pool house, all set on 1.70 acres! **\$199,500.**

## Easy 1 Floor Living



Good condition Ranch style home situated on an 8.80 acre lot, as per deed. Home features large LR with fireplace, kit. with appliances, formal DR, and FR. 4 bdrms, 2 on each floor and 2 1/2 baths. Great lap pool in an enclosed room and great grounds including an additional wooded land that goes up with Widow Susan **\$175,000.**

## Gorgeous Brick Ranch!



This well kept home, in a super neighborhood, features nice white kit. w/tile counter tops and many cabinets, formal DR, LR w/gas FP, den with gas FP, 2+ lg. beds, 2 baths, full basement would make nice FR, and a 2 car garage. **\$205,000.**

## Tribes Hill Cape



Privacy with this 4 BR, 1 bath cape on over an acre with mature landscaping. Inside it has an oak kitchen with dining area, LR with FP, 2 BR down, 2 upstairs, detached garage and more! Offered at **\$122,000.**

## Town of Amsterdam Executive Ranch



Turn-key ready executive home on a park like 1.30 acre lot near the Municipal golf course. Inside it has an oversized ELK with new white-on-white cabinets and a huge center island for prep work, formal DR and LR each with wood burning FP and vaulted ceilings. And it comes with 4 large BR, 3 updated BA, and there is a finished basement FR and so much more! Offers wanted on **\$239,000.**

## FFCS Schools



Good condition single family home situated on a quiet side street. Home features galley kit. w/solid wood cabinets, H/W and appliances, DR and spacious LR. 2 beds, 1 bath w/laundry, side porch to newer garage, open front porch and a great backyard! **\$49,900.**

## Rt. 107, Perth

**NEW LISTING**



Colonial style home situated on a beautiful 4.10 acres as per deed. Home is in a quiet country setting and features spacious kit. w/new counter tops and flooring, LR w/FP and DR. 1st floor laundry, 4 bedrooms and 2 baths. Master suite has cathedral ceilings and an amazing master tiled bath with a glass front shower, jacuzzi tub and every amenity that you would want! 2 car garage with workshop! **\$239,000.**

## Low Maintenance



Excellent condition 2006 Condominium featuring an open kitchen, dining room, and living room with a gas fireplace. 2 bedrooms, 1 full bath and a den. 1 car garage and situated in a 55 and up community. **\$165,000.**

## Maple Ave, Hagaman

**NEW LISTING**



Cape style home features kit. w/pine cabinets and appliances, DR and LR with H/W flooring, 4 beds, 2 baths, patio, fire pit, enclosed porch and a 1 1/2 car garage. Home is in excellent condition and has a super location! **\$105,000.**

## Spacious Family Home!



Cape Cod style home in a nice neighborhood. Lg. eat in kit. w/appliances, pantry and breakfast room, Formal DR, LR w/FP, parlor and FR. 4 beds, and 2 1/2 baths. Full basement, 2 porches and a 2 car garage. Home is beautiful and very well taken care of! **\$87,500.**

## Beautiful New Home



Beautiful home situated on a nice 100'x115' lot as per deed. Home has Carriage House kitchen, formal dining room & living room also with hardwood flooring and newly remodeled lower level family room with separate pantry. 3 beds, 2 1/2 baths, laundry room, mud room, 1 car garage, shed, spacious yard with new landscaping and great open front porch! **\$139,000.**

## Tribes Hill



Craftsman style home with 2 large lots! Home features eat in maple kitchen, formal dining room and living room with hardwood flooring and a brick fireplace. Gorgeous staircase to 2nd floor, 4 bedrooms and 1 1/2 bath. Screened front porch, huge fenced in yard and a 2 car garage. **\$133,000.**



# Judith - Ann Realty Inc.



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## 316 Mohawk Drive, Tribes Hill, New York

# 518-829-7250

### One of a Kind!



Adorable 2 story Colonial style home situated on a 70' x 338' lot as per deed. Home has an eat in kit. with appliances formal DR and LR with stone fireplace, 2 bedrooms, (master has cathedral ceiling), 1 full bathroom, down has nice wood ceilings and wood flooring. Very charming home!! **\$99,000.**

### Noonan Road, Tn. of Amst.



Privacy is what you enjoy with this 3 bed, 1 bath split level set on a 1.40 acre lot bordered by woods. Inside has an Oak eat in kit. with separate dining area with fireplace and an oversized LR with vaulted ceiling and wood burning fireplace. Partially finished basement with FR with fireplace and deck off the side of the house. 2 car garage. **\$95,000.**

### George St, Amsterdam



Sweet turn key ready cottage that overlooks the city and Town of Florida! Home has updated kit. with white cabinets and appliances, DR and nice LR w/HW floors. 2 beds, 1 bath with wainscoted walls, full basement, new breakers, roof and furnace!! Great level backyard with storage shed. **\$67,500.**

### Taft Place, Amsterdam



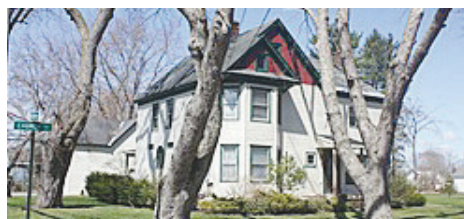
1,008 sq. ft. right hand side of a Duplex across from Vets. field. Home has cozy living room, eat in kitchen, 3 bedrooms and a full bath upstairs. Enclosed side porch, full basement, all set in a very nice location! **\$35,000.**

### Crane St., Amsterdam



Cottage style home features nice eat in kit. w/appliances included, large LR with picture window, 3 beds and 1 bathroom. Expansion attic would make great master suite. Nice yard, open front porch and set in a great neighborhood! **\$68,000.**

### Amazing Space!



1880s old style home on a 165'x150' lot. Home features updated kit. with light maple cabinets and Corian countertops, center island and ornate tile floor, formal DR with HW flooring and large formal LR with new Brazilian HW and fireplace. Den with knotty pine walls, 4 beds and 2 1/2 baths. An above ground pool. New composite deck off the back of the home, a great yard and large 2 car garage. **\$149,000.**

### New Street, Amsterdam



Immaculate Ranch style home in a great location! Interior has updated, modern, eat in kitchen with stainless appliances and Pergo flooring, open dining room and living room with hardwood floors, 2 bedrooms and a new full bathroom with cherry cabinets and granite countertop vanity. Laundry area in the basement that also has another possible bedroom and a 3/4 bathroom. Nice backyard and 1 car, attached garage. **\$124,000.**

### South Side Colonial



Great views of the valley from this 3 BR home on a double lot in a great South side neighborhood. It has a new kitchen, large LR with FP and a gas insert. Formal DR with sliding doors to the new wrap-around pressure treated deck. It also has a detached 2 car garage, full basement and a walk-up attic for storage. Offers wanted on **\$87,000.**

### Haskell St, Hagaman



Clean, well maintained 5 bedroom house on a quiet street in Hagaman. Home has an eat in kit., DR and cozy LR. First floor bath, laundry area on the enclosed back porch, deck off the back, great back yard, large driveway and a 1 car garage with workshop **\$84,500.**

### Tn. of Amst. Executive Ranch



Brick executive ranch close to the municipal golf course and it sits on a park-like 1.20 acre lot. Inside it has 3 large BR 2.5 BA, a large open LR with a gas FP and formal DR, attached 2 car garage, FR with gas FP, master bath with whirlpool tub, kitchen with Corian countertops and more! Offered at **\$185,000.**

### Canajoharie



Excellent condition Farmhouse situated on 3 acres of land with 770' of frontage as per deed. Home features nice Carriage House kitchen with appliances and breakfast area, formal dining room with pellet stove and large living room. Hardwood under the carpeting & all windows and doors have been replaced. 3+ beds, 1 1/2 baths, mud room, beautiful deck off the house, open front porch, great horse barn and an oversized 2 car garage with workshop. Gorgeous views from this land! **\$225,000.**

### Tribes Hill Ranch



Excellent condition Ranch style home on a nice 60'x125' lot as per deed. Home features beautiful Carriage House kit. with plenty of cabinets and appliances and dining area. Good sized LR, 2 bedrooms. Great deck off the front, breezeway to the 1 car garage, driveway and all set on a quiet dead end street. **\$95,000.**

### Charming Fonda Home



Excellent condition Colonial style home in a nice neighborhood across from the park. Home features eat in kit. with solid cherry cabinets, formal DR and LR room. Open staircase, 3+ beds, large ceramic bath, (1 1/2 baths total), den, utility room, laundry room, central air, updated hot air furnace and a great 2 car garage! New windows throughout, and the roof and siding were both put on in 2006! Nice corner lot! **\$110,000.**

### Country Living



Large 4 square sits on a nice 2.66 acres 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, brand new windows throughout. **\$115,000.**

### 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 DR and large LR 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.**

### Cranes Hollow Rd., Amsterdam



1840's Farmhouse in a rural setting. Home sits on a 14 acre parcel that is perfect for horses or livestock. Home has great woodwork inside with wainscoted walls and H/W flooring. Eat in kit. with pantry, LR, 3 beds and 2 baths. Large open front porch, enclosed back porch, a stream and several old barns are also on the property. **\$112,500.**

### Fort Johnson Cottage



Excellent Cottage style overlooking the river. Home has an updated kitchen with wainscoted walls and pellet stove, dining room and living room with brick fireplace and French doors. 3 bedrooms, 1 full updated bath, hardwood flooring, nice side yard and covered porch. 2 separate parking areas, 1st floor laundry and replacement windows throughout **\$62,000.**

### Hickory Hill, Fonda



Nice Victorian style house situated on a 205'x177' lot, as per deed. Home has white kitchen, formal dining room, and large double living room. 3+ bedrooms, 2 bathrooms, beautiful center staircase and great wide pine floors throughout! 2,468 square feet of living space, a barn and a shed on the property. **\$99,000.**

### Country Location



Nice Farmhouse style home comes with a 1.20 acre lot and a 1.90 acre lot! Home features 4 beds, 1 1/2 baths, country kit. w/appliances, formal DR, large LR and beautiful den. Gorgeous private yard, enclosed front porch, barn, 2 car garage and a great country setting. **\$115,000.**

### Market St., Amsterdam



Immaculate Raised Ranch style home with a park like yard. Home features an Oak kitchen with stainless appliances and dining area. Spacious living room with gas fireplace, 3 large bedrooms and 2 baths including the master bath with a shower and jacuzzi tub. Finished basement family room also with gas fireplace and covered porch overlooking the private backyard with gazebo and shed included. Central air conditioning, a nice 75'x200' lot and attached 2 car garage. **\$145,000.**



# Judith - Ann Realty Inc.



## 316 Mohawk Drive, Tribes Hill, New York

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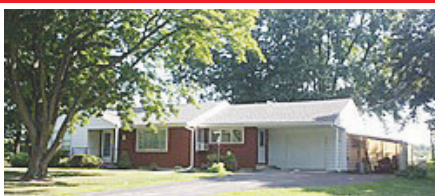


### Brick 2 Family



Large house on a 94' x 105' lot with spacious flats. Each flat includes eat in kitchens, living rooms, 3 bedrooms and 1 bath with shower and laundry hook ups. Enclosed back porches, off street parking, 2 new breaker boxes, new furnace and updated plumbing. **\$24,000.**

### Rt. 30S, Amsterdam



Great condition Ranch style home on a beautiful 1.30 acre lot! Home features updated kit. w/appliances and breakfast nook, and large DR/LR combo. 3 beds, 1 bath, full basement, 1 car garage plus a car port and a gazebo in the backyard. Gorgeous country setting! **\$135,000.**

### Jay Street, Amsterdam



2/2 with 2 baths on the first floor and 1 full bath on the 2nd. Both apartments have eat in kitchens, with appliance on the first floor included, large living rooms and 2 good sized bedrooms. Nice fenced yard with shed. Up needs a little TLC, but has good rental potential! **\$39,000.**

### Northern Blvd., Tn. of Amst.



**NEW LISTING**

Ranch style house in a nice residential setting. Lg. Kit. w/appliances, dining area and spacious LR with H/W floors. 3 bedrooms, a full bath and all set on a full poured, foundation. Laundry in the basement, 1 car attached garage. **\$115,000.**

### Guy Park Ave., Amsterdam



**NEW LISTING**

Charming Brick Federal Style Colonial home has an eat in kit. w/maple cabinets and granite counter tops. Dining area with tile floor, LR with bluestone FP, 3 bedrooms, 2 new baths, tiled entrance foyer and partially finished basement. Custom exterior door out to the amazing in ground pool area with 18'x36' cabana, and totally fenced in. **\$165,000.**

### Hickory Hill Rd, Fonda



Excellent condition Ranch style home situated on a 100'x175' lot. Home has good sized kit., dining area and large LR with picture window. Enclosed back porch, nice 2 car garage and a great lawn in a great neighborhood! **\$110,000.**

### Great Owner Occupy



Excellent condition 2 family home features eat in kitchens, formal dining rooms, 3 good sized bedrooms and a bath each. Beautiful windows in the front, nice lot a 2 car garage and a great neighborhood! **\$79,500.**

### Don't miss this one!



Great condition Ranch style duplex in an excellent neighborhood! Right side has 3 bedrooms, left side has 2 bedrooms. Both sides have 1 full bathroom, good sized eat in kitchens with appliances and large living rooms. Nice enclosed porch on the right side, nice 100' x 110' lot as per deed and a 2 car garage. **\$110,000.**

### McNeir Ave., Amsterdam



Excellent condition 2/2 with a bath on each floor. Home has new kitchen downstairs with nice white cabinets and appliances. Both floors have eat in kitchen with appliances, and large living rooms. Hardwood floors throughout, finished room in the basement, both have porches, separate utilities, updated roof and a paved driveway with 2 car garage. House is in mint condition with a nice yard and great neighborhood! **\$103,000.**

### Good Income Investment



Mixed use commercial building. 1 retail business renting now, with 2nd retail space amiable. Also has 2 apartments, one with 3 bedrooms and one is a 1 bedroom. Plus a shop in the back and also a storage building in the back. Wrap around back driveway.

### Johnstown Area



Country Colonial situated on 8.36 acres as per deed. Home has an open kit. with Carriage House cabinets and all appliances. Kitchen is open to the dining area, formal DR and LR with wood stove. 3 beds and 2 full baths. Detached small guest house is all new and has an all open kit., LR, bdrm, and bath. 2 car garage. **\$189,900.**

### 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 1 BR studio flat, and the 2nd floor is a modern 3 BR, 1 BA apartment with a new kitchen, updated bath, double LR & DR, 26'x24' pressure treated deck, a double lot with tons of parking, and a long list of updates inside and out! Offered at **\$117,000.**

### 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 site 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 **\$144,900.**

### Phillips Street Region Two Family



2,684 sq. ft. two family in a nice section of the city! Owner wants offers and has priced this clean two family to sell! Inside, it has 3 1/2 bedrooms, large open living rooms and dining rooms, spacious eat-in kitchens, full baths, separate utilities, full basement and walk-up attic. It is priced to sell at **\$59,000.**

### Division Street Region Two Family



A lot to like about this renovated 3/3 bedroom two family home with new bathrooms, spacious living rooms and dining rooms with original molding and pocket doors, eat-in kitchens with pantries, off street parking, separate utilities and replacement windows. It is priced to sell at **\$49,900.**

### Tn. 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 and McDonald's. Owner invites offers on **\$99,500.**

### Division St. Amsterdam



Beautiful old fixer upper has tons of space! 4 beds, 1 1/2 baths, kitchen, DR, LR, Parlour and office. Gorgeous woodwork throughout, 2 car garage. **\$49,900.**

### Town of Amsterdam Home



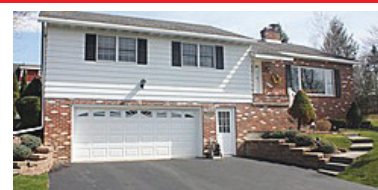
Great home nestled along the woods. Home has kit. w/all appliances, formal DR with HW flooring, LR with dark mahogany stained woodwork, FP with gas insert and HW floors. 4 beds, 2 baths, den/office, plenty of built-ins, storage shed, nice over sized 1 car garage and screened in front porch. **\$98,000.**

### Broadalbin Farmhouse



Remodeled Farmhouse style home set in a great neighborhood! Home features a brand new, open concept kit. with beautiful farmhouse sink and stainless appliances, formal DR with pellet stove, (negotiable), and large, bright LR 3 beds, 2 full, newly updated baths, 1st floor laundry, built in bookshelves and hardwood floors throughout. Good sized fenced in backyard with new deck and a 1 car garage. **\$119,900.**

### Sylvia Lane, Amsterdam



Immaculate Raised Ranch style home situated on 100'x110' lot as per deed. Home is situated on a quiet alcove of new homes and has an Oak Add-Life kit. with appliances, vaulted ceiling formal DR and LR with double sided fireplace, 3 bedrooms and 2 1/2 baths. Lower level FR also has a brick fireplace. In ground pool all fenced in, and an over sized 2 car garage. **\$149,900**

### 9.50 Acres Town of Glen



If you have been looking for a country location that is close to work and shopping, this is it! 9.50 acres of tranquility with a great view looking north and west just off 55. Land has 205.20 ft. of road frontage and it is open field with some woods. Fonda Fultonville Central schools. Owner invites offers on **\$45,000.**

### Town of Perth Building Lots

3 lots to choose from in an area of newer homes that is close to Amsterdam and Johnstown. Public power at the street, great soils for septic systems and great water in region all make it a great buy!

#### Lot #3

is a 1.87 acre cleared lot that is shovel ready  
**\$45,000**

#### Lot #4

is a 1.917 acre cleared lot that is shovel ready  
**\$45,000**

#### Lot #5

is a 2.789 acre cleared lot great view & private for  
**\$54,000**



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*109 Laurel Dr.,  
Wallins Corner Condominiums*



55+ community, modern corner condominium in Amsterdam, NY. Ground level unit with attached garage, 2BRs, 2 baths. Central air, beautifully landscaped, monthly association fee for all exterior maintenance. **NEW PRICE \$162,900**

*186 Oakleaf Circle, Town of Johnstown*




Custom Lincoln Log Home in the Broadalbin-Perth school district boasts 4BRs, 2 baths, above-ground pool, hot tub and private location. Open concept living room, dining area and kitchen. Master suite on first floor. 2BRs, finished laundry room and rec room in basement. **\$239,900**

*202 Maple Ridge Rd., Town of Mayfield*




Unique Sacandaga Lake property. Lovely 8 yr. old ranch with walk out apartment in the lower level. So much living/entertaining space plus 4 beds, 3 baths, 2 kitchens. 90 ft. HRBRRD permit on 1.28 acres. **\$389,900**

*487 S. Shore Rd., Peck'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. **\$279,900**

*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**

*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 PRICE \$117,500**

*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 man's dream! **\$129,900**

*19 Gillen Terrace, Gloversville*



New on the market, very well maintained 3 bedroom cape. Bright eat in kitchen, first floor laundry room & 1/2 bath. Large living room, formal dining room, hardwood carpets throughout. Rec room in basement, great deck. **\$75,000**

*123 Fancher Rd., Town of Johnstown*



Unique contemporary home in a beautiful country location, on the edge of the gorgeous Adirondack Mountains. On Snowmobile Corridor 7 & just minutes to skiing & all the outdoor recreation that is available on Fulton County's wonderful 44 lakes! 3 floors of living/entertaining space, abundant storage, furnishings negotiable. **\$178,900**

*161 Prospect Ave., Gloversville*




Lovely Tudor style home with lots of updates. Natural woodwork, pine floors, beam ceilings, custom paneled library... so many really nice period details. Pretty grounds with picket fence, arbor and flagstone patio. 4BRs, 2.5 baths and attached garage. **\$129,900**

*20 S. McNab Ave., Gloversville*



Very unique, modern 5 bedroom expanded ranch in the city. Home includes large family room, formal dining room and additional room with separate entrance. Lots of recent upgrades. Awesome outdoor living space, too! **\$110,000**

*6 Brant Rd., Johnstown*



Phenomenal split level ranch, wonderful floor plan plus gorgeous backyard with in-ground pool, gazebo, summer room. Attached garage, plenty of storage. **\$214,900**

*137 Mary St., Tribes Hill*




Modern brick ranch on a quiet dead end street with a double lot. 3 beds, 1.5 baths, updated kitchen, new windows. Very nice landscaping, attached garage and partially finished basement. **NEW PRICE \$129,900**

*124 Sixth Ave., Gloversville*




Close to schools and shopping, this cozy Cape has a huge eat in kitchen, 2 bedrooms & full bath on first floor. 2 rooms up to top, great backyard and partially finished basement with rec room, laundry room & 1/2 bath. **\$79,900**

*32 Northern Terrace, Gloversville*



Heading out of the city limits, this home has 3 beds, 2 baths, 2 fireplaces, living space on main floor & finished lower level. Spacious garage, enclosed deck. Sellers will pay one full year of property taxes! Owner financing considered. **\$99,500**

*23 Newman St., Gloversville*



Come take a look at this 3 bedroom, 1.5 bath home in a kid friendly neighborhood, close to the soccer fields, tennis and basketball courts. New roof, large garage with workshop. Great for the first time home buyer! **\$59,900**

*1798 Hickory Hill Rd., Fonda*



Beautiful ranch home with absolutely gorgeous view! Sitting on over 9 acres, with 4BRs, 2 full baths, huge family room, eat in kitchen, plus dining area and living room. Above ground pool, 3 car garage and additional outbuilding. **\$189,900**

*159 Sinclair Rd. 3D, Edinburgh*



Cute little trailer in "Debra Lee's Trailer Haven" with a great community beach and docks. View & a short walk to the lake. Fully furnished. **REDUCED \$24,900**

*35 Maple Ave., Gloversville*



Large family home on a nice big lot. Possible 5 bedrooms, 2 on the first floor with a full bath. From the kitchen & dining area step down into the cozy family room w/wood stove. Estate sale, motivated sellers. **REDUCED \$49,900**

*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, could be office space, warehouse, retail. Heavy traffic area, great visibility. **OWNER WANTS SOLD...Looking for reasonable offers!**

*136 Berger Rd., Town of Johnstown*



Whose been waiting for that perfect ranch in the MECO area? Well here it is! 4BRs, 2 full baths, eat in kitchen. Finished lower level with family room and 5th bedroom or den! Tons of storage including newer 2 car garage. **NEW PRICE \$143,900**

*222 E. Main St., Johnstown*



Wonderful home from the "Transitional Period"... boasts honest wood-working, large porch, boxyness of the Foursquare homes built in the early 1900's. The period detailing has been painstakingly maintained in this 3BR, 1.5 bath on a nice city lot. **\$117,500**

*14 Summer St., Gloversville*



Close to all the schools, this 3 bedroom has a wonderful, big yard. Large kitchen and formal dining room plus living room and foyer. Backyard deck, fence. **REDUCED \$49,500**

*32 West St., Gloversville*



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

**LAND**

**Clovercrest Dr., Town of Johnstown** - 2.10 acre building lot in newer cul de sac ..... **\$31,000**

**Gutha Rd., Town of Bleeker** - 4.70 acres, a hunter's paradise with pond ..... **\$19,900**

**State Hwy 29A, Town of Johnstown** 1 acre building lot with gorgeous views .. **\$19,999**

**Second St. Ext., Gloversville** - 1.51 acre building lot in a very nice residential setting ..... **\$12,000**





## October 25, 2014 Issue

Deadline Wednesday, October 15, 2014

**SERVING HOMES IN THE FOLLOWING COUNTIES:**

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❖ **Montgomery** ❖ **Oneida** ❖ **Otsego** ❖ **Rensselaer**  
❖ **Saratoga** ❖ **Schenectady** ❖ **Schoharie**

**For More Information**  
**Call John Snyder 518-673-0129**





Get the 411 on flooring

Choosing the right flooring for a home is no small task. Flooring is expensive, so homeowners want to make the best decision possible so their choice of flooring is not one they regret and ultimately replace in the years to come.

When choosing flooring for their homes, many homeowners are overwhelmed by the options at their disposal. Each type of flooring can look great in its own way, which is why homeowners may struggle to find the right fit for their homes. Educating yourself about flooring is a great way to make the process of choosing your next floor much less overwhelming and more enjoyable. The following are some of the more popular flooring options you will no doubt encounter as your search for a flawless floor begins.

Hardwood

Nearly everyone is familiar with hardwood floors, which are durable, warm and a favorite of homeowners aiming for a traditional look. Homes with open floor plans often benefit from hardwood flooring, as it creates the feeling of continuity that homeowners hope to achieve with open floor plans. Various species, including oak, maple and cherry, of hardwood flooring are available, and they typically vary in price, with more exotic imported options carrying hefty price tags. More traditional hardwood flooring is less expensive, and solid wood flooring can be refinished several times to increase its lifespan.

Engineered wood

Engineered wood is less susceptible to temperature changes and humidity than solid wood, and some new varieties of engineered wood include substrates made from recycled wood fiber and stone dust, which may appeal to eco-friendly homeowners. Men and women who want to install their own floors may prefer engineered wood, which is now available in self-locking parquet or plank squares that can be installed without using glue or nails.

Bamboo

Bamboo is another flooring alternative that's popular among

eco-conscious homeowners, as it comes from plants that regenerate quickly and is therefore considered a sustainable material. Bamboo flooring is made of strands of bamboo that are glued together, forming engineered planks or solid strips. Bamboo flooring is strong and able to resist the negative effects of fluctuating humidity, which include swelling and contraction. Many people prefer the fresh, bright feel of bamboo flooring.

Laminate

Laminate flooring is among the less expensive flooring materials to buy and install. Homeowners who purchase laminate flooring have an array of options to choose from, and floating laminate flooring systems can be installed over existing floors without glue or nails. Some feel laminate flooring is indistinguishable from real wood, but the plastic coating that makes up the top layer of laminate flooring is often a giveaway that the floors are laminate and not real wood. Similar in construction to engineered wood, laminate flooring differs because its top layer is a photographic imprint on the face of each board, whereas engineered wood is made up of real hardwood veneer attached to several layers of plywood.

Cork

Cork is another sustainable flooring material that's a favorite among homeowners looking to make their homes more eco-friendly. The appearance of cork floors is unlike many flooring materials, as it is speckled thanks to unusual grain patterns of the trees from which it is harvested. Cork flooring is popular in kitchens and bathrooms because cork tiles have a naturally nonslip surface that makes areas of a home where floors get wet safer. Cork flooring may need to be resealed every few years to guard against stains and potential moisture issues.

Flooring choices vary greatly, and it's easy for homeowners to become overwhelmed by all of the options at their disposal. But taking time to understand each of those options can make the process of choosing a floor that much more fun.



Hardwood flooring is a popular and traditional choice for homeowners replacing their existing floors.



Licensed Real Estate Broker

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(152) **INTRIGUING LIMESTONE CASTLE**

Situated in the Village of Palatine Bridge on 12 acres. This is a very unique home with 8 bedrooms. It was formerly a boarding house then a fine restaurant for many years. Bring your tool belt, it does need work. Seller set the price at **\$375,000**



(203) **1850 LIMESTONE HOME**

In the village of Canajoharie. The Mahogany porch starts off your tour as you walk through the French doors leading into the kitchen. Much pride into this home. Everything is done. Enjoy summer Barbecues on the new rear deck. Includes In-Law Apt. on lower level. **\$162,000**



(211) **FORMERLY PALATINE SCHOOL**

This beautiful limestone structure was completely renovated into offices and with little to no effort could be a family home. Includes 3 fireplaces, a master suite, a sauna, workout room and an apartment for your out of town company. Gorgeous!! **\$425,000**



(288) **STUNNING 3 BEDROOM HOME**

In the village of Palatine Bridge. This home has large rooms and a view of the river seen from the large kitchen and LR windows and also the backyard. The home has undergone major renovations to bring it back to its exquisite charm. Great home for entertaining. **\$195,000**





# When Experience Counts, You Can Count On Us!



**AMSTERDAM** MLS 201413227  
**\$139,900**

Experience the value of home ownership at this Cape Cod 1126 sq. ft. home offering 2 bedrooms.



**AMSTERDAM** MLS 201331616  
**\$109,900 - NEW PRICE**

One floor living with bedroom, bath and laundry down and two bedrooms up.



**FONDA** MLS 201412141  
**\$59,900 - NEW PRICE**

Your search is over: This comfortable & cozy 2-3 bedroom home has natural woodwork & first floor den.



**FONDA** MLS 201407996  
**\$99,900 - NEW PRICE**

Come check out this doublewide home on one acre in the Fonda-Fultonville School District.



**FONDA** MLS 201324928

**\$65,000 - NEW PRICE**

Nice sized home offers fireplaced living room and natural woodwork.



**FORT JOHNSON** MLS 201330079  
**\$199,900**

Situated on 5.2 acres with privacy and room to roam is this 3 bedroom, 2 bath home.



**FORT PLAIN** MLS 201416935  
**\$375,000 - NEW LISTING**

What a fabulous opportunity to have your business & a gorgeous home on the river with 5.4 acres all in one!



**FORT PLAIN** MLS 201413953  
**\$145,000 - NEW PRICE**

You'll be proud to put your name on the mailbox at this 4 bedroom, 1.5 bath, 1824 sq. ft. home.



**FORT PLAIN** MLS201410058  
**\$129,900**

Need room for your growing family? then take a look at this 4 bedroom, 2.5 bath home.



**FORT PLAIN** MLS 201407378  
**\$129,900 - NEW PRICE**

If you love victorian architecture, this is the house for you! There's plenty of space in this 4 bedroom, 2 bath home.



**FULTONVILLE** MLS 201405717  
**\$124,000 - NEW PRICE**

This home has been reduced \$10,000 and is ready for its new owners. Take a look at this 3 bedroom, 2 bath home.



**FULTONVILLE** MLS 201225628  
**\$199,000 - NEW PRICE**

This would make a perfect large family home or convert to a bed and breakfast.



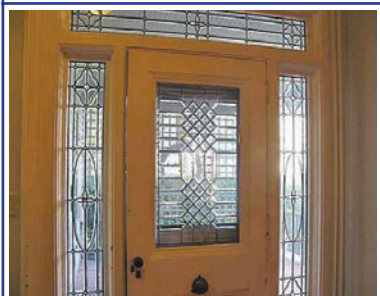
**TOWN OF JOHNSTOWN**  
MLS 201408649 **\$230,000**

This home is situated on 2.8 acres with views of the valley and features 3 bedrooms, 2 baths, 2 fireplaces.



**MAYFIELD** MLS 201417894  
**\$289,900 - NEW PRICE**

It's a most pristine southern Adirondack home sitting on 4 acres in a park like setting featuring 4 bedrooms.



**JOHNSTOWN** MLS 201417797 **\$199,900**

Large Victorian home with an in-law apartment and barn style garage. Call for additional details.



**JOHNSTOWN** MLS 201416651  
**\$179,000**

One floor living at its finest! Open floor plan, neat as a pin and just outside the city.



**NORTHVILLE** MLS 201417497 **\$695,000**

4 Elegantly refinished cabins with attention to detail & an eye for fine craftsmanship & comfort. Each with its own arrangement & character, 2 bedroom cabins & 1 bedroom suites are a refreshing take on Adirondack style accommodation. The property consists of 222 ft. of lakefront on Northville Lake, along with a gallery & pottery studio. Call for additional details.



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174: **JOHNSTOWN:** This 68.5 acre vacant land is located in a Planned Unit Development, with mixed usage, which consists of Residential, Retail, Professional and Entertainment business. There is 2,455 feet of road frontage and is located in a fast expanding developing area. There is a 10-acre pond on the property. Hales Mills Road Ext. runs between two heavily traveled roads: NY State Road 30 heading to Great Sacandaga Lake and the Adirondack Mountains and NY State Route 29 heading east to the Saratoga Region. . . . .

Asking \$350,000



175: **CANAJOHARIE:** This 66 acre lot is divided by Dugway Rd with approx 20+ acres on the north side of the road and 60+ acres on the south. The property can be purchased in its entirety or divided into 2 lots to be purchased separately. This property has a great view of the Cherry Valley Mountains and would be a perfect place to build your new home. . . . .

Asking \$198,000



177: **DOLGEVILLE:** This apartment house is located in a very nice neighborhood. It would make a nice home for the buyer and rent the 2nd apartment to cover part of the mortgage or would make a nice 2 family rental. It does need some updating, but is worth a look. . . . .

Asking \$70,000



182: **FORT PLAIN:** This home is located on a quiet country road and is in great condition. This originally was a 3 bedroom home and can be easily restored. There are 2 drilled wells with an automatic alternating switching system. The garage has 3 bays and workshop. One bay and the workshop is insulated and heated. The property is beautifully landscaped and manicured. The home is immaculate and well maintained. . . . .

Asking \$210,000



183: **CHERRY VALLEY: NEW LISTING!!!** This is a very secluded location with many beautiful homes in the area. You are approximately a 10-minute drive from Cooperstown, NY. There is 28 acres of land that is wooded, has a raven with a creek running through it and cleared land where a house once stood, but has been removed. There is an old barn, a spring and a power pole on the property. The property has been cleared and would be a nice location to build a new home or a hunting lodge. . . . .

Asking \$68,500



528: **REDUCED!!! FORT PLAIN:** You won't believe the absolutely spectacular architecture and woodwork and detailing of this 3,787 sq ft Victorian. Grand entry with period lighting. Beautiful staircase. 4-5 bedrooms and 3 full baths. Second story balcony on the side, high ceilings, stained glass window, original woodwork, Tiffany style lighting, fireplaces and incredible pocket doors. First floor den could be used as a bedroom suite w/bath. . . . .

Asking \$119,900



815: **SPRAKERS:** Land w/creek out back. 3.3 ACRES - Land goes behind the next 3 houses. Drilled well, a little sulphur, 3 - 1000 gallon septic tanks near electrical pole, 1 corner of shed, 1 out near pile of woods. Shed, electric in place, 2 Alaskan slabs 30x30, 27x47. Blacktop driveway shared at top - Not In The Deed - gravel driveway is owned by Town of Root. GREAT PROPERTY - ADD HOME. . . . .

Asking \$34,900



817: **CANAJOHARIE:** Lovely brick home. This two family home could become a large one-family home with an in-law apartment. Large yard, back deck leading to an above ground pool. Walk to schools, hardwood floors, picture windows, new roof, new windows. A MUST SEE HOME!!! Apartment 2 will be rented as of 8/1/14. . . . .

Asking \$99,900



818: **ST. JOHNSVILLE:** Nice solid home, a great family home. Living room 13x12, dining room 14x11 bedrooms 13x10. Built in closets, full bath w/storage, full attic, hardwood floors under carpet, new thermopane windows and doors, vinyl siding, lovely natural woodwork, open front porch, furnace (8/16/04), oil hot air Williamson, electric - new entrance in 2004. Walking distance to school. . . . .

Asking \$44,900



883: **CANAJOHARIE:** Motivated seller, nice yard. Garage beneath home, 1 car could be 2 car. New windows transferable lifetime warranty; natural gas furnace radiators/baseboard, 150 amp breakers, large back deck, new plumbing in kitchen, bathroom and sewer line with multiple shutoffs. Modern kitchen, completely remodeled bathroom, new large tub, granite sink counter. L shaped living/dining room, hardwood flooring, 4 bedrooms, 1 partial bath. GREAT FAMILY HOME. . . . .

Asking \$99,500



958: **FORT PLAIN:** Quaint country home on 7 private acres. House is in the process of being remodeled. It can be finished by the buyer or the owner will finish it. Motivated seller, bring offers. . . . .

Asking \$89,000



981: **FORT PLAIN:** Priced to sell!!! Well-maintained country home with a spacious 2 acres. A three bed, 2 bath ranch house, 2 garages, pond, 3 bay run-in shed, split rail fence. Come take a look!!! . . . . .

Asking \$129,900



## Countertop options abound

Many things in a kitchen contribute to giving this popular room its personality. Appliances and choice of cabinets go a long way toward crafting that look, but perhaps nothing defines a kitchen more than a homeowner's choice of countertops.

Countertops are where the action takes place in a kitchen. It's where meals are prepared and where hungry houseguests or curious kids watch the family chef whip up the night's meal. The options with regard to countertop surfaces are numerous, and the following are just a few of the more popular options homeowners planning to replace their existing surfaces might want to consider.

### Laminate

Laminate countertops are popular and affordable. Made of sheeting glued to plywood or particleboard substrate, laminate countertops are water-resistant but not very heat-resistant, so homeowners will want to place any hot pans, pots or baking sheets on trivets to maintain the laminate. Many homeowners prefer laminate countertops because they are available in so many colors, meaning they can match any homeowner's preferences, no matter how colorful those preferences are. Cutting on laminate countertops is not recommended, but such surfaces are easy to clean and maintain.

### Quartz

Quartz is among the most durable countertop surfaces available, as it is resistant to bacteria, heat, stains, and water. Though quartz is not available in as many shades as laminate, it is similarly easy to clean. Also like laminate countertops, quartz surfaces tend to have easily visible seams, which may irk homeowners who find such minor imperfections an eyesore. Quartz countertops can be expensive depending on the amount of surface area a kitchen has, so budget-conscious homeowners with especially large kitchens may find quartz countertops bust their budgets.



The numerous countertop options give homeowners the opportunity to find the one that best suits their needs.

### Granite

The natural beauty of granite is what draws many homeowners to install this popular surface material in their kitchens. Thanks to their unique shading and tone, granite countertops are never the same from one home to the next, and granite complements many different cabinet colors. Granite also is resistant to heat, scarring and, when sealed properly, stains. Granite is naturally porous, so if it is not sealed properly, it can harbor bacteria. Some granite countertops must be sealed annually, while some pretreated countertops can go as long as 15 years without a need for resealing. Unlike other countertop surface materials, granite, which is among the most expensive countertop materials, does not come in a vast array of colors, so homeowners should expect to choose from just 20 or so color options.

### Recycled glass

Homeowners who want to give their kitchens a modern and eco-friendly feel may want to consider recycled glass countertops. Recycled glass countertops, the majority of which are now produced with 80 to 90 percent post-consumer glass, are made of pieces of glass that are held together with cement binders. Some might be concerned that countertops made of recycled glass are not very strong, but the cement binders are very hard, making the countertops durable, strong and unlikely to chip or crack. Recycled glass countertops come in various colors and are resistant to both heat and stains. Installation of recycled glass countertops can be tricky, as improper installation can lead to stress points that make the glass susceptible to cracking. As a result, the installation of recycled glass countertops is best left to professionals with experience on such projects. Recycled glass countertops can be quite expensive as well.

A homeowner's choice of countertop surface material can go a long way toward defining the personality of his or her kitchen, so homeowners should consider their options before making a final decision.



**Junell Gray ~ Licensed Real Estate Salesperson**



**Capital District**

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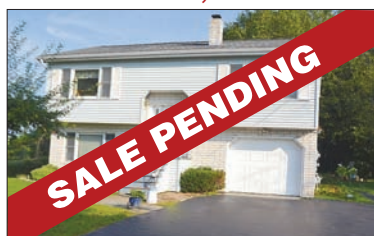
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**Just Listed \$137,000**  
**136 Switzer Hill Rd., Fonda**



**A TRUE LOG CABIN HERE & AN AMAZING FIND!** 3BR/2 full bath situated on 3.6 acres with a nice oversized 24x30 garage w/bonus area above. Full basement, in-ground pool & wood fireplace to enjoy.

**Just Listed \$74,000**  
**136 England Rd., Fonda**



**NICE QUIET COUNTRY LOCATION HERE!** Move right in to this 3BR/2 full bath home with large shed/small barn situated on 1 acre. FFCS Schools. Low Taxes. Wood fireplace.

**Just Reduced \$52,000**  
**5 Main St., Fort Plain**



**LOOKING TO INVEST?** Great 4 unit rental property that brings in \$2,250 per month, 2 NEW furnaces & hot water tanks, newer roof, lots of off street parking & convenient locations for tenants.

**Just Listed \$25,000**  
**Mary St., Tribes Hill**



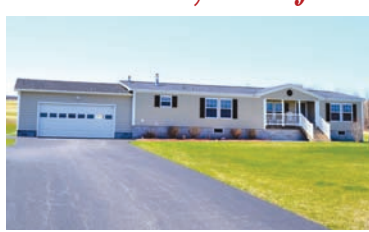
Nice level 200x150 (0.69 acre) building lot with a DRILLED WELL already on it & perk tested. Super location for your future home!

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**\$55,000**  
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**BEAUTIFULLY REMODELED 3 BDRM** Singlewide w/Addition & 2 car garage. Public water & sewer. Nice location that offers a rural feel.

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# Budget-friendly bathroom transformation tips

The allure of a spa-style bathroom is something few homeowners can resist. Such bathrooms can make for a welcome retreat after a long day at the office or an afternoon spent chasing kids around the yard.

But as appealing as such a sanctuary may seem, the cost of creating a luxury washroom is more than many homeowners' budgets can withstand. Fortunately, a dream bathroom does not have to break the bank. In fact, there are several ways to make a bathroom worthy of the most comforting spa without stretching your budget.

- **Install a wall-hung mirror.** If your idea of a luxury bathroom harkens back to a time before the advent of recessed medicine cabinets, then a wall-hung mirror can give the bathroom an entirely new feel without much of a financial commitment. Flush-mount mirrors need not require the services of a contractor, but they can provide a sense of elegance that recessed cabinets cannot.
- **Replace bathroom countertops.** A countertop replacement job may sound expensive, but such an undertaking is not very costly in the washroom, where counter space is typically limited. Since the cost of countertop materials is by the square foot, you can replace bathroom surfaces for a relatively small amount of money. Granite countertops can be beautiful, but such surfaces do not create the warm feel that many prefer in a luxury bathroom. A material such as soapstone is warm and inexpensive and can quickly give the bathroom a new look.
- **Embrace calm colors.** Painting the bathroom is another inexpensive way to give the room an entirely new look. If the walls of your washroom are currently a vibrant color, consider a more calming tone to give the room the luxurious and relaxing feel you're aiming for. If your bathroom includes a clawfoot tub, you also can make it a two-tone tub to add a touch of relaxing elegance. Paint the tub's exterior in a calming tone such as soft gray, and you will have transformed the washroom at little cost and even less effort.
- **Transform your double vanity.** Many homeowners prefer a double vanity in their bathrooms, as such a setup allows both men and women the space to get ready for bed or work without getting in one another's way. But instead of a traditional vanity with a counter between the sinks, consider installing matching pedestal sinks to surround an antique washstand. This can give the washroom a feel of antique luxury, and such washstands can found for a few hundred dollars.
- **Replace old fixtures.** Though they are often overlooked, cabinet and door fixtures as well as towel racks can greatly influence the feel of a washroom. If the cabinet and drawer handles are old or outdated, replace them with more modern options. Such a job might be even more effective if you repaint or reface existing cabinetry. Neither task is terribly expensive, but both can give the washroom a more luxurious feel. The same goes for replacing old towel racks, which can be an eyesore if they're especially dated.


Transforming a bathroom may seem like a significant and costly undertaking, but savvy homeowners can give their washrooms a new and luxurious look without spending much money.

## Did you know?

Homeowners about to embark on home improvement projects should prioritize dust removal to avoid the potentially negative side effects of exposure to lead dust. When undergoing a renovation, homes built before 1978, the year the use of lead paint was banned, are likely to produce lead dust, which occurs when lead paint is sanded or chipped. That dust can be especially harmful to children, pregnant women and pets.

According to the Centers for Disease Control and Prevention, lead dust that is as small as a grain of sand is enough to poison children, who may suffer brain damage, hearing loss, nervous system and kidney damage, and decreased muscle and bone growth after exposure to lead dust. When pregnant women are exposed to lead dust, that exposure may affect the baby's cognitive development while increasing the mother's blood pressure. Household pets exposed to lead dust may suffer from a series of side effects, including vomiting, diarrhea, abdominal pain and possibly death.

When making renovations to their homes, homeowners can open windows and wear protective gear such as masks and safety goggles to avoid direct exposure to lead dust.





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| <div><p><b>NEW LISTING</b></p><p><b>Valley Brook Country Home.</b><br/>3 bedroom Cape style home has a large eat-in Kitchen new updated Bath-Laundry, spacious rooms, first floor Master Bedroom; updated utilities, large basement, nice big Garage on 320' deep lot, more adjacent acreage available. Ft. Plain Schools. <b>\$129,900</b></p></div> | <div><p><b>New Price - \$224,900</b><br/>Live among the Amish farming community... 3 Bedroom Nelliston Ranch on 2 acres, 2 woodstoves, Hearth Kitchen area, oak &amp; redwood floors; hot tub on back deck, att. garage, Pool &amp; Pool House; nice mountain views. (additional acreage available if needed)</p><p><b>POSSIBLE TERMS to Qualified Buyer</b></p></div> | <div><p><b>Reduced - \$129,900</b><br/>4 Bedroom Victorian with 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 &amp; 2 stall Garage. (a B&amp;B maybe?)</p></div> | <div><p><b>Just Reduced - \$69,900</b><br/>Gotta' Come Inside! The remodeled interior has a warm cozy "cabin" look. Hardwood floors, Modern Kitchen &amp; Baths, spacious Kitchen with lots of cabinets, Sun Porch to deck overlooking the Creek. Nice large fenced yard, Paved Driveway, St. J'ville OE Schools.</p></div> |
| <div><p><b>2 Garages &amp; a Pool</b><br/>Wonderful 6 room Ranch on a Country Acre in the Oppenheim area. 2-3 bedrooms, 2 1/2 Baths, Large Country Kitchen w/lots of cupboards, hardwood floors; C/A, full deck overlooking inground Pool, 2 garages &amp; 2 outbldgs. <b>\$139,900.</b> Call Pete for appt.</p></div>                                | <div><p><b>Reduced - \$89,900</b><br/>This Canajoharie Home has 4 BIG Bedrooms, a large Kitchen, hardwood floors, Entry Room, new windows, (TONS of "Space") a big attic, and the whole house is in GREAT Condition...PLUS a 5 stall Garage for rental income. Motivated Sellers are awaiting your Offer.</p></div>                                                    | <div><p><b>New Price - \$98,600</b><br/>1800's Palatine Victorian w/apartment. 2 Gas Fireplaces, bold architecture Hardwood floors, original French Doors, 2 Baths; Garage, Walk out basement, Apartment shares heat, sep. electric, home overlooking the Mohawk River on a nice deep lot. Anxious for Offers!</p></div>               | <div><p><b>Still Looking? \$79,500</b><br/>3 Bedroom Cape with fireplace &amp; attached Garage, 2 bedrooms on first floor, 1 1/2 Baths, Eat-in Kitchen, Living room, Dining, Summertime Deck, Patio, Great Shape for your first home, Walk to Ft. Plain Schools.</p></div>                                                  |

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## Financial options

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

### Home Equity Loan

A home equity line of credit allows you to borrow money against the equity in your home. It provides a convenient, low-cost, tax deductible source of extra funds. The downside is

that your home is used as collateral on the loan and you risk foreclosure if you miss any of your payments. If you are having trouble making your monthly mortgage payment or home equity loan payment, there are steps that you can take to prevent foreclosure, but you must act quickly.

### Reverse mortgage

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

- How it works. In a "regular" mortgage, you make monthly payments to the lender. In a "reverse" mortgage, you receive money from the lender, and generally don't have to pay it back for as long as you live in your home. The loan is repaid when your home is no longer your primary residence, and you never will owe more than the home is worth when it is eventually sold. The proceeds of a reverse mort-

gage usually are tax-free, and many reverse mortgages have no income restrictions.

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

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

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

independent information about reverse mortgages and other, less costly alternatives to help you decide if a reverse mortgage is right for you. Virginia Cooperative Extension also provides a worksheet and checklists that can help you sort through the advantages and disadvantages of reverse mortgages.

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

### Refinancing your mortgage

Refinancing a mortgage is a process of taking out a new mortgage on your existing home in order to lower your interest rate, lower your payment, convert from an adjustable rate mortgage (ARM) to a fixed rate



What are your financial options in securing a mortgage?

mortgage, convert to a loan with a shorter term, or use some of the equity in your home to make major purchases. Remember... refinancing is not always in your best interest. As a general rule, it takes at least three years and a savings of at least 2 percentage points below your current mortgage interest rate to recov-

er the costs of refinancing. If you decide that refinancing is too expensive, ask your lender whether you can get some or all of the new terms you want by requesting a mortgage modification instead of taking out a new loan.

Source: [www.extension.org](http://www.extension.org)

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**NORTH MAIN ST., GLOVERSVILLE** - Lovely three-story brick home with all the charm of a bygone era. Features include 5BRs, 2 full baths, fireplace, hardwood floors, crown molding and much, much more. **Only \$215,000**



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**BEAUTIFUL VIEWS OF THE ADIRONDACKS! FIREFLY 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. Call the Canajoharie office **\$69,900**



**COUNTRY HOME CLOSE TO JOHNSTOWN AND CANAJOHARIE.** Eaker Road - Town of Palatine. Lovely 3BR raised ranch in the country with 1.3 acres. Fort Plain School Dist. Call the Amsterdam office. **\$82,500**



**LET THE RENT HELP PAY THE MORTGAGE!** Forest Avenue, Amsterdam. Great owner occupied property features 3BR/2BA, located in nice neighborhood. Call the Amsterdam office. **REDUCED \$49,900**



**COMPLETELY REMODELED!** State Highway 80, Fort Plain. Lovely 3BR ranch style home close to the village. Features beautiful granite kitchen, HW floors, new windows and new vinyl siding. Call the Canajoharie office. **\$74,900**



**CLOSE TO NATHAN LITTAUER HOSPITAL!** East State St., Gloversville - Spacious 4 bedroom home features large kitchen, nice yard and possible 5th bedroom if needed. Call Amsterdam office for an appointment. **REDUCED \$60,000**



**LAKEVIEW AVE., SCHENECTADY** - Move-in condition. Great 3 bedroom home in quiet neighborhood. Beautiful living rm w/wood fireplace, Formal DR, HW flooring, kitchen with all new appliances and walk-in pantry, backyard has a large deck and garage. Call the Amsterdam office. **Only \$105,000**



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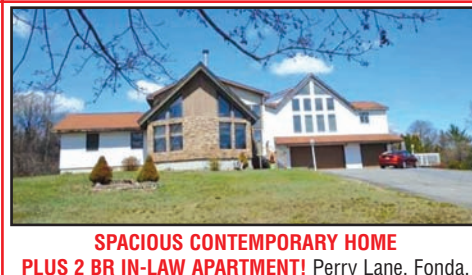
**SHORT SALE** - State Highway 80, Fort Plain. 4BR Cape Cod style home with spacious yard, detached garage and pool. Call the Canajoharie office. **\$69,900**



**BEAUTIFUL ALTAMONT LOCATION** - Western Turnpike. Beautifully remodeled Craftsman style home features 4BRs, 2 1/2 baths, double master suite, and lots of storage. Recent updates include new roof, siding, windows and radiant heat for the baths. Easy commute to Albany. **Reduced \$270,000**



**LOVELY PERTH HOME IN B-P SCHOOL DIST.** Perth Fitness Rd. Lovely 3BR, 2 bath manufactured home sits on 2+ acres. Features fireplace, deck, garden and all are in excellent condition. Call the Amsterdam office. **Only \$125,000**



**SPACIOUS CONTEMPORARY HOME PLUS 2 BR 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 Sale. **REDUCED \$228,000**



**CLIFF ST., CANAJOHARIE** - Remodeled 4BR with granite counters, new bamboo floors, newer siding, 2 bath and spacious yard. **REDUCED \$80,000**



**QUIET NEIGHBORHOOD!** Lower Lepper Road, Fort Johnson. Spacious 3BR home (could be 4), features hardwood and laminate floors, spacious kitchen and nice yard. Possible 100% financing. Call the Amsterdam office for more detail 843-4343. **REDUCED \$85,000**



**PHILLIP RD., HERKIMER COUNTY** - Beautiful custom-built colonial style home features 6BRs, 2 1/2 baths, wide plank floors, chefs kitchen, formal DR, family DR, formal living room, family room, music room, master suite and even more. Property includes second ranch-style 3BR home with attached garage. Farm has large free stall barn, huge dairy barn, nice general barn with blacksmith shop, smokehouse plus other outbuildings and 388 acres. **Total \$1,375,000**



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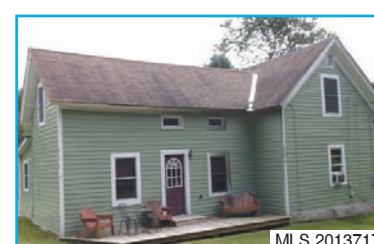
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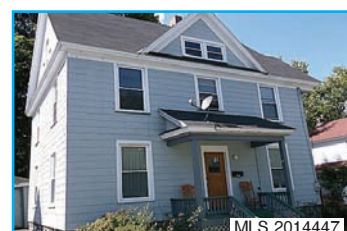
**BETWEEN 2 LAKES (Mayfield):** Situated between Sacandaga and Mayfield Lakes. LR, DR, kitchen, half-bath/laundry down, 2 BRs and 1 full bath up. Detached 1 car garage, paved driveway, nice backyard. **\$107,000**



**HUNTING CABIN (Town of Johnstown)** on **64 ACRES** - Just south of APA, near state land. Private setting on dead-end road. Rustic cabin, partially renovated. Small pond **\$100,000**



**150-YEAR-OLD FARMHOUSE (Town of Johnstown)** on **1.19 ACRES** - Just outside City of Gloversville. 3-bedroom home w/1.5 baths. Enclosed porches, lovely yard, large barn/garage **REDUCED TO \$88,000**



**GREAT FAMILY HOME W/LOTS OF SPACE (Gloversville):** Living room, dining room, kitchen, den, four bedrooms, 1.5 baths. Freshly painted interior, some new flooring. Fenced backyard. Owner must move, anxious to sell. **\$75,000**



**MOVE-IN READY (Johnstown):** 3 BR home w/2 large baths. New master bedroom, newer kitchen w/pellet stove, first-floor laundry, tin ceiling in LR. Large apartment over garage helps w/expenses **\$72,000**



**FAMILY HOME IN PRIVATE SETTING (Gloversville):** Located at end of dead-end street. LR w/fireplace and Heatilator, knotty pine DR and den, kitchen down, 3 BRs and full bath up. Deep yard, 1-car garage **\$69,900**



**PRICED TO SELL (Gloversville):** Modest 3-BR home with one full bath. Upgrades include newer kitchen, bath, windows, insulation, vinyl siding, roof and more. Detached 1-car garage **\$66,000**



**TWO-STORY COTTAGE (close to Pine Lake Beach):** LR, DR, kitchen and 3/4 bath down, 4 bedrooms up, enclosed front porch **Reduced to \$58,000**



**FAMILY HOME ON QUIET STREET (Gloversville):** LR, DR, kitchen, den and half-bath down, 3BRs and full bath up. Vinyl siding, replacement windows, detached 2-car garage. Many updates! **REDUCED TO \$56,000**



**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 **REDUCED TO \$50,000**

### TWO-FAMILY HOMES



**WELL-MAINTAINED PROPERTY (Johnstown):** Beautiful owner's flat w/hardwood floors, high tin ceilings, modern kitchen and bath. Upstairs flat is older in style, deck and private entrance. Two bedrooms in each flat, separate utilities. **\$129,500**



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

### MORE GLOVERSVILLE TWO-FAMILY HOMES

Many updates,  
**REDUCED TO \$66,000**

Separate Utilities  
**REDUCED TO \$62,000**

### LAND

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

**Town of Mayfield:**  
 2.14 acres **\$15,000**  
 2.7 acres **\$27,000**  
 3.7 acres **\$35,000**

### COMMERCIAL:

1076 sq ft office or retail space available **Call for details**

### SALE PENDING



**MAKE AN OFFER (Gloversville):** Starter home w/vinyl siding, new windows, CB wiring. Living room, dining room, kitchen down; 3 bedrooms, full bath up. **REDUCED TO \$39,900 OR BEST OFFER**



## Tips to upgrade your home's exterior

(StatePoint) — Curb appeal is important in setting a welcoming tone. And if your home is for sale, an attractive exterior becomes crucial.

"Realtors tell us that potential home buyers make a 'street decision' in less than 12 seconds on whether or not to view a home," says Niki Decker of Fypon, a leader in the synthetic millwork industry. "That's a very short time to make a good impression."

Take time to focus on ways to add value and design appeal to your home's exterior, whether or not you have plans to sell.

The experts at Fypon are offering their top exterior upgrade tips:

- Swap a rotting wooden porch system with a new structural synthetic balustrade system that includes porch posts, top and bottom rails, balusters and all the other pieces essential to create a weather-resistant porch.

- Trim out exterior windows. Use polyurethane crossheads over a window and top with a solid, decorative or recessed panel keystone accent piece. On

the sides and below the window, use moulding pieces with plinth blocks in the corners to eliminate miter cuts.

- Replace older, rotting wooden louvers with low-maintenance polyurethane louvers. Such functional louvers should have a noncorrosive fiberglass screen backing to keep insects out while allowing maximum airflow and ventilation to enter an attic.

- A conventional older wooden door may be inefficient, worn out or plain ugly. Consider replacing your old wooden door with a solid fiberglass door, which is up to four times more energy efficient and resistant to rot, rust, dings and weather. Constructed as a complete system of components, Thermo-Tru fiberglass doors, for example, are engineered to work together for lasting performance, security and energy efficiency.

- Make smart upgrades with a proven return on investment. For example, adding energy-efficient vinyl windows as a mid-range project, can have a cost recoup value of 78.7 percent while adding vinyl siding



You can make your home a more welcoming place by giving its exterior a facelift.

can have a 78.2 percent recoup rate, according to the 2014 Cost Versus Value Study conducted by Remodeling magazine.

- Add "top down" color to the

home by starting with the roof. Polymer slate and shake roofs come in numerous standard colors and unlimited custom colors.

- Color plays a major role in

creating curb appeal. Add and maintain colorful shrubbery and planters to give your exterior a natural burst of color. Look to the front door, your shutters and

trim to add pops of color additions that complement the rest of the exterior.

For more tips, visit [www.fypon.com](http://www.fypon.com).

## One Of The Most Beautiful Houses in the Mohawk Valley



Located 395 Canal St., Ft. Plain, NY 13339, next to Ft. Plain Museum.

Beautiful well-maintained home, 3 car garage, 4.6 Acres with stream.

Real Estate consists of main floor with large custom eat in kitchen, beautiful oak cabinets, dishwasher, gas stove, wall oven, refrigerator with ice maker, microwave, large dining room, living room, fireplace, master suite with full bath, laundry room and 1/2 bath on first floor. Upstairs has three bedrooms with full bath, finished basement with office - could be used as second master suite, full bath, fireplace, family room with poplar wood wainscoting. Mostly hardwood floors on first and second floor. Double pane insulated windows throughout, gas fired cast iron baseboard heat, central air conditioning with individual room controls, water softener, dehumidifier, curtains throughout, central vac and a total of 3 1/2 baths. Three bay attached oversized heated garage, RV full hook-up, professionally landscaped with multiple mature trees, village sewer and water and a backyard garden area. Zoning maps show it is in PH Planned Historical District. The uses permitted in PH District are: residences, farms, historical buildings & sites, restaurants, motels, bed & breakfast, church & historical attractions.



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**\$475,000 ADIRONDACK LODGE!**  
 Custom Post & Beam 4BR/3BA Beauty. Stone fireplace, double living room. Gourmet kitchen, decks, private 8+ acres w/pond.



**\$299,900 PROGRESS ROAD!**  
 Mayfield Schools. Enjoy this very private 4+ acres & custom 3BR/2BA Log Home! Full basement & attached finished heated garage and 2nd huge garage. Lots to love in this beauty sited in the woods! Get Pre-qualified and come see!



**\$295,000 HAMILTON CO. GENTLEMAN'S FARM!**  
 32 Acres! Borders N Branch of W. Stoney Creek. 4BR/1BA w/natural woodwork, formal dining, built in cabinets, stone fireplace in den. Immaculate move-in home w/big barn & low taxes! 5 mi. to Great Sacandaga Lake!



**NEW! \$89,000 CAROGA LAKE COTTAGE!**  
 2BR/1BA log sided charmer! Hardwood floors, open living, dining and kitchen, Huge 2 story garage w/electricity. Nice sized yard and Lake Access!!



**NEW! \$325,000 273 ST. HWY. 10 ARIETTA!**  
 Perfect Private Residence or Club House! Now a turn key restaurant & bar! 8 bedrooms up! Full kitchen & bar, lots of parking, located ON the snowmobile trails. Make offer!



**\$287,000 109 GREEN LAKE!**  
 224 Ft. peaceful clean sandy waterfront! 4BR/1BA move in condition! Fireplace w/insert, windows to enjoy the lake, large corner lot w/garage & dock!



**\$499,000 PLEASANT LAKE, STRATFORD!**  
 1.2 acre 120 ft. waterfront lot! Grand Victorian 4BR/2BA home. Western lake views from all rooms! Additional 3BR/1.5BA guest house! Decks, docks for relaxing. Amazing property!



**NEW! \$199,000 E. STONER LAKEFRONT!**  
 3 Bedroom, 1 bath, open living room with fireplace, dining room overlooks the lawns to the sandy waterfront. Deep lot.



**NEW! \$175,000 331 EAST STONER LAKE**  
 3 Acres waterfront multiple lots. 1BR cottage on the water. Owner wants sold! Make offer!



**NEW PRICE \$165,000 W. CAROGA LAKE SANDY WATERFRONT!** Enjoy Western Sunset views! Ranch style 2BR/1BA Seasonal home w/1 car garage. MLS/ID: 201222475



**\$190,000 368 FICAL ROAD**  
 10+ acres w/fruit trees & trails. Very private and gorgeous post and beam 3BR/3BA with a 32x50 2 story heated garage for all your toys and workshop! There's lots of room to roam inside and out! 4-Wheelers, snowmobiles all play on the roads & no APA! Country property close to town!



**\$219,900 55 SPRING AVE**  
 Custom 3BR/2BA log home on very private 5 acre city lot! You'll be close to everything yet 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!



**\$122,000 184 MOYER ST, CANAJOHARIE**  
 Raised Ranch 3BR/1BA sited on high & dry on a very deep lot! Lots of natural wood inside and plenty of room for everyone! 1 car garage underneath plus lots of parking behind the house too!



**\$147,500 CANAJOHARIE BEAUTY!**  
 Classic 3BR/2BA beautifully landscaped corner lot. Stone fireplace, hardwood under carpet, formal dining, den, huge master suite, lots of closets, drive in dry basement w/laundry & workshop. Slate patios to relax front & back. Walk to school!



**\$249,000 450 RIDGE RD**  
 5+ Acres Broadalbin! Gorgeous 4BR/2BA. Classy inside & out, stainless appliances, exotic wood - impressive landscaping & home Koi pond. Oversized 2 car garage!

## LAND FOR SALE

Peck Lake Waterfront Lot . \$133,000  
 38 Acres Wooded. Hilley Rd., Caroga .....\$54,000  
 13 Acres Cronkhite Rd., Fort Plain .....\$22,000  
 48 Acres W Stoner Lake Waterfront .....\$119,900  
 1 Acre W Stoner Lake .....\$19,900



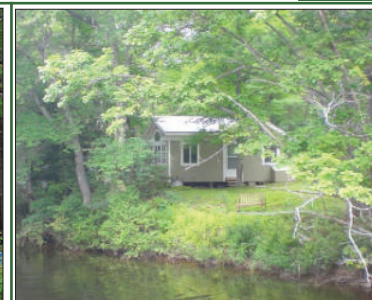
**NEW! \$68,000 158 LONDON BRIDGE ROAD**  
 Darling 1 bedroom cottage furnished, ready to enjoy! On the trails!



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



**\$175,000 70 ACRES 4BR/2BA home.**  
 Bleeker homestead! Knotty pine interior, fireplace! Swimming pool. Borders year round river for soothing water sound. Come see 'Beaver Brook'.



**\$199,900 203 KASSON DRIVE**  
 Direct Waterfront Canada Lake! Delightful 2BR cottage with 215 feet of waterfront on Canada Lake! Totally revamped with new insulation, piers, windows, electric, walls & oak floors!

## SOLD

*Just a few of the many sales by ADK Realty this summer!*

Canada Lake House \$295,000

229 E Shore Drive, W Caroga

378 Shore E Caroga

117 Mallard Ave., Great Sacandaga

**NEW LISTINGS: www.ADKSRealty.com**



## Shopping for a loan

Your choice of lender and type of loan will influence not only your settlement costs, but also the monthly cost of your mortgage loan. There are many types of lenders and types of loans you can choose. You may be familiar with banks, savings associations, mortgage companies and credit unions, many of which provide home mortgage loans. You may find a listing of some mortgage lenders in the yellow pages or a listing of rates in your local newspaper.

### Mortgage Brokers.

Some companies, known as "mortgage brokers" offer to find you a mortgage lender willing to make you a loan. A mortgage broker may operate as an independent business and may not be operating as your "agent" or representative. Your mortgage broker may be paid by the lender, you as the borrower, or both. You may wish to ask about the fees that the mortgage broker will receive for its services.

### Government Programs.

You may be eligible for a loan insured through the Federal Housing Administration ("FHA") or guaranteed by the Department of Veterans Affairs or similar programs operated by cities or states. These programs usually require a smaller downpayment. Ask lenders about these programs.

### CLOs.

Computer loan origination systems, or CLOs, are computer terminals sometimes available in real estate offices or other locations to help you sort through the various types of loans offered by different lenders. The CLO operator may charge a fee for the services the CLO offers. This fee may be paid by you or by the lender that you select.

### Types of Loans.

Loans can have a fixed interest rate or a variable interest rate. Fixed rate loans have the same principal and interest payments during the loan term. Variable rate loans can have any one of a number of "indexes" and "margins" which determine how and when the rate and payment amount change. If you apply for a variable rate loan, also known as an adjustable rate mortgage ("ARM"), a disclosure and booklet required by the Truth in Lending Act will further describe the ARM. Most loans can be repaid over a term of 30 years or less. Most loans have equal monthly payments. The amounts can change from time to time on an ARM depending on

changes in the interest rate. Some loans have short terms and a large final payment called a "balloon." You should shop for the type of home mortgage loan terms that best suit your needs.

### Interest Rate, "Points" & Other Fees.

Often the price of a home mortgage loan is stated in terms of an interest rate, points, and other fees. A "point" is a fee that equals 1 percent of the loan amount. Points are usually paid to the lender, mortgage broker, or both, at the settlement or upon the completion of the escrow. Often, you can pay fewer points in exchange for a higher interest rate or more points for a lower rate. Ask your lender or mortgage broker about points and other fees.

A document called the Truth in Lending Disclosure Statement will show you the "Annual Percentage Rate" ("APR") and other payment information for the loan you have applied for. The APR takes into account not only the interest rate, but also the points, mortgage broker fees and certain other fees that you have to pay. Ask for the APR before you apply to help you shop for the loan that is best for you. Also ask if your loan will have a charge or a fee for paying all or part of the loan before payment is due ("prepayment penalty"). You may be able to negotiate the terms of the prepayment penalty.

### Lender-Required Settlement Costs.

Your lender may require you to obtain certain settlement services, such as a new survey, mortgage insurance or title insurance. It may also order and charge you for other settlement-related services, such as the appraisal or credit report. A lender may also charge other fees, such as fees for loan processing, document preparation, underwriting, flood certification or an application fee. You may wish to ask for an estimate of fees and settlement costs before choosing a lender. Some lenders offer "no cost" or "no point" loans but normally cover these fees or costs by charging a higher interest rate.

### Comparing Loan Costs.

Comparing APRs may be an effective way to shop for a loan. However, you must compare similar loan products for the same loan amount. Before you decide on a loan, you should consider the up-front cash you will be required to pay for each of the two loans as well.

Another effective shopping technique is to compare identical loans with different up-front points and other fees. Your individual situation (how long you plan to stay in your house) and your tax situation (points can

process with a lender or mortgage broker, you could find that after settlement another company may be collecting the payments on your loan. Collecting loan payments is often known as "servicing" the loan. Your



usually be deducted for the tax year that you purchase a house) may affect your choice of loans.

### Lock-ins.

"Locking in" your rate or points at the time of application or during the processing of your loan will keep the rate and/or points from changing until settlement or closing of the escrow process. Ask your lender if there is a fee to lock-in the rate and whether the fee reduces the amount you have to pay for points. Find out how long the lock-in is good, what happens if it expires, and whether the lock-in fee is refundable if your application is rejected.

### Tax and Insurance Payments.

Your monthly mortgage payment will be used to repay the money you borrowed plus interest. Part of your monthly payment may be deposited into an "escrow account" (also known as a "reserve" or "impound" account) so your lender or servicer can pay your real estate taxes, property insurance, mortgage insurance and/or flood insurance. Ask your lender or mortgage broker if you will be required to set up an escrow or impound account for taxes and insurance payments.

### Transfer of Your Loan.

While you may start the loan

lender or broker will disclose whether it expects to service your loan or to transfer the servicing to someone else.

### Mortgage Insurance.

Private mortgage insurance and government mortgage insurance protect the lender against default and enable the lender to make a loan which the lender considers a higher risk. Lenders often require mortgage insurance for loans where the downpayment is less than 20 percent of the sales price. You may be billed monthly, annually, by an initial lump sum, or some combination of these practices for your mortgage insurance premium. Ask your lender if mortgage insurance is required and how much it will cost. Mortgage insurance should not be confused with mortgage life, credit life or disability insurance, which are designed to pay off a mortgage in the event of the borrower's death or disability.

You may also be offered "lender paid" mortgage insurance ("LPMI"). Under LPMI plans, the lender purchases the mortgage insurance and pays the premiums to the insurer. The

lender will increase your interest rate to pay for the premiums — but LPMI may reduce your settlement costs. You cannot cancel LPMI or government mortgage insurance during the life of your loan. However, it may be possible to cancel private mortgage insurance at some point, such as when your loan balance is reduced to a certain amount. Before you commit to paying for mortgage insurance, find out the specific requirements for cancellation.

### Flood Hazard Areas.

Most lenders will not lend you money to buy a home in a flood hazard area unless you pay for flood insurance. Some government loan programs will not allow you to purchase a home that is located in a flood hazard area. Your lender may charge you a fee to check for flood hazards. You should be notified if flood insurance is required. If a change in flood insurance maps brings your home within a flood hazard area after your loan is made, your lender or servicer may require you to buy flood insurance at that time.

Source: hud.gov

## Open House

Sunday, September 28<sup>th</sup> • 12 - 2pm

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# Steps to buying a home

Buying your home is an exciting experience and it may be the largest financial investment you will ever make. Taking the time to learn about the steps involved in the buying process will help ensure that you purchase a quality home at a price you can afford. There are seven basic steps to buying a home:

- Step 1. Prepare for home ownership**
  - Begin by seeking homebuyer education. You can contact The U.S. Department of Housing and Urban Development (HUD) to find an approved provider of homebuyer education in your area. Visit the HUD website or call 800-569-4287.
  - Monitor your credit record. Get a free copy of your credit report and if necessary, take steps to improve your credit score. Generally, a higher credit score will qualify you for a lower interest rate.
  - Figure out what you can afford. It will save you time, energy, and money if you have a realistic picture of what you need and how much you can afford before you start shopping for a home.
  - Choose the type of home that fits your lifestyle, in a location that has the amenities and community services that you want.
  - Know your rights. You have the right to equal housing opportunities; disclosure of settlement costs; and protection from predatory lending practices. Take the time to know your rights before you start shopping for a home and a loan.
- Step 2. Shop for a Loan**
  - Comparison shop. Gather all the information you need to complete the mortgage loan application. Then compare the different types of mortgages that each lender offers and the tradeoffs associated with each option. You may want to create a comparison chart to record and compare the terms of different loans and lenders.
  - You can avoid paying for private mortgage insurance if you have a down payment that equals at least 20 percent of the purchase price.
  - Learn about home buying programs in your state that can lower your costs and mortgage payment.
  - Get pre-qualified for a loan. When you are ready to make an offer, you will be in a better position to have your offer accepted if you are prequalified or preapproved for a loan.
- Step 3. Shop for a home**
  - Know your housing priorities, including the type of structure, size, location, and community services that are important to you.

- Decide whether you want to use the services of a realtor. Realtors are familiar with the housing market and can assist you in finding the house that meets your needs. The seller generally pays the realtor's commission to help sell the property, which means that the realtor will try to get the best sales price and terms for the seller. To get the best outcome for yourself, you may want to hire your own realtor to represent your interests as the buyer.
  - Know housing market trends before you start looking for a home. In a buyer's market, there are a lot of homes for sale, with relatively few buyers, so sellers have to offer potential buyers additional incentives. In a seller's market, there are a lot of buyers and relatively few homes, so sellers are likely to drive a hard bargain, and the home you want may be sold before you have a chance to make the offer.
- Step 4. Make an offer**
  - Make an offer that is realistic. Offers are usually conditional on the home inspection (see step 5), appraisal, having a clear title, and final approval of the loan.
  - Provide an earnest money deposit. The earnest money deposit lets the seller know that you are serious about wanting to purchase the home. In most cases, if you retract your offer, the seller keeps the deposit.
  - Get pre-approved for a loan to give yourself a stronger negotiating position.
  - Negotiate the deal. When you make an offer, the interested seller usually will negotiate back and forth with you until you reach a joint agreement. Every point in the contract is negotiable, but it is usually best to know common practices and accepted standards in the negotiation of the contract before you start the process.
- Step 5. Get a home inspection**
  - A home inspection report provides an in-depth and impartial evaluation of any problems with the property. Your realtor and lender will have suggestions regarding who to use. The charge for the inspection will be added to your closing costs unless the seller has agreed to pay for the report.
  - When you make a written offer on a home, you need to insist that the contract state that the offer is contingent on a home inspection conducted by a qualified inspector.
  - If you are satisfied with the results of the inspection, then your offer can proceed, but be sure to negotiate and include, in writing, any financial adjustments, repairs or replacements that

- the seller agrees to make as a result of issues identified in the inspection report.
- Step 6. Get homeowners insurance**
  - Learn what is covered by homeowner's insurance and what type of policy to purchase.
  - Shop for a policy. Remember to consider flood and earthquake insurance if appropriate.
  - Know how to read the policy and file a claim.
- Step 7. Close the deal**
  - The final step in the home buying process is called the "closing" or "settlement." The closing usually takes place using the services of a settlement agent who oversees the transfer of the property from the seller to the buyer.
  - Prior to closing, you need to secure the services of a title company. The title company provides you with title insurance and often serves as the settlement agent. Title insurance protects you and the lender from claims by others against your new home.
  - The settlement agent will set up escrow to manage the transfer of the property. All documents, deeds, titles, funds and conditions of the sale are collected in escrow and monitored by the settlement agent. When all of the conditions specified in escrow agreement have been met, you and the seller will be instructed to make an appointment to sign the paperwork that will finalize the closing.
  - Before you go to the closing, understand the Real Estate Settlement Procedures Act (RESPA) and the protections that it offers you. Lenders are required to give you paperwork that outlines the costs you will incur in receiving the loan. These documents include the charges you will likely pay at closing and an estimate of your monthly mortgage payments, a Settlement Statement that details all closing costs, and a Truth-in-Lending Statement that outlines all of the specifics of the loan.
  - Prepare ahead for closing day. At closing, you will sign numerous papers that make the sale final. Make sure that you have a good idea of what the settlement costs should be so that you can check the paperwork for errors before you sign. You will be required to bring picture ID and a cashier's check to cover the closing costs.
  - The transaction is recorded with the county within a day or two of closing. After the recording, you will be given the keys to your new home!
- Source: [www.extension.org](http://www.extension.org)

## What is the first step in buying a home once you've found a house that you want to buy?

A home buyer makes an offer on a house, generally by submitting a purchase and sale agreement through a real estate sales professional, who is required by law to give it to the seller.

The elements that potential home buyers should consider in preparing their offer include the market value of the home, any special circumstances surrounding the sale of the home, how much they can afford to pay,

and the condition of the home.

Make sure that the offer price also reflects any needed repairs to the house and any special contingencies, such as results of a home inspection and obtaining



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**Just Around**  
**The Corner!**

financing. Also include what you expect to stay in the house (e.g., window coverings, appliances, etc.).

ally work with home buyers to include important items in the offer.

fer. If the offer is accepted, the home buyer has completed the first step toward the purchase of a home.

Once the offer is presented to the seller, the seller may accept it, reject it, or make a counterof-

A real estate sales professional and/or an attorney gener-

Source: [www.extension.com](http://www.extension.com)



## Who is responsible for repairs during a home sale?

Many questions arise during the home-buying process. Buyers looking at homes that require a good deal of TLC may wonder who is responsible for the home's repairs, particularly if such repairs are needed to secure a certificate of occupancy. Depending on the situation, there is no clear-cut answer.

There is no perfect home, and things that are acceptable to the current owner may not be acceptable to the buyer who is looking to become the next owner. The home-buying process is typically a careful cooperation between buyer and seller to find a middle ground. The buyer may have to make some concessions, as will the seller. Ultimately, it is this cooperation that often determines if the sale goes through or is terminated.

Before any negotiations can begin regarding repairs, it is advisable for a buyer to have an independent inspector come out and look over the home and property. Most real estate agents will suggest this be done as a first priority — even before a contract is entered on the home. An inspection will unveil any potential problems in a home and indicate things that the buyer may not be aware of, including items that do not meet with code or could be unsafe. An inspector also may point out problems that could cause a mortgage lender to give pause. This may mean the lender will deem problems unsafe and refuse to fund the mortgage until repairs are made.

A copy of this inspection report should be sent to the home seller to review with his or her attorney and real estate agent. The buyer working with his own real estate attorney and agent can petition for certain repairs to be made. Many sellers will make such repairs to ensure the purchase goes through, or they will accept a lower purchase price to compensate for the needed repairs, which the buyer will then make. Buyers might want to hire a good real estate attorney to write clauses into the contract to protect their interests. This allows the buyer to forfeit the sale and walk away from the

contract should an issue arise.

The rules often change when buying a home that is a short sale or in foreclosure. A home that is in distress is typically in this situation because the current owners cannot afford to pay their mortgage, and thusly, are not able to afford repairs. According to Think Glink, a money-management Website, buyers may try to negotiate repairs with the seller, but they shouldn't assume that sellers (or lenders in the event of a bank-owned home) are responsible for the repairs. Generally speaking, most short sales and foreclosures are sold "as is" and may even specify that repairs and requirements for the certificate of occupancy are the buyer's responsibility. A buyer also can ask to have the home price reduced to cover the repairs. But foreclosures are often already deeply discounted.

Buyers should know that, for a home that is not in foreclosure, there are some repairs that should ultimately be the responsibility of the seller. If these repairs are not made, a buyer should think strongly about walking away from the deal, according to Why6Percent.com, a real estate marketing site. Such repairs include:

- lender-required repairs that could impact home safety
- leaky pipes
- water penetration issues, including a bad roof
- unsafe decking or handrails
- wet basements or crawl spaces
- insecure foundations or obvious structural damage
- poorly functioning sewer lines or septic system

It is always advisable for buyers to speak with a reliable real estate attorney and a trusted real estate agent to guide them through the process of buying a home. These people can help buyers navigate the important decisions that can affect the home they'll be living in for the next several years.



Home buyers may be able to negotiate that sellers repair major structural issues, such as a leaky roof. If not, negotiate a lower sale price.

## Ten important questions to ask your home inspector

### 1. What does your inspection cover?

The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.

### 2. How long have you been practicing in the home inspection profession and how many inspections have you completed?

The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.

### 3. Are you specifically experienced in residential inspection?

Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.

### 4. Do you offer to do repairs or improvements based on the inspection?

Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.

### 5. How long will the inspection take?

The average on-site inspection time for a single inspector is two to three hours for a typical single-family house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.

### 6. How much will it cost?

Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be \$300-\$500, but consider the value of the home inspection in

terms of the investment being made. Cost does not necessarily reflect quality. HUD Does not regulate home inspection fees.

### 7. What type of inspection report do you provide and how long will it take to receive the report?

Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.

### 8. Will I be able to attend the inspection?

This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.

### 9. Do you maintain membership in a professional home inspector association?

There are many state and national associations for home inspectors. Request to see their membership ID, and perform whatever due diligence you deem appropriate.

### 10. Do you participate in continuing education programs to keep your expertise up to date?

One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training.

Source: www.hud.gov



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# Four Star Realty Group



310 Main Street  
Middleburgh, NY 12122

**Lisa Tenneson**  
Broker/Owner



518-209-5369 Lisa cell • Office 518-702-4194 • Fax 518-702-4059



**Esperence** - This 5 acre parcel has a drilled well. Located not far from Charleston State forest over 3,000 acres. This is a buildable lot. **\*\$12,900**



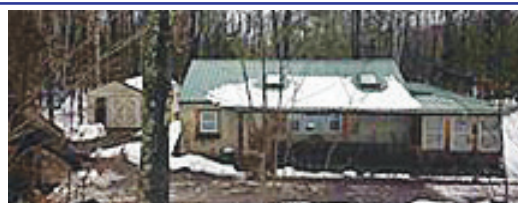
**Gilboa** - This home is all redone top to bottom, never lived in after completion and ready for you. Very private location, 4.8 acres with nice yard and the rest wooded. Beautiful large deck off the dining area. The kitchen is oversized with nice new cabinets and great space. Sliding doors to deck. Spacious living room with wood floors and wood stove with nice tile work. **\*\$125,000**



**Broome** - Great getaway fully furnished, secluded, beautiful on 43 acres. 3 bedrooms, open living room/dining room, kitchen. Full walkout basement would be great as a game room. Home features a large wrap around deck, great views, large shed for all your outside toys, many trails for hiking or ATV riding. All you need to do is pack your bags and show up. A must see. **\*\$239,900**



**Middleburgh** - Looking for the perfect home in the country with mountain views and room to roam this owner is giving this home away at this price. 5 beautiful acres and very private. A brand new 3 bay 30x48 garage with automatic garage door openers, 10x10 foot doors, 12 foot ceilings, h20, electric and LP ceiling heater. Home offers 3 bed/2 full baths large family room with wood stove. **\*\$179,900**



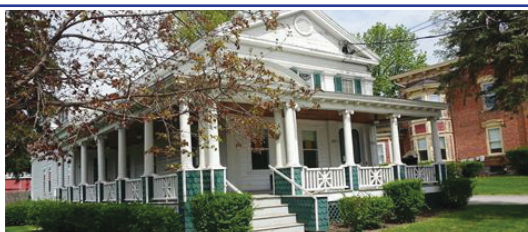
**Middleburgh** - Secluded in the mountains of historic Schoharie County minutes away from incredible natural attractions. 45 minutes from Albany and 2.5 hours from New York City. 6 acres of wooded land surrounded by state land. Great for hunting. Private and abundant with wildlife. Perfect year round residence or weekend getaway. **\*\$74,500**



**Middleburgh** - DON'T JUDGE THIS BOOK BY THE COVER! Come in and see the upgrades in this village home, 2 bed/1 1/2 bath. Huge BRAND NEW TOP OF THE LINE KITCHEN, granite counters center aisle, stainless appliances and more. Spacious living room with hardwood floors and pellet stove hook-up (stove will be removed). Upstairs bathroom recently renovated also. **\*\$110,000**



**Broome** - Your private driveway leads to this wonderful ranch that offers easy living. The combined living room, dining room and kitchen are ready for a new family to enjoy its open floor plan. It has been newly painted and a new roof has been installed as well. A new 12x10 shed is available to suit your needs. It has three bedrooms with carpet and closets. A full bath with ceramic tile. **\*\$149,900**



**Middleburgh** - Fantastic location, Main St. in a quaint village, walk to all the amenities and there's bus service also. Everything your tenants need right out their front door with plenty of off street parking. This has 3 apts and 1 commercial space. **\*\$159,900**



**Middleburgh** - Fantastic location, Main St. in a quaint village, walk to all the amenities and there's bus service also. Everything your tenants need right out their front door with plenty of off street parking. This has 3 apts. 1st floor apt has garage and storage room. Next door to 294 Main St. and can be purchased together for \$299,900. That would give you a total of 7 units. **\*\$139,900**



**Middleburgh** - Charm, charm and more charm is the best way to describe this adorable ranch home. Sit and relax by the pond. Maybe have a picnic or two. home has 2 bedrooms in main house and one behind the garage for privacy or if you only need two, have a great family room. Woodstove insert in the living room to supplement the heat. Beautiful hardwood floors and spacious bedrooms. **\*\$129,900**



**Middleburgh** - This fabulous 5 Bedroom 2 Bath Home is located on Rt. 145 just outside the historic village of Middleburgh. Incredible features such as new kitchen, stainless steel appliances, wrap around porch, detached two car garage with a work shop. Spectacular views and so much more **\*\$149,900**



**Schoharie** - Kissed by the sun and stunning inside and out. This home was redone in 1992 and is top of the line, must see to appreciate. 6 beautifully landscaped acres, GREAT views, 2 detached garages, gorgeous tile work, wood floors, skylights throughout, high end kitchen, stainless appliances, granite counters, 2 large bedrooms on 2nd floor, amazing master bath with Jacuzzi tub. **\*\$198,500**



**Cairo** - Stunning 5 yr old country log home on 4.7 acres (additional land available). An open floor plan with a natural flow for entertaining. 1st floor master bedroom with oversized master bath, 2 additional bedrooms upstairs, full bath w/ laundry. The finished basement houses a beautiful handcrafted bar with all the amenities including a pool table. **\*\$599,900**



**Rensselaerville** - This historical home was originally the "saw mill lot" in the heart of the village. 3000 sq ft with upgrades such as new metal roof and new clapboard. The home offers 4 large bedrooms 2 1/2 baths, a gorgeous 3rd floor master bedroom suite. Original details include, crown moldings, wood floors, 10 ft ceilings and a lovely wood burning fireplace in the formal living room. **\*\$249,900**



**Westerloo** - This spacious home is a great place to bring the gang. 4 bedrooms and 2 full baths. It has a beautiful large eat in kitchen with all updated appliances and all the space you need for cooking and baking. There are sliding glass doors off the dining room that lead outside to a large back yard where you can enjoy summertime fun. **\*\$148,500**

**Greenville \$500,000**



OPPORTUNITY KNOCKS! This one of a kind converted barn has 4 beds, 3 1/2 baths, spacious kitchen, Corian counters & space for the chef in you. Parquet floors, ceramic tile, 2 fireplaces - 1 in living area and 1 in master bedroom. The 2400 sq ft upstairs is open and ready for finishing to be a "GRAND SPACE". A must see.



Commercial/industrial/manufacturing building for rent, owner looking for a 3 to 5 yr lease. Tenant pays utilities. Heat & central air is propane. This building was used as a machine shop & prior to that a furniture store. Great road frontage on busy street (Rt. 81). This building can be used for ALMOST anything, a short commute to Albany, Catskill, & Thruway.

**Our inventory is getting low and there are buyers out there. If you're thinking of Listing give us a call.**

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## Many signs point to an improved real estate market. Some are more obvious than others.

In markets like ours, real estate is making strides toward recovery. Buyers are taking advantage of low interest rates and investing in their future through homeownership. It all adds up to the four bold letters every buyer (and seller) wants to see: S-O-L-D. If you're in the position to buy a home, now may be the time. When you're ready, make sure you contact a real estate agent who's a REALTOR.



Every market's different,  
call a REALTOR® today.

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