

October 25, 2014



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

Serving the Homes of the Mohawk Valley

Volume 5 • Number 15

Hudson the Railroad Puppy and his owner Richard Nash made a special appearance at LPO's 1st BOO-zaar. Nash wrote a 300-word essay to the Albany-area animal shelter housing Hudson explaining why his family was best suited to adopt this the special-needs dog. See page A10.

Photo by Joan Kark-Wren



A person finds joy in giving an apt reply — and how good is a timely word! ~ Proverbs 15:23

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Our deadline is
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Saturday's paper.

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FOR OUR TUESDAY NIGHT OCTOBER 28TH Auction we already have a large amount of items including a clean out from Gilboa, NY., including bedroom furniture, tools, kitchenware and more!! To be sold at JR'S Auction 56 Willett Street, Fort Plain, NY., 518-993-4668.

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PUBLIC ESTATE AUCTION SATURDAY NOVEMBER 8TH 10:00am 201 Bliss Rd., St. Johnsville/Lasselville, NY., Antique Garland Cast Iron Commercial Propane CookStove, Antique Andes Cook Stove, Soapstones Wood Stove, Scandia Airtight Wood Stove, Kenmore Stainless Steel Refrigerator like new, 2 Butcher Block Tables, Early Blue Cupboard, 7-Lighting Rods with white glass balls, Hand tools and much more!! Auction conducted by JR'S Auction 518-993-4668.

Tuesday Night Auction October 28th 5:00pm we have lots of items including Furniture, Antiques, tools, bolts, nails, tables, and chairs, stackable filing cabinets, over 15 totes filled with items, over 60 box lots from the Darrow Rd. house, and much more, and much more still coming in!! **JR'S Auction 56 Willett Street Fort Plain NY., 518-993-4668.** Always looking for good Antique Consignments!!



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Serving the Homes of the Mohawk Valley

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Publisher, President
Frederick W. Lee
V.P., General Manager
Bruce Button
V.P., Production
Mark W. Lee

Circulation Manager.....Tony Keba
Classified Ad Manager.....Peggy Patrei
Comptroller.....Robert Moyer
Managing Editor.....Joan Kark-Wren
Page Composition.....Deborah Countryman
Production Coordinator.....Jessica Mackay
Shop Foreman.....Harry Delong

Ad Sales

John Snyder, Sales Manager
518-673-0129, jsnyder@leepub.com
Kristen Lee, Sales Associate
518-673-0100, klee@leepub.com
Mary Skinner, Sales Associate
518-673-0130, mskinner@leepub.com
Jed Suits, Sales Associate
518-673-0131, jsuits@leepub.com

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

Bruce Button-Corporate Sales Manager
518-673-3011, bbutton@leepub.com
Accounting/Billing-Alyce Moyer
518-673-0149, amoyer@leepub.com
Commercial Printing-Beth Snyder
518-673-0101, bsnyder@leepub.com
Delivery concerns-Tony Keba
518-673-3011, pennysaver@leepub.com

Send all correspondence to:
PO Box 121, Palatine Bridge, NY 13428
Advertising e-mail: jsnyder@leepub.com
Editorial e-mail: jkarkwren@leepub.com
Web site: www.vpennysaver.com
518-673-3011 Phone • 518-673-2381 Fax

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|-------------------|------------------|
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| Fort Plain | Salt Springville |
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|----------------|--------------------|
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| Fonda | Sharon Springs |
| Fultonville | Springfield Center |
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She was a wonderful person
who will be missed.
Sincerely, Family of Jewel Primer*

October 25, 2014

Hello Again,

Can you believe another week has come and gone? Even the beautiful colored leaves are blanketing the ground.

Where are the large gaggles of geese with their V formation and musical honks? Since moving to the Valley in 1964 I cannot remember any fall when we were not blessed with large gaggles of migrating geese.

Flying geese, colorful leaves, orange pumpkins, stands of decorative corn stalks, Indian corn, gray squirrels burying their winter catch, apples and apple cider, it takes all to create a Mohawk Valley Fall Season. Some think it just happens. I believe our Mohawk Valley is just too beautiful to have it had just happen. The Holy Bible says that God created the heavens and earth.

As Will Rogers the famous humorist would have said – the funniest stuff can be found in the newspapers and they get their best copy out of Washington people.



It must have been Bush's fault: if not, someone other than the man. Can you imagine the President of the United States with his suit jacket and necktie off, sleeves rolled up, sweat on his brow, washing dishes in the kitchen of a New York City restaurant? Why – to pay the charge for both dinners due to the fact that his credit card was found to be no good. If it had been a check, I wonder, would it have bounced? You know – in every day common language – a rubber check. We all know the check bit would never happen, as he now is believed to be quite wealthy.

So what is this news tidbit all about? President Barack Obama and the first lady were having dinner at a restaurant in New York City. When it came time to pay, President Obama presented his personal credit card to pay the bill – it bounced – it would not clear. In other words, he was informed his credit card was no good. With that, the first lady whipped out her credit card and saved the day – neither one, the president nor the first lady, had to report to the kitchen for dishwashing duty. Can you imagine the Commander in Chief of the United States pulling K.P. duty in a kitchen washing dishes?

Now if you really have the ability to see the humor in a political scene, the Obama credit card affair was reported in a liberal daily newspaper nearly buried on the bottom of page two. Can you imagine anything less than half the front page blaring this “newsworthy” situation if it had happened to President Bush?

This should be part of Ripley's Believe It or Not: A large percentage of New York City (New Yorkers) residents have never been up to the top of the Empire State Building at the visitors gallery or crossed the Hudson River Harbor to visit the Statue of Liberty on Bedloe - Liberty Island.

I wonder how many Upstate New Yorkers have visited General Herkimer Home near Herkimer-Little Falls, Fort Klock between St. Johnsville and

Nellison or the Fort Museum at Fort Plain.

Have you ever been on a boat ride through one of the locks on the absolutely beautiful scenic Erie Canal? A couple of hours spent on the Mohawk River – Erie Canal will introduce you to so much natural beauty you will wonder how it was possible that you lived so close and missed so much.

Now for the real wonderment – did you know that a man who was born in Sprout Brook, NY was the one person who did more for the U.S. and its allies to win the Second World War than any other person? The man was Henry J. Kaiser born May 9, 1882 in Sprout Brook and died at age 85 in Hawaii.

Most writings merely refer to this giant of all American giants as an industrialist. Why do I say – the Giant of all Giant Americans. During the Second World War, Hitler's fantastic war machine was smashing all of the European countries.

If Hitler could have conquered England, our major ally, the United States would not have had a friendly base on the West Coast of Europe or the British Isles. Without this United States advantage Hitler would have controlled all of Europe.

Which would have destroyed (and was destroying) our industrial economic base. We needed Europe as a customer of industrial goods as well as a supplier. Nearly all Americans could trace their family trees back to Europe.

The only way the United States could help in the war effort was by shipping military supplies and troops over to Britain by ships. We had so few ships that Hitler's submarines could and did with his submarines sink nearly every ship we had.

Henry Kaiser saved the day. Up until

Henry Kaiser came on the scene it took nearly 10 months to build a ship suitable for the war effort.

Kaiser developed a plan to pre-fabricate part of ships using a welding technique rather than hot rivets. Prior to Kaiser's plan it took about 10 months to build each ship. Kaiser's west coast shipbuilding yards could build ships in days not months.

With the Kaiser prefab plan and welding technique, Kaiser shipyards were able to turn out hundreds of these liberty ships. Due to the size of the fleets of ships – Hitler's submarines could no longer halt the United States Effort in the war.

Thanks to Henry Kaiser, the United States Army and its allies were able to defeat Hitler.

There should be a Henry Kaiser Monument and Museum in this area. Better yet – how about an industrial-business Hall of Fame and Museum?

"Young man, stand up straight and take your hands out of your pockets, you're in a court room," the Judge said. "Are you the defendant in this case?" the Judge asked. "Nope I'm not, your honor. I got me a lawyer to do my defending. I'm the one who took the pigs."

It's time to winterize. Run the -50 degree pink stuff into your camper or camp, fill the wood box, put on snow tires, find the snow shovel, load up the sand box, check out the snow blower and snowmobile, or put off most of it and go to Florida. West Palm Beach Florida is starting to call. Even with my hearing aids I can hear it calling.

Whether you go South or stay – please go with God. When you believe and trust in God life is always the best.

Fred Lee and the Lee Family

MAGIC MAZE

●

PARLIAMENTARY PROCEDURES

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

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

- Actions
- Bylaws
- Chair
- Customs
- Dues
- Meeting
- Minutes
- Motions
- Nominations
- Order
- Quorum
- Rules
- Second
- Secretary
- Voting

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King Crossword

ACROSS

- 1 Pouch
- 4 Mast
- 8 Genuine (Ger.)
- 12 Altar
- 13 Godly
- 14 Winged
- 15 Produced as by magic
- 17 Anger
- 18 Perch
- 19 Countdown followup
- 21 Hawaiian garment
- 24 Homer's interjection

1	2	3	4	5	6	7	8	9	10	11
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- 25 Shade tree
- 26 Omega
- 28 Right-hand
- 32 Freshly
- 34 Elev.
- 36 Part of
- 37 Low point
- 39 Tease
- 41 Peacock
- 42 Drunkard
- 44 Morning
- 46 St. Louis'
- 50 Actor
- 51 Awestruck
- 52 Created a
- 56 Carte
- 57 Sandwich
- 58 A Gabor
- 59 Nervous
- 60 Crystal gazer
- 61 Lair
- 7 Made over
- 8 Made of clay
- 9 Advertising
- 10 50 percent
- 11 Not kosher
- 16 Muppet
- 20 Supporting
- 21 Nasty
- 22 Arm bone
- 23 N.A. nation
- 27 Sort
- 29 Added
- 30 Toothpaste
- 31 Formerly
- 33 Smart aleck
- 35 - -tac-toe
- 38 Tier
- 40 Medic
- 43 Mexican
- 45 Winter
- 46 Ready for
- 47 On in years
- 48 Chinese
- 49 Bygone
- 53 Born
- 54 Prior night
- 55 Dapper fellow?

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

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

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

Weekly SUDOKU

by Linda Thistle

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

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

DIFFICULTY THIS WEEK: ★★

★ Moderate ★★ Challenging
★★★ HOO BOY!

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See Page 13 for the Answers to All of These Puzzles

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Puppies and puddles at LPO's BOOzaar

by Kelly Gallagher

If dogs truly are man's best friend, then there were no lonely souls to be seen at the 1st Annual BOOzaar, put on by Lee Publications Outreach (LPO) which took place despite persistent rain showers on Saturday, Oct. 17 at the Twister Valley Sports Complex in Fort Plain. The event, which promoted local animal rescue efforts, saw dozens of vendors (and their pups!) who showed off their wares and services to the attendees, many of whom also brought their furry companions along for a stroll and a sniff.

Among the highlights of the event was the appearance of Hudson the Railroad Puppy — an animal who is living proof of the perserverance of the spirit in the face of adversity. The sleek gray and white pit bull, who has been outfitted with a prosthetic paw after losing one of his rear feet in puppyhood, was all tail wags and sloppy kisses as he greeted guests while being led around by his owner, Richard. The love that emanated from this animal rescue spokespup said more than words ever could about the compassion of which an animal is capable, and the joy they can bring to their human counterparts, if they are given the care they deserve. Other animal welfare-based organizations in attendance included Pause 4 All Paws, Ayres Animal Shelter and Forever Friends Outreach. Vendors sold antiques, handmade crafts and delicious treats.

All proceeds from the BOOzaar will be distributed equally between Pause 4 All Paws, Ayres Animal Shelter and Forever Friends Outreach.

Lee Publications Outreach focuses its efforts on planning local events that emphasize community building in the Mohawk Valley.



Michael Wren, sales associate with Lee Publications, and his dog, Red.

Left - Marissa Glasser from Ayres Memorial Animal Shelter with Memphis.

Photos by Joan Kark-Wren and Kelly Gallagher



Hudson the Railroad Puppy looks positively dapper in his blue argyle sweater.



Erica Korce and Johanna Stock from Pause 4 All Paws take a moment to pause for a snapshot.



Pauline Tripp from Lee Publications, presiding over a table of flea market items.



Donna LaComb, left, and Kristen Lee assist kids making ghosts and Frankenstein monsters at the crafts table.



For this little one, the BOOzar meant stickers and teddy bears!



Irene Larrabee and Toni Weil from Forever Friends Outreach were on site and available to tell attendees about the organization's low-cost spay and neuter program for cats.



Attendee Alan Gallagher talks with vendor Wendy Wrisley about her selection of DVDs.



Lee Publications employees Kristen Lee, Robert Cook and Lorna Quinn pick a winning name at the Chinese Auction table.



Trista Ferrara from Lee Publications smiles through the raindrops as she sells sweets at the concession stand.



Psychic Autumn gives a reading to BOOzar attendee Marlies Palka.

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Whatchamacallits

Shelled corn kernels can be used on farms as heating fuel, chicken feed and more.

There is always the option to purchase a bag of pre-shelled corn from a local merchant, but it is generally more economical for frequent users of shelled corn to prepare the product themselves. That's where this week's whatchamacallit — a manually operated corn sheller — really comes in handy.

The corn sheller is first clipped to a box or another receptable. The shucked corn is then fed into the conical funnel, as shown in the photo to the right. A simple turn of the crank operates the sheller and removes the kernels

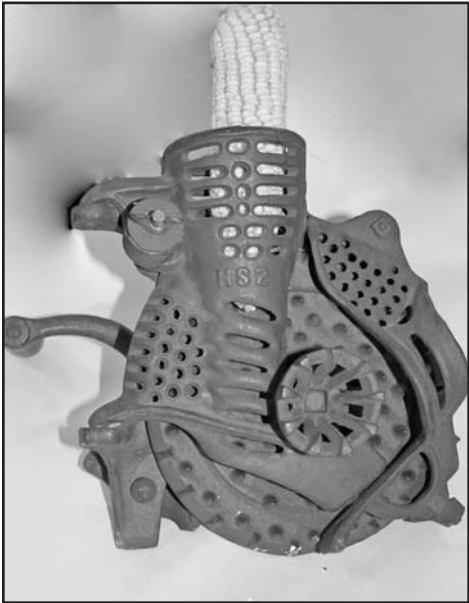
from the corn cob. They are then desposited into the receptacle for collection. Farmers can then enjoy convenient, affordable corn off the cob.

In addition to shelling corn, this machine can also be used to prepare other dry goods for consumption. For example, some might choose to use it as a walnut huller.

~~~

*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.*



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We can not thank everyone enough for all the condolences, kind and loving words of Sheri, food, cards, help in the kitchen and flowers.

Thank you to GAVAC and St. Mary's Hospital and staff.

Thank you to Pastor David Johnson for a beautiful service. I know it was difficult. Thank you to Vincent Enea Funeral Services and Mike for being so kind and caring. If we have forgotten anything or anyone please forgive us.

*The family of*  
**Sheri Lynn Johnson Roosevelt**

### King Crossword

Answers

Solution time: 25 mins.

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

### Weekly SUDOKU

Answer

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

### PARLIAMENTARY PROCEDURES



# Ayres Animal Shelter

133 Hilltop Rd., Sprakers • 518-673-5670

Hours: Tues-Sat 12-5 • Open Wed. Nites till 7PM • [www.ayresanimalshelter.com](http://www.ayresanimalshelter.com)



**BUDDY** - 3 year old male Beagle/Chow mix, brown and black. Came to the shelter October 12th.



**LEXI** - 1 year old female Boxer mix. Knows commands. Housebroken. Came to the shelter October 19th.



**WINSLOW** - Black and white male Pit Bull mix, 8 to 10 years old. Found running on Hilltop Road on August 27th.



**SPENCER** - 5 1/2 year old male Pit Bull, 55 lbs. People friendly and loves to play with his toys. Older kids only. Not good with cats. Fine with some dogs.



**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.



**LORI** - 7-9 year old female Beagle mix. Found on Paris Road, Town of Minden on June 18th. Very sweet and loving. Fine with dogs, cats, kids.



**CUDDLES** - Adorable 2 month old tiger and white female kitten. Came to the shelter October 6th.



**LUCA** - Wonderful 4 month old black male kitten. Came to the shelter in October.

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**SID** - 4 month old tiger and white male kitten. Came to the shelter in October.



**TROOPER** - 4 month old male tiger kitten. Came to the shelter in October.



**MARIO** - 4 month old male white and tiger kitten. Came to the shelter in October.



**LOLA** - Beautiful 4 month old gray female. Arrived at the shelter in October.



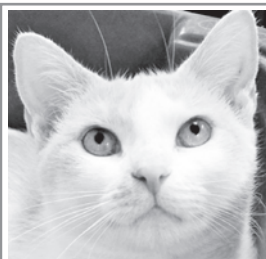
**MINNIE** - Lovely 4 month old female tiger. Arrived at the shelter in October 2014.



**CASSIE** - 2-3 year old black and white female. Came to the shelter with her kittens on September 11th.



**CASSIE'S KITTEN** - 2 month old gray and white male. Came to the shelter on September 11th



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

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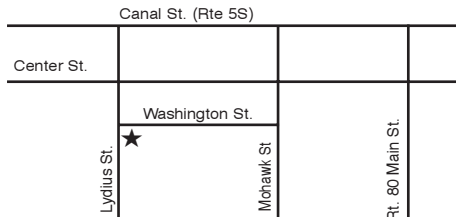
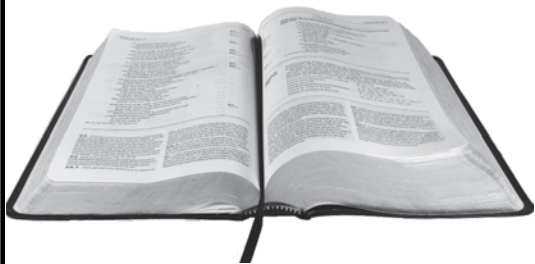
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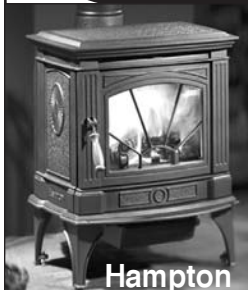
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**BLUE DECORATED OVOID BENNINGTON, Vt. Stoneware jug.** Perfect condition. The Gallery, 2 West Main Street, St. Johnsville, NY., 13452. 518-568-5121.

## CUSTOM WOODCRAFTERS AND STOVES LLC

Route 30 - Mayfield - Phone 661-5914

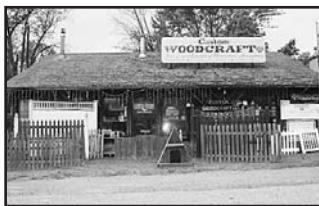
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- Aluminum Ornamental



- Chain Link & All Vinyl
- Retaining Wall & Decks
- Outdoor Furniture



## Montgomery County SPCA

# Santa Paws Shopping Event

**Saturday, November 1 • 11am-3pm**  
**Raindancer Restaurant**

*Santa Paw's Helpers can help choose the perfect gift for all on your list!*

Silpada Jewelry ~ Dove Chocolate ~ Money Handbags  
Gold Canyon Candles ~ Hummingbird Hills Winery  
Paws & Reflect Pet Photography Gift Certificates

**Raffles ~ Hors d'oeuvres**

www.mc-sPCA.org • info@mc-sPCA.org





**WANTED!** Gently used hunting apparel/gear. All sizes/styles. Call or stop by. **FISHING! HUNTING! BAIT! PET FOOD! AMMO!** Shop local! Reasonable rates. Also offer lessons, loaner bows, group rates, parties. **The Sportsman's Den**, 36 Canal St, Ft Plain, 518-993-1010. [www.facebook.com/thesportsmansden](http://www.facebook.com/thesportsmansden)

**DRAFTY WINDOWS COST MONEY!** View-point vinyl replacement windows durable, low maintenance and **ENERGY STAR APPROVED** with lifetime warranty against glass breakage. C.H. Burkdorf & Son, 35 Hough St., St. Johnsville 518-568-7016

**DON'T MISS THE OLD BARN AUCTION** on Friday Night October 31st at 6:00pm we will have more seating room this time and we will be selling the larger furniture!! Come One Come All!! Food Stand will be open at 4:00pm, Preview starts at 4:00pm Call JR if any questions 518-993-4668.

**D&D PET SUPPLIES**, Carrying fresh and salt-water fish, small pets, reptiles, birds, etc., and all supplies for habitats and aquariums. Located in Fort Plain next to The Sportsman's Den. 36 Canal St., 518-993-1010. [www.facebook.com/dnspetsupplies.com](http://www.facebook.com/dnspetsupplies.com).

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[www.vpennysaver.com](http://www.vpennysaver.com)  
or  
[facebook.com/OVPennysaver](http://facebook.com/OVPennysaver)

## HAPPY BIRTHDAY!

Tina Hayes - Oct. 26th  
Warren Borst - Oct. 26th  
Ada Yoder - Oct. 26th  
Lisa Albini - Oct. 26th  
Wendell Jennings - Oct. 26th  
Sarah LaComb - Oct. 27th  
Marcia Jacque - Oct. 27th  
Robert Harvey - Oct. 27th  
Sarah Hagadom - Oct. 27th  
Aristotle Boslet - Oct. 28th  
Brya Casler - Oct. 28th  
Sandra Parker - Oct. 29th  
Henry Pitcher - Oct. 29th  
Roxanne Ropeter - Oct. 29th  
Olivia Kennedy - Oct. 29th  
Chelsea Hinkle - Oct. 30th  
Nori Baker - Oct. 30th  
Sandy Douglass - Oct. 30th  
Kathy Walsh - Oct. 30th  
Kieren Barnes - Oct. 30th  
Rebecca Pitcher - Oct. 31st  
Daivd Aird - Oct. 31st  
Larry LaPorte - Oct. 31st  
Scott Kennedy - Oct. 31st  
Roy Dimond - Nov. 1st  
Jeremy Bowerman - Nov. 1st  
Stacy Myers - Nov. 1st  
Bruce Garlock - Nov. 1st

Please join with the family in celebrating  
**Owen Dievendorf's**  
**90th Birthday**  
**Open House**  
Sunday, Nov. 9th • 2-5PM  
**Fort Plain Reformed Church**  
*No Gifts Please*

**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.

2012 HYUNDAI SONATA SE TURBO, Black only 12,000 miles, 4cyl turbo, auto, moon-roof, full power. Sale: \$18,995. John C. Miller Inc. 518-762-7124. [www.johncmiller.com](http://www.johncmiller.com)

2008 CHRYSLER Sebring limited convertible, silver, 60k, V-6, auto, leather, alloys, SALE: \$11,995. John C. Miller, Inc. 518-762-7124 [www.johncmiller.com](http://www.johncmiller.com)

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

## EVERY DAY LOW PRICES

|                                                                                                                                              |                                                                                                                                                             |
|----------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <br><b>Kahlua</b><br>1.75 Liters<br><b>\$29.99</b>        | <br><b>Absolut Vodka</b><br>1 Liter<br>Reg. & Flavored<br><b>\$22.99</b> |
| <br><b>Barefoot Wine</b><br>1.5 Liters<br><b>\$10.99</b>  | <br><b>Jim Beam Bourbon</b><br>1.75 Liters<br><b>\$28.99</b>             |
| <br><b>Seagram's Gin</b><br>1.75 Liters<br><b>\$19.99</b> | <p>In the unlikely event you find a better price locally, let me know and I will do everything I can to meet or <b>BEAT</b> it!</p> <p><i>Bob Flint</i></p> |

## FLINT LIQUORS

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Over 26 years in business



# St. Johnsville Chamber of Commerce meeting

On Monday, Sept. 15, members of the St. Johnsville Chamber of Commerce and their guests met at Cosmo's Bar & Grill for their Annual Dinner Meeting. The delicious Italian meal was catered by Lombardo's Restaurant & Pizzeria, also of St. Johnsville.

After a heartfelt welcome by President Juanita Handy, a moving tribute was given by Chris Arduini for the evening's honoree, Dawn Lamphere. Dawn is the librarian at Margaret Reaney Memorial Library and Museum and was our Springfest Parade Grand Marshall.

Pastor Tom Jones of Bethesda Christian Fellowship gave the invocation.

Our featured speaker for the evening was Mark Kilmer, President of Fulton/Montgomery Regional Chamber of Commerce. His informative talk could be summed up as a journey through the Fulton/Montgomery Chamber, its merger and projects.



The featured speaker for the evening was Mark Kilmer, President of Fulton/Montgomery Regional Chamber of Commerce, who gave a talk about the Fulton/Montgomery Chamber, its merger and projects.

Photo courtesy of St. Johnsville Chamber of Commerce

## Re: The Town Office Project in Stone Arabia

In this age of terrorism and random acts of violence, what makes more sense for the safety of the Palatine Town employees that work in the Town offices?

(A) a highly visible and accessible location on Route 5 with proximity to 2 village police forces, Sheriff's and State Troopers cars frequenting the area and a new Sheriff's Substation in Nelliston . . .

**OR**

(B) A remote location, miles out of the villages, with an occasional drive by of State and County law officers?

(Oh that's right, I forgot. Common sense does not factor into the decision by the Town Council to build a new town office building in Stone Arabia.)

*~ Earl Spencer*  
P.O. Box 68, Nelliston, NY 13410

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**Stocking Fine Alpaca Products**  
**THE LARGEST SELECTION IN CENTRAL NY!**

We have hundreds of Men's & Women's sweaters in stock for the cooler weather.





**Alpaca Socks ARE THE ULTIMATE IN COMFORT AND WARMTH. WE HAVE OVER 20 STYLES IN MANY COLORS TO CHOOSE FROM. STARTING AT \$9.95!**

**New stock arriving daily!**

27 West Main St., Little Falls, NY 13365  
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**GOLDEN OAK** wash stand with towel bar, 3-drawers, 1-door. Extra clean. The Gallery, 2 West Main Street, St. Johnsville, NY., 13452. 518-568-5121.

2007 CHRYSLER 300 Touring, white, 84k, V-6, auto, leather, alloys, SALE: \$12,495. John C. Miller, Inc. **518-762-7124**  
[www.johncmiller.com](http://www.johncmiller.com)

GREG BENNETT, Dean Guitars. Authorized dealer. Imagineering Drum & Guitar shop. 601 Dise Rd., Little Falls. 315-823-1603

**NEW!** We now carry Lincoln Logs and Tinkertoy sets! Fort Plain True Value and Just Ask Rental 12 Willett St., Fort Plain, 518-993-3834.

**FOR RENT:** 3 bedroom apartment Little Falls. Second Floor, available October 1st. \$420/month plus security. 845-248-8665 or 518-774-6556.

**FOOD AUCTION** – Thurs. Nov. 6th. At 6:33 pm. Kings, 689 Burrows Rd., West Winfield, NY. (315)822-5221

**NEW! Skill Ratchet-n-Lock Pliers, Secure Grip Wrench Set, and Speed Slide Wrench! Behind Every Project is a True value!** 12 Willett St., Fort Plain, 518-993-3834.

**WE DO APPRAISALS.** Furniture, jewelry, and art. Written appraisals available. The Gallery, 2 West Main St., St. Johnsville, NY 518-568-5121

**HEAT SOURCE** outdoor wood boiler, will heat approx. 2000 sq. ft., asking \$2,100. 518-848-1104

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We have a complete line of trapping supplies.  
 Also buying deer hides.

**315-868-6275**  
 652 Bronner Rd., Little Falls, NY 13365  
 Mon-Sat 5pm-8pm; Sun by Appointment Only

**STORAGE:** St. Johnsville area. Clean, dry wood floor, limited space available. Call now to reserve. 315-823-1099

**MOVING SALE:** 247 Irondale Rd., Salisbury Center, NY. One day only, Saturday, November 8th, 9am-5pm

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

2001 KAWASAKI EN500 motorcycle, excellent condition, extras, low mileage, dealer serviced, \$1,800. 315-868-5644

**CHURCH PEWS:** 11'. You pick up. Middleville, NY. \$250 each OBO. 315-891-3300

**FABRAL** roofing & siding panels with 30 year warranty against fading and chalking. Can be ordered cut to length and many colors to choose from. **C.H. Burkdorf & Son**, 35 Hough St., St. Johnsville. 518-568-7016

**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.

**FISHING FISHING!!** Live Bait, Rods, Reels, Tackle, Nets, etc. Hunting: Tree Stands, Blinds, Bows, Crossbows, Arrows, Broadheads, Scents, Lures, and more! **The Sportsman's Den**, 36 Canal St, Ft Plain, 518-993-1010. **LIVE BAIT, TACKLE, ARCHERY, AMMUNITION, PET, SPORTS**, etc.

**FOR SALE**

**Grain Dryer Model GT RB800, or 21 ton, PTO model w/computer.**  
 Will dry 12.5 ton/hour.



Like new condition, always shedded.

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**Card Shower for Catherine Blencoe's 85<sup>th</sup> BIRTHDAY**

*Wish her a Happy Birthday*  
 19 Henry St., Fort Plain, NY 13339





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PLATINUM JEWELRY

**GOLD**

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**OVER \$1,250<sup>00</sup> AN OUNCE**

*No amount is too large or too small!!*

**DOUBLE EAGLE COINS**

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  - 11x17 - \$5
  - 12x18 or 13x19 - \$7
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**Lee Publications**

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**518-673-3237**

JD 9610 4WD Combine,  
Green Star, planetary  
drive, 1941 sep. hrs.,  
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35.5x32 front R&C 90%,  
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records from 1930-  
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FOR SALE. 9 weeks old.  
2 females. 3 males, \$150  
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EClassic OUTDOOR  
FURNACES. Cleaner  
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Call North Creek Heat  
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2009 CHEVY Cobalt LS,  
dark blue, 69k, 4cyl.,  
5 speed, AC, CD, great  
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2 Miles West of St. Johnsville  
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ON SITE GOING OUT  
OF FURNITURE Busi-  
ness Auction, Friday  
night October 31st  
6:00pm at the Old Barn  
St., Rt. 5, Little Falls, NY.  
We will be selling regard-  
less of price, Dining  
room sets, curios, sofa  
cabinets, bookcases, 1  
door ice chest, antiques,  
gift items, signs, and  
hundreds of other items!!  
Everything must sell!!  
Auction conducted by  
JR'S Auction 518-993-  
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walls repaired, painting,  
we do it all. Call Ted  
Today, 315-429-3253.

**The Gallery** "Specializing in the Unusual"

**SPOOKTACULAR SALES** for the month of October!

*Appraisals Available • We Buy Estates & Antiques*

**Stop in and check out our new merchandise.**  
We have the best prices in the valley.

**Custom Made Jewelry and Designs Available**

**18k Emerald Ring**

**14k Larimar Ring**

**Regular Hours: Tues-Sat 10:30-6pm FREE Layaway Available**  
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**The Gallery Annex - Located near the Dollar General**  
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**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.

**PACA GARDENS** stocks many styles, colors and sizes of Alpaca Socks. They are the most comfortable sock available. Your feet will love them and we guarantee it. Alpaca insulates better than any other natural fiber to keep your feet warm. From dress socks to knee high "sport" socks, we've got you covered. 27 West Main St., Little Falls, NY 13365. 315-823-1100 M-F 10-5, Sat 10-4.

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

**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.

**ANTIQUE AUCTION EVERY TUESDAY NIGHT** at 5:00pm at JR'S Auction 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, and corners and sheds!! Bring them down and we will turn them into CASH for you!!!

**NEED TO SETTLE AN estate?** Let us get top dollar for you. We offer house tag sales and on site auctions. Over 30-years experience in the auction business. Let us have the opportunity to give you the very best in customer service and care. **The Gallery, 2 West Main St., St. Johnsville, NY 13452. 518-568-5121.**

Did you know that all Master Mechanic hand tools have a lifetime guarantee? **Fort Plain True Value and Just Ask Rental 12 Willett St Fort Plain 993-3834**

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Before This Fall's Rain, Mud & Snow Get Here

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Driveways • Parking Lots Installed

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**FOR RENT:** Beautiful 3 bedroom mobile home with 2 car garage. On Wagners Hollow Road. Will be available after Nov 1, No pets, and Non smokers preferred, \$650 a month. 1st months rent and security required. Please call 518-993-2676 and leave a message, all calls will be returned.

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**ICE FISHING Supplies,** augers, lures, tip-ups, jigs, minnows, etc. at The Sportsman's Den, 36 Canal St, Ft Plain, 518-993-1010. **LIVE BAIT, TACKLE, ARCHERY, AMMUNITION, PET, SPORTS, etc.**

You can place your  
Line Ad in this Publication  
for as little as \$4<sup>00</sup>.

**518-673-3011**  
Deadline Every Thursday at Noon

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

**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.

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

**CHRISTMAS AUCTION** – Sun. Nov. 2nd at 1:33 pm. Name brand Toys! Kings, 689 Burrows Rd., West Winfield, NY. (315)822-5221

**FLAME MAHOGANY** breakfront with writing desk in center. Like new. The Gallery, 2 West Main St., St. Johnsville, NY 13452. 518-568-5121

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**Sarah LaComb**

on October 27th

Wish her a  
Happy 11th Birthday!



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CARGO CARRIER, 3 point hitch connection, full dump, \$400 new, asking \$200. 315-429-9249.

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AMISH BUILT 12x22 shed, \$2,000 exc. cond., you take away. 315-866-1750.

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

**COUNTRY VIEW  
Discount Groceries**

**Deli Special for  
Fri., Oct. 31<sup>st</sup>**

Sweet Bologna \$5<sup>49</sup> Lb.

Pepper Jack Cheese \$3<sup>99</sup> Lb.

(While Supplies Last)

**Variety of Yogurt**

Pure & Natural Honey

1 lb. • 2 lb. • 3 lb. • 5 lb.

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Baking Items • Bulk Items  
Popcorn • Sugar • Flour  
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More Items Arriving

**Homemade Canned Goods**

Jams • Jellies • Pickles  
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Ketchup & More

**Laundry Soap**

Dish Washer Soap • Body Wash  
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**Mon-Wed-Thurs-Fri 8-5**

**Tues 8-6:30**

**Sat. 8-3; Closed Sun**

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HOME RAISED  
TURKEYS 20 + lbs. \$40.  
Butchering available,  
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RAKE YOUR LEAVES in the village of Fort Plain, 14 years old. Phone 518-993-4034.

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**SPLIT HARDWOOD**  
"SPECIAL TRUCKLOAD SALES"  
5+ Face Cords Delivered **\$400**  
Approx. 7 1/2 Face Cords **\$550**  
Approx. 11+ Face Cords **\$825**  
**FURNACE CHUNK WOOD**  
Approx 11+ Face Cords **\$725**  
Delivered (may include extra delivery charges)  
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4th Generation Family Owned & Operated  
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FOR 60 MONTHS****PLUS****\$1,500 OFF****WITH THE PURCHASE OF TWO  
QUALIFYING IMPLEMENTS\***

- 22.4–24.2 (16.6–17.8 kW) engine horsepower
- Exclusive AutoConnect™ Drive-Over Mower Deck
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- Front hitch compatible with snowblowers and rotary broom

**MAKE THE SNOW DISAPPEAR  
JUST AS FAST AS IT FELL.****2R SERIES**

- 24.2–31.7 (17.8–23.3 kW) engine horsepower
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- Compatible with Quik-Park™ Loaders
- Compatible with range of front-mounted implements

**0% APR for 60 Months****PLUS \$500 OFF WITH THE PURCHASE OF  
TWO QUALIFYING IMPLEMENTS\*****NEW  
4R SERIES**

- 43.1–65.9 (31.1–48.5 kW) engine horsepower
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**0% APR for 60 Months\*****JohnDeere.com/CompactTractors****The Hudson River Tractor Co.**

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\*Offers valid August 1, 2014, to October 31, 2014. \$1,500 off 1 Family and \$500 off 2R Series with the purchase of two John Deere or Frontier implements. Financing subject to approved installment credit with John Deere Financial; some restrictions apply, so see your dealer for complete details and other financing options. Implements and attachments sold separately. Manufacturer's estimate of power (ISO) per 97/68/EC. John Deere's green and yellow color scheme, the leaping deer symbol and JOHN DEERE are trademarks of Deere & Company.

A0B030EBU1A60305-00417223



# JR's Auction

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



## Antique Consignment Auction

**Tuesday, October 28th • 5:00pm**

**Antiques!! Tools!! Furniture!! Consignments!! And More!!**

Antique Oak Stanley Roll Top Cabinet, 2-Oak Kitchen Tables, 2-Marble Top Plant Stands, 2-Early Trunks, Mahogany Game Table, Kerosene Lamps, Small Curio Cabinet, Maple Kitchen Table with 4 Chairs, Large Ornate Mirrors, Early Radio, Desk, Maple Bed with Dresser, Nice Pine Dresser with 2 Pine End Tables, Cedar Chest, Garage Trash Compactor, and a load of misc. tools from

So.Valley and hundreds of other items will be here by Auction time!!

**Always Looking For Antiques and Furniture Consignments!!**

**WANTED: Antique Hand Crank Meat Slicer and Anvils!!**

## Continuing With The On Site Furniture and Antique Auction

**Friday Night Only, October 31st • 6:00pm**

**at the Old Barn Antiques, St Rt 5, Little Falls, NY**

We will be selling this time New Dining Room Sets, Curios, New Furniture, End Tables, Cabinets, Cupboards, Singer Sewing Machine, Antique Wooden Ice Chest, Antique Dressers, Antique Oil Tank, Gift Items, Signs, Antique Tools and much more!!

**Complete Liquidation!! Everything Must Sell!! George is also looking to sell the Property with the 2 Buildings! The Next Auction will be on a Friday Night the end of November!!**

## Public Estate Auction

**Saturday, November 8th • 10:00am**

**201 Bliss Rd, St Johnsville/Lasselville, NY**

Antique Garland Cast Iron Commercial Propane Cook Stove, Antique Andes Cook Stove, Soapstone Wood Stove, Scandia Airtight Wood Stove, Kenmore Stainless Steel Refrigerator like new, 2 Butcher Block Tables, Early Blue Cupboard, Dining Room Table and Chairs, Porcelain Table, Oak Wash Stand, 2-Chest of Drawers, Quilt Rack, Clothes Tree, Antique 5' Wide Mahogany Bookcase, 31 Day Traditions Clock, Mantle Clock, Yarn Winder, Early Photos, 2-Single Brass Beds, Cheese Boxes, Shaker Boxes, early Baskets, Wardrobe, Furniture, Deft Dinnerware, 7-Lighting Rods with white glass balls, Hand tools and much more will be found as we set up for this nice Auction!!

## Gun Auction

**Wednesday Night, November 12th • 6:00pm**

**Guns!! Ammunition!! Tools!! Fishing!! Sporting!! Consignments Wanted!!**

**Call 518-993-4668 for details!!**





# Antiques & Auctions

## Collecting

by Larry Cox

### Vintage neckties

**Q:** My grandpa was a traveling salesman throughout the 1930s and '40s. He managed to accumulate more than 200 vintage neckties, and I inherited his collection a number of years ago. Some of the more interesting ones, at least to me, are the hand painted with Western themes. I am now in the process of downsizing and hate to just donate this collection to a charity. I hope you can recommend someone who would more fully appreciate these wonderful ties. — Cynthia, Largo, FL

**A:** Barry Hautala is a collector who has more than 10,000 neckties in his personal collection. I spoke to him about the ones you have, and even though he said he has become extremely selective, he has agreed to advise you and share his expertise. His address is 1860 Greentree Drive, Plover, WI 54467.

He suggests you check out an excellent website [www.kollectorsnastyoldties.com](http://www.kollectorsnastyoldties.com)

at [www.kollectorsnastyoldties.com](http://www.kollectorsnastyoldties.com) (KNOT) for general information about this field of collecting. One of the better references is "Fit-To-Be-Tied" by Dr. Ron Spark and published by Abbeville Press.

**Q:** My mom and I have collected salt and pepper shakers for more than 30 years. Can you recommend a good price guide to help us determine current values? — Peg, St. Charles, MO

**A:** Although there are several guides available, I especially like the "Antique Trader Salt & Pepper Shaker Price Guide" by Mark F. Moran and published by Krause Books. More than 1,000 salt and pepper shakers are arranged into two sensible categories: shakers by form and shakers by maker. Each listing includes a color photo for positive identification, along with a description, history and pricing that I think accurately reflects the marketplace.

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## WEEKLY SALES EVERY MONDAY HOSKING SALES

Weekly Sales Every Monday 11:30 with Misc. & Small animals, 1:00 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, Oct. 20th sale** - cull ave. \$.92, Top cow \$1.21, Bulls/Steers \$1.11 - \$1.36, bull calves top \$3.95, heifer calf top \$4.30, lambs 50# - 77# \$1.50 - \$1.80, 78# - 100# \$1.55 - \$1.88, Cull Sheep \$.45 - \$1.65, Goats top \$205. Dairy: Milking age top \$2550, Bred heifers top \$2375, open heifers top \$1200.

Beef Spectacular Fat Cow & Feeder Sale: Brood Cows \$1.05 - \$1.37, Large bulls \$1.19 - \$1.41, Dairy Feeders \$.86 - \$1.90, Feeder Bulls \$.90 - \$1.8250, Feeder Steers \$1.00 - \$22.50, Feeder Heifers \$.60 - \$2.40. Endless Trails Devon Steers \$1436 - \$1837, Devon Heifers \$1368 - \$1738, Porters Simmentals: Open Heifers \$1263 - \$2575, Bred Heifers \$1593 - \$3306, Bulls \$1190 - \$2173.

**Monday, Oct. 27th** Normal Monday Sale. Special: an exceptional group of Feeder Pigs 8 - 11 weeks old.

**Monday, Nov. 3rd** - Normal Monday Sale & Monthly Fat Cow & Feeder Sale. Special: Nice group of Angus Brood Cows due for Spring. Also 5 Registered Holstein Heifers.

**Saturday, Nov. 8th** - sale to be held on farm. Edmeston, NY. 11:00AM Wil-Wen-Brook Holsteins Complete Dispersal. 170 Head of Registered Holsteins - RHA 20789 3.7F 3.0P. Exceptional herd from top to bottom, you will find high scoring, deep pedigrees, show prospects with the best available sires.

**Monday, Nov. 10th** - Normal Monday Sale & Monthly Heifer Sale.

**Friday, Nov. 14th** - 11:30 AM. PREMIER ALL BREED SALE - 150 HEAD OF REGISTERED DAIRY CATTLE OF ALL BREEDS. Breeds represented: Holsteins, Brown Swiss, Jersey, Guernsey, Ayrshire & Shorthorn. Watch for great consignments from: Faigle Farm, Gaiage Farms, Sco-Li Farm, Lantland, Posthaven, Barnes, Lamport, Osborne, Oakfield Corners, Liddleholm, Hosking Farm, Locust-Vale, Forever Hopeful, Thurston Farm, Tom Gillette, Echo Farm, Empire Farm, Buttons, Tornado Valley Farm, Yaleville plus more. A lot of milk, deep pedigrees, show age - as always something for everyone!

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

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

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

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

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



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



# KING'S

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

*Sat., Nov. 1st Consignment Auction ~ 6:33pm*  
Also New Mattress Sets

*Sun., Nov. 2nd Christmas Auction ~ 1:33pm*

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

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

WE ACCEPT CASH - CREDIT CARDS - DEBIT CARDS

# Dining & Entertainment

Fort Plain Girls Soccer Club

## Spaghetti & Meatball Dinner

at Dome 49 • Hancock Street • Fort Plain, NY

**WEDNESDAY • NOVEMBER 5 • 2014**

**4-8 PM**

**\$10.00**

EAT IN  
OR TAKE OUT



## Rt. 80 Bowl

VanHornesville 315-858-2149

Open 11am Mon-Sat, Noon on Sun



**COSTUME PARTY**  
**FRIDAY, OCTOBER 31<sup>ST</sup>**  
**9PM - 1AM**  
**"SPIKE & THE BOYS"**  
**\$5.00 ADMISSION**



**FAT CATS**

Seafood  
& More!



Eat In or Take Out

## Spaghetti Dinners

2 Meatballs, Salad & Roll

**Now Every Wed. 4-8PM**

Dinners, Platters, Baskets & More

**Raw or Cooked Seafood**

Wed. & Thurs. 11am-7pm;

Friday 11am-8pm; Sat. Noon-7pm

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(Behind Ponderosa)



## Saltsman's Hotel

*Unique Country Setting with a history  
of fine dining since 1813.*

Junction of Rtes. 67 & 10, Ephratah, NY

**FEATURING:** Chicken, Steaks, Ham, Veal,  
Pork Chops, Lamb Chops and Seafood

## LAST WEEK OF THE SEASON

**October 30<sup>th</sup>, 31<sup>st</sup>,  
November 1<sup>st</sup> & 2<sup>nd</sup>**

**Serving Dinner Thurs, Fri,  
Sat & Sun**

**OPEN EASTER THRU OCTOBER**

Brunches, Luncheons & Banquets available  
upon request with private room

**For reservations, banquet info &  
take-out call (518) 993-4412**

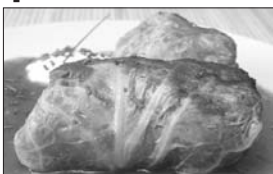
**www.saltsmans.com**

## GOLUMPKI SUPPER

**Golumpki Sale & Bake Sale**

Saturday  
November  
1st

**ADULTS  
\$9.00**



**4:30pm  
to  
7pm  
or sold out**

**KIDS 5-12  
\$4.50**

**Kids Under 5  
FREE**

**THE PARISH HALL**

Emmanuel Episcopal Church  
594 Albany St., Little Falls, NY

Homemade Golumpki • Tossed Salad • Dessert & Beverage

Take Outs • Local Deliveries 315-823-7009



# Dining & Entertainment

## ANNUAL ELECTION DAY LUNCHEON

**Tuesday, Nov. 4<sup>th</sup> ~ 11am to 2pm**

**at St. Paul's Lutheran Church**

**32 West Main St., St. Johnsville, NY**

**\*\*Eat in or Take Out\*\***

*Chicken & Gravy, Biscuits, Mashed Potatoes,  
Applesauce, Squash, Cranberry Sauce, French  
Kraut, Pickles, Rice Imperial, Beverages.*

**Cost: \$10 Adults, \$5 Children 6-12,  
FREE for Children 5 & Under.**

**Come and join us in this Annual Election Day  
Lunch, a tradition our church has shared with the  
community every year since 1892.**

***We Can't Wait to See You!***

## WRATH OF GRAPES

51 Hancock Street • Fort Plain, NY • 518-993-2624

**YOUR WINE SUPERSTORE! OVER 10,000 BOTTLES IN STOCK**



**New Malibu  
Orange Float or  
Sunshine**

**Only \$19.99 Ltr**



**South Minden Vol. Fire Department**

## HALLOWEEN DANCE

**Saturday, Nov. 1<sup>st</sup>, 8-12pm**

(doors will be open at 7pm)

**Featuring - The American Honey Band**

***Come in Costume. Admission: \$5, no costume \$6***

**Costume Contest - prizes will be given**

**BYOB**

**1029 St. Hwy 163, Fort Plain**



**3rd Annual  
Soup Tasting & Harvest Festival  
Saturday, Nov. 8<sup>th</sup>, 1-4pm**

**• Live Music by Jan Cronkite**

**• Vendors**

**\$10<sup>00</sup> at the Door**

**VENDORS FREE TO PUBLIC**

**Van Alstyne Homestead**

**42 Moyer Street, Canajoharie**



## ELECTION DAY PANCAKE SUPPER



**Tuesday, November 4, 2014**

**Salem United Methodist Church**

1254 Stone Arabia Road, Fort Plain

**5-7pm**

**Pancakes, REAL Maple Syrup, Applesauce, Eggs,  
Sausage Gravy**

**Adults: \$7, Children 10 & Under \$5, Under 5 Free**

## New York City Bus Trip

**Sunday  
December 7<sup>th</sup>**

*Sponsored by the Canajoharie Booster Club.*

**Tickets \$55**

**\$25 Deposit due at sign up**

**Balance Due 11/7/14**

**Bus leaves Ames Plaza parking lot  
12/7/14 at 6am.**

**Arrives/Departs in Bryant Park, NYC**

**Arrive back to Ames Plaza Parking Lot at 11pm.**

**To Sign Up Please Call Cherrie Fox 518-673-6062 or  
Cherri Hyney 518-673-4443**



# Dining & Entertainment



**Mon., Oct. 27<sup>th</sup>**

♦ ALL YOU CAN EAT  
PANCAKES 3-7 PM

- ♦ Goulash w/Veg
- ♦ Ham Steak w/Potato & Veg

**Tues., Oct. 28<sup>th</sup>**

- ♦ Meatloaf w/Potato & Veg
- ♦ Steak & Cheese Club w/FF

**Wed., Oct. 29<sup>th</sup>**

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

**Thurs., Oct. 30<sup>th</sup>**

- ♦ Chicken-N-Biscuits w/Veg
- ♦ Patty Melt w/Fries

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

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

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

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

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

- ♦ Veggie Omelette w/Home Fries  
Breakfast Only - Closed at 12:30pm

Homemade Soups & Desserts  
Hours: Mon.-Sat. 7 AM-7 PM

Sun. 7 AM-12:30 PM

12 Hancock St.,  
Fort Plain

**FREE WI-FI**



**(518) 568-2700**

**Tues., Oct. 28<sup>th</sup>**

- Chicken & Biscuits, Dressing  
& Mashed
- Dressed Cheeseburg w/FF or  
Salad

**Wed., Oct. 29<sup>th</sup>**

- Oven Roasted Hot Beef  
Sandwich w/FF or Mashed
- Western Egg Sandwich w/Cup  
of Soup

**Thurs., Oct. 30<sup>th</sup>**

- Liver & Onions, Mashed or  
FF & Salad
- Honey BBQ Turkey Melt on  
Texas Bread w/FF

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

- Fresh Haddock, FF or  
Mashed & Salad
- Fresh Haddock on a Roll  
After 4:00 PM  
Baked Ham, Mashed or FF  
& Salad

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

- 2 French Toast, Meat & HF
- Sausage Gravy on a Pancake or  
Biscuit w/2 Eggs

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

- Broccoli & Cheddar Omelette w/HF
- 2 Blueberry Pancakes w/Meat

HOMEMADE SOUPS AND PIES DAILY

Now Accepting Credit Cards



7304 State Hwy. 5,  
St. Johnsville, NY

**HOURS:**

Closed Monday,  
Open Tues-Thurs 6am-2pm;  
Fri 6am-7pm,  
Sat & Sun 7-11:30am

## CUSTOMER APPRECIATION

STARTING AT 5:30PM

**HURRY! Only a  
few dates left for  
Holiday Parties**



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Harbour**

20 Little Mohawk St.,  
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**nice n easy**  
GROCERY SHOPPES

**CHEESE PIZZA  
& 12 WINGS**

**\$17.99** PLUS TAX & TOPPINGS

*Also Available:*

WINGS, COOKIES,  
WRAPS, PARFAITS,  
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PREMIUM GAS**

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**Open: 10 AM - 6 PM**  
**7 Days A Week**  
 Apples ~ ready picked or pick your own  
 50# bag of Red Potatoes \$15<sup>00</sup>  
 Sweet Cider ▪ Pumpkins ▪ McCadam Cheese  
 Honey ▪ Maple Syrup ▪ Fudge



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 1 mile North of Rt. 5  
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**U-Pick Pumpkins**  
**\$4 Any Size**  
 Picked Pumpkins: \$2, \$5 & \$8  
 Indian Corn: 3 for \$2  
 Gourds: 10 for \$1 or 15¢ ea.  
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 ~ Open 7 Days A Week ~  
**Starlight Acres**  
 239 Groff Rd., Palatine Bridge  
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BULK FOODS**

Homemade Fudge, Jams & Jelly, Lunch Meat, Cheese, Snacks, Bulk Items, Baskets & Crafts. Baked Goods Friday & Saturday.



**Pumpkins  
& Squash**

**We Carry Stoltzfus Milk Products!**  
 Milk 8 Oz. \$1.20 • 32 Oz. \$3.95 • 1 Gal. \$4.99  
 Cheese Curds \$5.50 lb. • Yogurt

Ham Off The Bone - \$4.19 lb.  
 Corn Beef - \$5.00 lb.  
 Roast Beef - \$5.25 lb.  
 Baby Swiss Cheese - \$5.09 lb.  
 Farmers Cheese - \$4.33 lb.  
 Provolone Cheese - \$3.84 lb.

**Mon-Sat 8am-5pm • Closed Sun**  
**315-219-1238**  
**629 Mang Rd, Little Falls, NY 13365**  
*Located off Rt. 29 in Salisbury Center  
 Take North Rd. to Mang Rd.*



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*Pick your own  
Apples & Pumpkins*  
**Ready Picked Apples**  
 Homemade Cider Donuts, Cheese, Honey, Maple Syrup,  
 and other local NYS Products! **5 Acre Corn Maze!**  
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- California Paints • Sikkens Stains

**The Valley's Newest Mattress Store!**

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**HARDWARE STORE**

Vinyl Replacement Windows by Anderson.  
Direct to you price.

**Wood Pellets - Avoid the Shortage, Buy Early!**

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Including Garages, Pole Barns, House Packages.  
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**\$1.49** on Seconds Steel  
Roofing. Many  
Color In Stock.

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**\$2.10** for Custom Size  
Weather Edge  
Standard Color 25  
Year Warranty.

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PALATINE BRIDGE, NY



# Holiday shopping benefits MCSPCA

AMSTERDAM, NY — A Santa Paws Christmas Shopping Event, benefitting the homeless animals of the Montgomery County SPCA, will be held on Saturday, Nov. 1 from 11 a.m. to 3 p.m. at the Raindancer Restaurant on State Highway 30 in Amsterdam.

Monet Handbags,  
Silpada Jewelry,  
Dove Chocolate,  
Gold Canyon  
Candles, and  
Hummingbird Hills

Winery will be in attendance to offer many gift-giving options. Paws & Reflect Pet Photography will have gift certificates available for the pet lover on your list. Monet Handbags allows the customer to design their own unique bag by choosing from a variety of styles and fabrics, all sewn in the USA. All orders will be available in time for holiday gift-giving.

If a Dove Chocolate party is booked with Suzi Chaplin in November or December, 10 percent from the retail sales of each party will be donated to the MCSPCA. Suzi can be contacted on Facebook, or through the MCSPCA.

A percentage of the sales made at the Santa Paws Shopping Event will directly support the MCSPCA. The event will also feature raffles,

hors d'oeuvres and information about the Montgomery County SPCA's programs, services and animals currently available for adoption.

"Gather your girlfriends and have lunch at Raindancer, then stop in to do some holiday shopping. It will be a fun afternoon and a great

way to support the homeless animals of the MCSPCA" said event chair and MCSPCA Board member Amy

## Santa Paws Christmas Shopping Event Saturday, Nov. 1 at the Raindancer Restaurant in Amsterdam.

Tollner.

The Santa Paws Shopping event is not just for the ladies. Men are also encouraged to shop for the holidays — "Santa's helpers" will be available to help choose the right gift.

For more information on the MCSPCA and its events, visit [www.mc-spc.org](http://www.mc-spc.org) or Facebook, or write [info@mc-spc.org](mailto:info@mc-spc.org).

The Montgomery County SPCA is a not-for-profit organization dedicated to the welfare of homeless, abandoned, neglected and abused animals in the Montgomery County area. Funded primarily by public donations and nominal fees, the MCSPCA receives no funding from governmental agencies nor from national animal welfare organizations.

# Office for the Aging public hearing

Do you have questions about Hospice and Palliative Care Services? Find out what services are offered and how these services can improve the patient's quality of life.

Please share your thoughts on the services that we provide as well as any services that may be needed.

The Office for the Aging will hold a short public hearing about senior services and a representative from Hospice and Palliative Care, Ann Tonzi, will present information about services available on Tuesday Oct. 28,

2014 at 10:30 a.m. at the Basloe Public Library, 245 North Main Street, Herkimer (free parking on Prospect Street; handicapped accessible).

No sales, just information.

Free coffee and refreshments for all who attend!

This information brought to you by NY Connects, your trusted source for long term care information; [www.herkimercounty.org](http://www.herkimercounty.org), then departments, then NY Connects; phone 315-867-1415.

## HEAP 2014 - 2015 Season

Anyone over the age of 60 who received HEAP last year should have already received an application for the new HEAP season in the mail, unless they are now receiving Food Stamps or received Food Stamps last year. If you received HEAP last year, are not on Food Stamps and have not yet received a HEAP application, please call the Office for the Aging at 315-867-1195.

If you heat with oil, propane, or kerosene the maximum benefit is \$625. If you heat with wood, coal, or pellets the maximum benefit is \$550. If you heat with electric or natural gas the maximum benefit is \$400. Emergency benefits will not be available until after Jan. 2, 2015. Please note that all HEAP benefits are distributed on a first come-first served basis.

The HEAP program does not officially open this year until Nov. 17, 2014. If you are a Herkimer County resident age 60 or older and did not receive HEAP last year and would like an application, please call the Office for the Aging to have an application mailed to you after the official opening of Nov. 17.

Income guidelines are:

Household size of 1 person – monthly income \$2,194

Household size of 2 people – monthly income of \$2,869

Household size of 3 people – monthly income of \$3,544.

Furnace replacement or repairs is available this HEAP 2014-2015 season on Nov. 10, 2014.

# Call in your Reader Ad



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For as little as  
\$4.00  
per week!!!

***Pick it up...  
Give us a Call...  
Looking for it?  
Selling it?  
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Looking to hire?  
We can get it done!***



**MAKE OUR PHONE  
RING SO WE CAN  
RETURN THE FAVOR!!**

Call the Original Valley Pennysaver to place your  
Reader Ad 518-673-3011



# 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)

### Oct 1-31

#### Fort Plain Senior Center Events for October

Fort Plain Senior Citizens Center, Fort Plain, NY. Open every weekday from 8 am to noon. Mondays from 8 am to 3 pm. **Monday:** Arts and Crafts - Bring your own supplies and join our group for painting and other craft activities. Monday afternoon Bingo starts at 12:30 with light refreshments provided. There is a fee of \$2 Bingo. **Tuesday:** Play cards Pitch or Pinochle with our regular card players or start your own group.

The Quilters gather every 2nd & 4th Tuesday to quilt. Bring your own quilting supplies. **Wednesday:** General activities, come in and read, watch TV, play cards or just visit with friends. Art Journaling Classes from 9-11 am. Call Steve at 518-993-4737 for more information on these classes. **Thursday:** Bingo and Lunch! Bingo 9-10:45 am with lunch following at 11 am. There is a fee of \$2 Bingo and \$3 for lunch. **Friday:** General Activities. Contact Maggie Ahrens, 518-993-3432.

### 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 26

#### Faith Formation open house & registration

Our Lady of Hope Catholic Church, 115 Reid Street, Fort Plain. 9:30 am. Refreshments served.

### Nov 1

#### A Santa Paws Christmas Shopping Event

Raindancer Restaurant, State Highway 30, Amsterdam. 11 am - 3 pm. Benefiting homeless animals of the Montgomery County SPCA.

### 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.

### Nov 2

#### Praise Concert

Fort Plain Reformed Church, 165 Canal Street. 2 pm. Oak Ridge Free Methodist Quartet. Free will offering to benefit local missions. Bring a roll of paper towels for the Comfort Zone or a jar of pasta sauce for Manna House.

### Nov 5

#### Fort Plain Girls Soccer Club Spaghetti & Meatball Dinner

Dome 49, Hancock St., Fort Plain, NY. 4-8 pm. \$10. Eat in or take out.

### Nov 7

#### Canajoharie Senior Citizens Meeting

Arkell Center. 1 pm. Ayres Animal Shelter will present a program. All seniors welcome.

### Nov 11

#### Antique & Flea Market

Herkimer V.F.W. Post 4915, Mohawk St., Herkimer. \$1 admission. Collectibles, jewelry, coins, old & new items & more.

Show & Sell



### CABIN RENTALS

Rent by Week  
\$225 2-Bedroom  
\$300 3-Bedroom  
**222-222-2222**

**ONLY \$35.00 Two Weeks**  
Picture with up to 30 word description including phone number & price!

Stop By The Office So We Can Take Your Photo or Email it to [dcountryman@leepub.com](mailto:dcountryman@leepub.com)

Date \_\_\_\_\_ 2 Weeks \_\_\_\_\_ Starting Issue Date (Saturday Date) \_\_\_\_\_  
NAME: \_\_\_\_\_  
MAILING ADDRESS: \_\_\_\_\_  
CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_  
PHONE: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Name (Print): \_\_\_\_\_  
Street: \_\_\_\_\_ County: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone #: \_\_\_\_\_ Fax #: \_\_\_\_\_ Cell #: \_\_\_\_\_ Email Address: \_\_\_\_\_  
Payment Method: Check/Money Order American Express Discover Visa MC  
Card #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_  
Name on Credit Card (print): \_\_\_\_\_  
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# Junior Whirl

by Hal Kaufman

**AGE STAGE!** There are lots of different "ages" among words. Take postage, for instance, or mileage, or voyage, etc. Just for fun, see if you can puzzle out five such "age" words suggested by the pictorial clues at right.

1 2 3 4 5  
1 G  
2 H  
3 O  
4 S  
5 T  
GHOST

1 2 3 4 5  
1 H  
2 O  
3 S  
4 T  
5 T  
GHOST

1 2 3 4 5  
1 H  
2 O  
3 S  
4 T  
5 T  
GHOST

To clue you in on No. 1, the object pictured is something made of rubber. Clue to No. 2 is a structure that holds back water, and so on. Take it from there. Time limit is 2 minutes.

**BOO STIRSI!** How often can ghosts be seen? Once in a boo moon. What insects resemble ghosts? No-see-ums. How can you keep two jumps ahead of a ghost? Play checkers with it.

## GHOST-WORD PUZZLES

FOUR additional words are required to complete each of the two GHOSTLY word square tests above. Definitions follow:

**UPPER TEST:**

1. Piece of parsley.
2. Dog (slang).
3. Cowboy show.
4. Cake decorator.
5. Haunted house tenant (already in place).

**LOWER TEST**

1. Twin of 5 above.
2. Deck opening.
3. Water animal.
4. Part of a play.
5. "—s a crowd."

Reminder: Words used read across and down.

**CALL WAITING!** An eerie Halloween visitor is at the door. Who can it be? To find out, draw lines from dot to dot.

**PATCH WORK!** Here's a happy fellow despite a scary job. Add colors neatly: 1—Red. 2—Dk. blue. 3—Yellow. 4—Lt. brown. 5—Flesh. 6—Lt. green. 7—Dk. brown. 8—Dk. green. 9—Purple.

**SPELLBINDER**

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

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-letter: More, far.

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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 DOES A GHOST PUT ON ITS BAGEL?

|        |       |        |       |
|--------|-------|--------|-------|
| SAMPLE | MAPLE | SCRAPE | SPEAR |
| CRATES | TEARS | HAMLET | METAL |
| SPRAIN | PAINS | RESENT | TERNS |
| CREASE | RACES | REAPED | DRAPE |
| REHEAT | THERE | STAPLE | PLEAT |
| LAMEST | SLATE | TEASER | RATES |

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

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## HOCUS-FOCUS

BY HENRY BOLTINOFF

**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. Button strip is missing. 2. Post is shorter. 3. Trick-or-treat bag is missing. 4. Cap is smaller. 5. Mask is missing. 6. Leg is moved.

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## Mega Maze

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

## Puzzles4Kids

Answer

|        |        |
|--------|--------|
| SAMPLE | TEASER |
| CRATES | STAPLE |
| SPRAIN | REAPED |
| CREASE | RESENT |
| REHEAT | HAMLET |
| LAMEST | SCRAPE |
| THERE  | MAPLE  |
| SLATE  | TEARS  |
| PAINS  | DRAPE  |
| PLEAT  | RATES  |

|        |        |
|--------|--------|
| TEASER | STAPLE |
| REAPED | RESENT |
| HAMLET | SCRAPE |
| MAPLE  | TEARS  |
| DRAPE  | RATES  |

Mega Maze



## Mortgage programs to get and manage a mortgage

Finding a mortgage is one of the first steps involved in buying a home. The Department of Housing and Urban Development (HUD) is the nation's housing agency. They have a helpful list of nine steps to buying a home, which includes figuring out how much you can afford, knowing your rights, shopping for a loan, making an offer, getting a home inspection, and much more.

On This Page

- Shop for a Loan
- Home Buying Programs
- Mortgage Calculator
- Mortgage Refinancing

- Mortgage Payment Assistance

- Foreclosures

- Shop for a Loan

One of the first steps you'll take in buying a home is shopping for a loan. Learn about common types of home mortgages. There are many sites that can help you find a housing loan:

- Federal Housing Administration (FHA)

- GovLoans.gov

- Veterans Loans

- Energy Efficient Mortgage (EEM)

- Public and Indian Housing

- Rural Americans Housing Assistance

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

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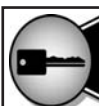
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# REAL ESTATE



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# Automotive



## Multiply gas savings with vehicle maintenance

As gas prices continue to drop, motorists should take advantage of their savings at the pump and invest it back into their vehicles. By spending a little now to increase fuel efficiency, drivers can multiply fuel savings and save more money at the pump, says the Car Care Council.

The national average of the cost of a gallon of gas has been above \$3 since 2010 but is expected to dip below that mark this year, according to a recent forecast by energy information service GasBuddy.com.

“Gas prices are expected to fall below \$3 per gallon on average, and that means

motorists can count on significant savings at the pump,” said Rich White, executive director, Car Care Council. “A small investment in simple and inexpensive auto care will add up to better fuel economy and even more savings.”

The non-profit Car Care Council encourages motorists to be car care aware and perform simple steps to improve fuel efficiency and save money.

- **Engine Performance:** Keep your car properly tuned to improve gas mileage by an average of 4 percent.

- **Tire Pressure:** Keep tires properly inflated and improve

gas mileage by up to 3.3 percent.

- **Motor Oil:** Improve gas mileage by 1 to 2 percent by using the grade of motor oil recommended by the manufacturer.

- **Air Filters:** Replacing clogged air filters on older vehicles can improve fuel economy and will improve performance and acceleration on all vehicles.

- **Gas Cap:** Damaged, loose or missing gas caps allow gas to vaporize into the air.

- **Fix It:** Addressing a serious maintenance problem, like a faulty oxygen sensor, can improve mileage by as much as 40 percent, according to [www.fueleconomy.gov](http://www.fueleconomy.gov).

In addition to vehi-

cle maintenance, modifying driving habits, such as observing the speed limit and avoiding quick stops and starts, can also increase fuel efficiency.

Consolidating trips, avoiding excessive idling and removing unnecessary items from the trunk are also easy ways to lower fuel consumption. The Car Care Council is the source of information for the “Be Car Care Aware” consumer education campaign promoting the benefits of regular vehicle care, maintenance and repair to consumers. For a free copy of the council’s popular Car Care Guide or for more information, visit

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|  <p><b>2006 Ford F150</b><br/>XCT 4x4<br/>Ext Cab, Auto, 5.4,<br/>Bedliner, Chrome<br/>Wheels, Side Bars</p>              |  <p><b>2003 Dodge<br/>Ram 1500</b><br/>Reg Cab, 2WD,<br/>Chrome Wheels,<br/>128K<br/><b>\$5,495</b></p> |
|  <p><b>2001 Dodge<br/>Dakota</b><br/>Reg Cab, Auto,<br/>2WD, w/Glass Cap<br/><b>\$4,900</b></p>                           |  <p><b>2006 Subaru<br/>Impreza Sport<br/>Wagon</b><br/>AWD, 4 Cyl., Auto,<br/>85K<br/><b>\$8,900</b></p> |
|  <p><b>2000 Ford<br/>Ranger 4x4</b><br/>V6, Ext Cab, Manual Hubs,<br/>Auto<br/><b>\$4,987</b></p>                         |  <p><b>2000 Plymouth<br/>Voyager</b><br/>4 Dr., 7 Passenger,<br/>80K<br/><b>\$4,500</b></p>              |
|  <p><b>2003 Chevy<br/>Venture</b><br/>4 Dr. Option,<br/>88K,<br/>7 Passenger<br/><b>\$5,900</b></p>                       |  <p><b>2004 Kia<br/>Sedona EX</b><br/>Loaded, 4Dr.,<br/>126K<br/><b>\$5,500</b></p>                      |



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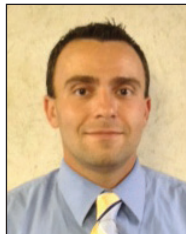
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### 22 Timmerman Ave., St Johnsville



A very nice Raised Ranch, in a nice residential neighborhood, 3 bedrooms, large living room, 2 full baths, finished basement for an apartment or family room, large 173'x120' lot. **\$109,000**

### Stahl Rd., Oppenheim

**PRICE REDUCED TO SELL QUICKLY**



Lovely country home with 4 acres. 3 stall garage. More acreage available. Well-kept home with fireplaces. 3 bedrooms, family room, huge open kitchen/dining room. Also available, 19.70 acres for \$36,000. **\$135,000**

### 44 Hough St., St Johnsville



2 bedrooms, 1 1/2 baths. This is a cozy, well maintained, single family home with finished 3 stall garage and workshop with electric and water. There is ample room in the backyard with a garden shed for storage. This home has a large back deck with a pavilion attached. It is located on a quiet dead end street. Great privacy with blacktop driveway, walking distance to stores, doctors and post office. Must see to appreciate.

**\$74,900**

### 1217 Stone Arabia Rd., Ft. Plain

**SALE PENDING**



Easy Keeper! Three bedroom country home on 1.3 acres. Fully insulated & metal roof. All new vinyl windows. Washer, dryer, range, and refrig stay & economical pellet stove heats entire home. Two stall garage & 15x22' shed. Perennial flower gardens & outdoor fireplace. A True Country Home!

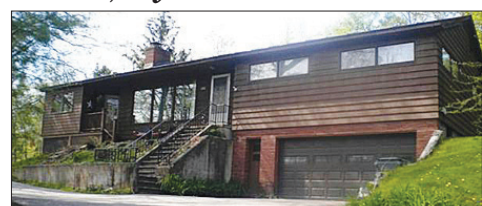
**\$77,900**

### 16 Timmerman St., St Johnsville - NEW



MUST SEE! This gorgeous ranch style home is in excellent condition. Located in a very quiet neighborhood with close proximity to the St. Johnsville Rehabilitation and Nursing Center. It features a very large manicured yard, an attached garage with carport, utility shed, sun porch, back patio, radiant heat in the kitchen floor, and so much more. Don't miss this opportunity, it won't last long. **\$159,000**

### 1696 Mill Rd., St Johnsville - REDUCED PRICE



Acres of land, a 21'x40' horse barn, a 23'x32' metal garage, a woodshed and a 27' above ground pool. This home offers 3 bedrooms, 1 1/2 baths, hardwood floors, a new family room with Cherry flooring, a fireplace with woodstove insert, a pellet stove, a beautiful kitchen and dining area, a family room in the basement and a generator. **\$163,000**

### 5995 St. Hwy. 29, Oppenheim - NEW



Lovely country home with large backyard nicely landscaped and 8 acres of property. 3 bedrooms, newly renovated with beautiful pine back porch and hot tub room!

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### 26 Mechanic St., St. Johnsville



A very nice 2-family duplex, in a nice residential neighborhood. Each unit has 2 bedrooms and 1 bath, separate utilities, new siding, insulation and replacement windows. Priced to sell. **\$65,000**

### 7694 St. Hwy. 5, St. Johnsville



Come see this beautiful 4 bedroom, 1.5 bath home located just feet from the village of St. Johnsville. Features include a 2 stall garage with ample storage, Dutch storage shed, vinyl siding, an enclosed sun porch, hardwood floors, natural woodwork, and the kitchen and living area have been recently remodeled. Don't miss this opportunity! **\$159,900**



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## Avoid Halloween makeup allergies and other reactions

What are the horrors of Halloween? Many might say encountering a gruesome ghoul or a blood-sucking vampire is the most horrific part of Halloween. However, an allergic reaction can be just as scary as ghosts and goblins come Halloween.

The candy a child eats, the makeup kids use as part of their costumes or

even the costume itself can cause an allergic reaction. Parents and kids need to be careful and exercise their due diligence to avoid possible allergens.

### Makeup

According to the American College of Allergy, Asthma and Immunology, Halloween makeup can trigger an allergic reac-

tion or symptoms of asthma. Inexpensive makeup may contain preservatives that can cause a rash and swelling of the skin. Formaldehyde is a very common preservative used in many of these products, but some products labeled "formaldehyde-free" can still cause allergic reactions. Certain makeup is

not advisable to use around the mouth or eyes, so be certain to check all packaging for any warnings. High-quality theater makeup may be a better option than the cheap crayon sticks sold at costume stores. In any event, always test makeup on a small area of the skin well in advance of Halloween. If a rash or any abnormality occurs, do not use the makeup.

### Costumes

Costumes can induce an allergic reaction as well. If costumes are older and packed away in a basement or attic, trapped dust and dust mites can make it difficult for those with aller-

gies or asthma to breathe. Accessories used for many common Halloween costumes also may cause reactions. Crowns, magic wands and faux jewelry that uses metals like nickel may cause rashes and irritation. Beware of nickel and cobalt, which can trigger allergic reactions.

### Decorations

Those who want to create a spooky environment at their Halloween parties should be advised that fog machines can trigger asthma attacks in some people. It's best to check with party attendants before firing up the fog machine.

### Edible treats

Food allergies abound

in children and adults. Many commercially produced candy and chocolate bars are manufactured in factories that also process peanuts and other tree nuts, so exercise caution with treats. Baked goods may contain wheat, gluten, eggs, soy, and any number of other food allergens. It's wise to have a variety of inedible treats available for trick-or-treaters or party-goers, including stickers, pencils and small toys.

Halloween should be an enjoyable day for the young and the young at heart. This beloved holiday can be made safer by avoiding common allergy triggers.



Halloween should be an enjoyable day for the young and the young at heart. This beloved holiday can be made safer by avoiding common allergy triggers.

*Lee Publications Outreach would like to thank all the businesses that helped make the 1st BOO-zaar a success!*

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**Ayres Animal Shelter**  
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**and Pause 4 All Paws**



# Chow Line: Eat better while spending less

*Every week, I wince at the cost when I go through the grocery store checkout line. How can I save money but still eat healthfully?*

It can seem like a challenge at times, but family and consumer science educators associated with Cooperative Extension and land-grant uni-

versities across the country offer tips to help, including:

- Shop the sales. Look at grocery store fliers to

see what's being offered at a discount. They are often available online in advance to help you plan.

- Shop on a full stom-

ach. It's true: You'll tend to spend less than if you shop when you're hungry.

- Plan your meals based on sale items or items you already have on hand. Make a list according to your meal plan, and stick to the list when you shop — unless you see a cheaper alternative while you're at the store.

other unit — are often listed on the price tag on the store shelf. If not, you can do a quick calculation yourself by taking the price of the product and dividing it by the weight. Larger packages and store brands are normally cheaper than smaller packages and name brands, but not always, especially if there's a sale or if you have a coupon.

- These days you may find bargain prices on some items in the fresh produce aisle, but don't forget frozen and canned fruits and vegetables. They are generally cheaper than buying fresh and have comparable nutrients. Try to incorporate more of these items in your meal planning.

- That said, use coupons only when they make sense. Always check to see if you could save even more money by buying a store brand instead.

- Bypass convenience foods, such as pre-seasoned chicken breast and boxed or frozen dinners. Not only do you pay extra for them, but you can control the amount of salt and fat in foods when you prepare them yourself.

- When you see an item that you often purchase offered at a significant discount, take advantage and stock up if it's something that can be stored or frozen for later use.

- Check low and high shelves as you walk down the aisles: Often, that's where you'll find bargains.

- Buying nonfood items at the grocery store can increase costs dramatically. See if you can buy them more cheaply at discount stores.

- Examine unit prices and check if there are lower-cost alternatives. Unit prices — the price per ounce, per pound or

*Chow Line is a service of Ohio State University's College of Food, Agricultural, and Environmental Sciences and its outreach and research arms, Ohio State University Extension and the Ohio Agricultural Research and Development Center.*

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## Strategies for proper pruning

As the leaves fall off the trees and greenery thins out for the season, exposing branches and undergrowth along the way, homeowners may be tempted to prune their trees and shrubs. But while autumn pruning may seem like a good idea, many gardening experts say it is often best for homeowners to wait until winter or early spring before pruning.

Although pruning does thin out branches and tame spent blooms, which can be eyesores, pruning also stimulates new growth. Pruning in the autumn, when plants are naturally preparing to go dormant, can weaken the plants considerably. This can compromise their chances of surviving into the next growing season.

Fall temperatures also can be deceiving. While it may be warm during the day when the sun is shining, temperatures can quickly drop overnight. Pruning during the warmth of day, when the

sap has risen in the plants, may deplete energy from the plant. When the mercury drops at night, the plant can suffer.

If you must spend time in the yard in the fall, tend to the leaves and debris that have already fallen to the ground rather than focusing energy on fall pruning. If you have been diligent during the spring and summer, your shrubs and other plants likely won't need pruning at this time of year.

Wait until winter before taking out the shears. At this point, the woody parts of many plants are dormant and will not be harmed or primed to grow by the pruning. Chances are you won't prune too much as well, as chilly temperatures will keep you from spending too much time outdoors.

When it's time to prune, consider these other pointers.

- Keep tools clean and in good working order.



*Fall pruning can stimulate growth in plants preparing for winter dormancy, threatening their ability to return next spring and summer.*

You risk injury if your tools are dull and in poor shape overall. Spend time

sharpening pruners and keep manual tools oiled and clean. Debris can

lodge itself in clippers, making it more difficult to open and shut them.

Wash and dry tools after use, especially when dealing with diseased plants. Otherwise you risk spreading disease to healthy plants.

- Cut back stems completely. It's usually a good idea to prune branches back to the main stem. Leaving a portion sticking out can catch on people or animals and produce a gathering spot for bacteria and insects. Take out thinner, smaller shoots first before moving on to any dead or dying branches.

- Prune dry branches. Do not prune when plants are wet. Pruning damp plants encourages the growth of microbes that can infiltrate the plant. This is not as significant a problem in the winter, when microbes have already been killed.

- Ask an expert. If you are unsure of how and when to prune particular plants, consult with an expert at a nursery or wherever you buy your plants.

## This is a hammer

by Samantha Mazzotta

### Protecting apartment from bad water leak

**Q:** I heard a horror story from an old college friend about her apartment's pipes springing a leak in the wintertime, and the maintenance crew not addressing it for days. I don't know what I would do in the same situation. Do you have any advice? — Taysha L., Alexandria, VA

**A:** You definitely can minimize damage from a broken pipe or uncontrolled water leak in your

apartment, even before the maintenance person arrives. Here are steps to follow:

- Review your apartment's lease and information packet today. These papers include instructions on contacting leasing management or maintenance in an emergency.

- In emergencies such as water leaks, apartment communities normally specify that maintenance will be on site within 24 hours, and often much sooner. Take

note of their exact time frames.

- Familiarize yourself with the apartment's water shutoff valves. You will at least have shutoffs under the sink (for the hot and cold water) and behind/beside the toilet. There also should be a shutoff for the water heater (if it's inside your apartment).

- If a water leak occurs, locate the source of the leak as quickly as possible. Close the nearest shutoff valve, if possible. Put a bucket underneath

the leak and use towels to sop up any spilled water.

- Contact the leasing office or the maintenance number immediately. Describe the problem, its location and the time that the leak occurred.

- If it's after hours (and these emergencies always seem to happen after hours), the on-call maintenance person should call you back, usually within an hour, to provide further instructions.

What if there's no shutoff for the pipe that's leaking? The most impor-

tant thing is to try and minimize the water damage until the water can be shut off (sometimes the shutoff is located elsewhere in the apartment building and can only be accessed by maintenance). Keep a bucket under the area and empty it before it gets too full.

What if maintenance takes days to address the leak? Keep a record of dates and times of the calls you made, and when the repair was made. Meantime, if maintenance can't get to the

building for some reason — such as a snowstorm — ask the on-call person if the shutoff is accessible so that you can stop the water from flowing in.

**Home tip:** Apartment residents need to be just as familiar as homeowners with the locations of water shutoff valves and electrical panel shutoffs, so they can react quickly in a maintenance emergency.

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# The 411 on “ghosts”

While many people are content to limit their hunt for ghosts to Halloween, plenty of others devote their time to the study of the paranormal. Parapsychology is the study of paranormal activity and beings, which may be intertwined with spectrology, or the study of ghosts and phantoms. Those who spend time studying ghosts and phenomena that defies explanation do so to get closer to the truth and better understand strange occurrences.

**Differences between apparitions and ghosts**  
“Apparition” and “ghost” are often used interchangeably, but such usage is incorrect. The term “apparition” is used for any kind of visual, paranormal manifestation, while a “ghost” is just one type of apparition. Other apparitions may be inanimate objects, animals, lights, or orbs. Ghosts are defined as spiritual entities, which usually are human. Typically ghosts are conscious of themselves and their surroundings.



People have various explanations as to why ghosts continue to stick around long after their bodies have expired. Some may be comforting living relatives, while others may be seeking revenge. Ghosts may not understand they are actually dead and, as a result, may frequent the places they found most comforting while they were living. Some ghosts are confused and just don’t know what is going on.

**Seeing a ghost**  
Some people are simply more in tune with the paranormal world than others. Those with an open mind may have a better chance of crossing paths with a ghost and recognizing the encounter. Many ghost-hunting organizations and scientists capture electronic voice phenomena, or EVP, on tape as an indication that ghosts may be present. Those interested in learning more about ghosts or those who hope to seek ghosts can explore the International Ghost

Hunters Society, the Ghost Investigators Society or GEIST web for more information on EVP and ghost sightings. Another way to potentially encounter a ghost is to visit an area where many people died suddenly, such as a former battlefield. According to Studies of the Paranormal, a person is more likely to encounter a ghost in a home or another building than at a cemetery. According to experts, many ghosts are not around to harm others. However, poltergeists, which are another type of spirit or disembodied energy, can be destructive. Some believe they create loud noises, throw objects and even start fires. Ghosts may be the subject matter of Halloween scary stories and movies, but plenty of people are convinced they are real and move among the living seen and unseen. Various organizations exist to study ghosts and other paranormal activity.




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## The evolution of vampire mythology

Vampires have infiltrated various aspects of popular culture, serving as the central component of a popular literary series and the central characters in various television shows and films.

Once seen as inhuman blood suckers, vampires have grown more popular in recent years and are no longer viewed as something to be entirely feared. Today's vampires are exotic and even romantic.

Vampire mythology dates back hundreds of years. Vampires have been feared by people all over the world, but descriptions of vampire attacks have primarily come from Asia and Europe. Early vampires were described as bloated and ruddy in appearance from gorging on blood. The gaunt, pale version of the vampire arose in the 1800s, about the time when the term "vampire" was popularized.

Different cultures each had their own version of vampires. In Slavic and Chinese traditions, a corpse that was jumped over by an animal could be at risk of becoming the undead. Some would say a body with a wound that had not been treated properly was at risk. Russian folklore states that vampires were once witches or people who had rebelled against the church.

During the 18th and 19th centuries, vampire superstition and mass hysteria concerning these paranormal creatures reached a fever pitch. People were accused of being vampires, much as centuries earlier people were accused of witchcraft.

Some of this hysteria can be traced to a rare skin and neurological disorder that was present in medieval Europe. Called porphyria, the condition was the result of family inbreeding, something common at

the time. The effects of porphyria can include skin pigment changes, inability to heal wounds, deterioration of the lips and nose, receding tissues of the gums and lips, extreme photosensitivity, and irregular hair growth. The presence of people with this condition helped to fuel vampire myths, and many of the characteristics of the condition are similar to the behaviors or characteristics associated with vampires, including fear of the sun, negative responses to garlic (it would cause allergic reactions) and avoidance of mirrors (those with porphyria would not want to see their ghastly appearance in mirrors).

Vampires were commonly considered beings existing in "living death." They were reanimated corpses. Some myths say the vampire was a body possessed by an evil soul. Others say they were

powerful beings that wanted to experience immortality and sought a way to attain it.

Many vampire tales are uniform in that the beings drink blood to exist. Some stole life essence through other means, including intimate relationships with humans. Vampires were only active during the night and lost their strength and ability during the daylight hours.

Some vampire mythology suggests they were most easily destroyed during the daylight when they lay helpless in their tombs.

Perhaps the most famous vampire is Count Dracula. This literary character was created by author Bram Stoker and was inspired by Vlad III, a prince of the House of Dracula in an area that is now known as Romania. Vlad had the historical

reputation of impaling enemies and extreme cruelty. His notorious reputation served as loosely based historical fodder for Stoker's book about a mysterious being and helped define the vampire's modern form.

Vampire mythology prevailed through earlier centuries. Depictions of vampires are today less fearsome and more sensual than past interpretations.



### This is a hammer

by Samantha Mazzotta

#### Cleaning chimney not a DIY project

**Q:** Can I clean my own chimney? I don't want to spend tons of money and be told I have to make expensive repairs just to use the fireplace. — Rich C. in Portland, Maine

**A:** Your reluctance is understandable, because the chimney cleaning industry, like other contractor services, has suffered in recent years from scams. Unscrupulous scammers often target new homeowners or seniors, advertising unbelievably low prices for a chimney cleaning. They then sock the homeowner, after a cursory (or even no) inspection of their chimney, with a huge cleaning and repair bill.

Still, if you want to safely use your fireplace, an annual cleaning and inspection is extremely important. Contact more than one chimney cleaning service (three or more if possible) and get a price quote. Don't agree to any work until you've seen estimates from a few services. Don't be pressured into a sale you're not ready for.

Your home's furnace is another item that should get a checkup from a heating professional. Again, if the contractor inspecting your furnace says repair

work needs to be done, get multiple estimates before agreeing to anything.

Those concerns aside, you can do some basic inspection and maintenance tasks yourself. These don't replace the contractor, but help you get familiar with your house's heating systems.

You can visually inspect the firebox and damper, and check the bottom part of the chimney flue. Open the damper and use a flashlight to look up the flue, checking for debris like leaves or nests, as well as creosote buildup. This black, sticky gunk is extremely flammable and is one of the things professional sweeps take care of. It's also difficult to remove without the right equipment.

Clean the damper and firebox by removing ashes and unburnt wood (when they're fully cooled) and brushing ashes and residue from the visible parts of the fireplace.

Get ready to turn on the heating system now, as well. Buy replacement filters and schedule the furnace's annual inspection. Clean dust and debris from the registers and the air intake cover.

**Home tip:** To improve a furnace's heating efficiency, consider adding insulation to heating ducts.

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## Fall care of roses

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

Do you have some roses that you would like to have survive the upcoming winter, if at all possible, and particularly if new plantings? Or, are you one of those who had roses going into last winter, only to have many die while those of your neighbor lived? If either of these fits, you might consider mulching and mounding this fall.

A mulch will not only keep the soil warmer than unmulched soil, but also will prevent rapid fluctuations in soil temperatures which lead to soil heaving. Snow is the best mulch but, as we know, can not always be counted on. So other materials must be used.

A good mulch will settle lightly on the soil surface without excessive packing (this rules out most oak leaves), cause no harmful effects (such as from diseases or weed seeds), and be reasonably attractive and priced. Mulches derived from plants also add organic matter to the soil. Examples of good organic mulches are peat moss, weed-free straw (not hay, which is often weedy), cut evergreen branches, bark mulch, or wood chips.

Mulches should be piled at least a foot deep around plants, and not before mid-November, as roses need cool fall temperatures to develop some winter hardiness. Mulch much later and you may have to contend with snow first, and valu-

able ground heat will have been lost.

Mounding also may be used to protect roses during winter, simply mounding loose soil or compost a foot or more high around the base of the plant. Use loose sandy or loamy soil, as dense clay soil may cut off the oxygen supply to the roots, resulting in injured or dead plants. Mounding is preferable over mulches if you have mice that may live in organic material and chew on the rose stems over winter.

Climbing roses may be protected by removing the canes from their supports (keep this in mind in the spring when tying them up, for easy fall removal), then laying them on the ground. Use a wire

hoop or similar device to hold them in place. Lay a piece of burlap over the canes to protect them during the spring uncovering operation, then mound soil or compost or organic matter over the canes. Uncover the canes when they begin to grow in spring, checking them in early April or shortly after the snow melts.

Mulching or mounding protects roses in a couple of ways. Roses vary greatly in their hardiness, depending on species and cultivars, with the more hardy not even needing protection.

Most roses also are

grafted onto a hardier wild rose "understock." Where they meet — the swollen area you can find at the base of many rose plants. It is often tender and susceptible to winter injury, so needs protection. Many recommend to even bury this graft union below the surface when planting, which also will help prevent undesirable sucker canes arising from the wild rose understock.

Before mulching or mounding roses in mid to late November, finish fall cleanup. Remove all plant debris and diseased

parts. Pruning, although usually done in spring, may be done now to remove diseased or dead stems and to make the plant easier to mulch. Even with protection, canes may have some dieback and need further pruning in the spring.

*Distribution of this release is made possible by University of Vermont Extension and New England Grows — a conference providing education for industry professionals and support for Extension's outreach efforts in horticulture.*



## Sweet, sweet candy history

Halloween is as much about candy as it is about dressing up in fun costumes and engaging in scare tactics.

Humans have loved their sweets for centuries. Early human beings made candy out of honey by drying it and forming a taffy-like confection, while many modern incarnations of candy involve dissolving sugar into water or milk to form a syrup. Candy is then made by varying the temperature of the syrup and the sugar concentration to achieve desired textures. The word "candy" is derived from the Arabic "quandi," meaning "made of sugar."

Candy also often refers to chocolate bars and other treats that people find so delectable. Ancient Mayans and Aztecs were the first to experiment with the cocoa bean, the cornerstone of chocolate confections, in the 1500s. However, their chocolate drinks were bitter and not the sweet delights we've come to asso-

ciate with chocolate. It wasn't until the 19th century that innovators began mixing cocoa with sugar to create chocolate bars. Joseph Fry is credited with making the first chocolate bar in 1847, using bittersweet chocolate. Milk chocolate came later, in 1875, when it was introduced by Henry Nestlé and Daniel Peter. Milton Hershey began producing sweet chocolate in 1894.

Hershey bars, Nestlé bars and many other original candies are still in production today. Tootsie Rolls and Charleston Chews are other classic candies still produced. Good & Plenty debuted in 1893, making it the oldest branded candy in America. NECCO company Wafers were officially branded in 1901 and are another classic treat consumers can still find in the candy aisle of their nearest grocery store.

Smarties is another candy that's bound to show up in trick-or-treat

bags this Halloween. Smarties have been owned and operated by the same family since 1949. The Ce De Candy Inc. factory opened up in August 1949 in Bloomfield, NJ, and produced a candy that would not melt in the heat. Smarties are a favorite all over North America and elsewhere. When demand is too high for the NJ factory, particularly around Halloween, Smarties are also produced in a Canadian factory in Newmarket, Ontario. Smarties imported to the United States are still called Smarties. However, Smarties sold in Canada are known as "Rockets," as another candy sold in Canada already bears the Smarties name.

Halloween wouldn't be nearly as sweet without troves of candy treasures. Children are urged to have their candy sorted and inspected by parents prior to eating to avoid any dangers, such as food allergies or tampering.

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**KITCHEN EQUIPMENT:** Garland gas 6 burner stove with 24" griddle and 2 ovens, ansel systems, (2) 6' stainless steel restaurant tables, two door Jordan refrigerators, (2) Vulcan 6 burner stoves with oven, Vulcan gas 33" griddle with oven, Garland gas three door pizza oven, Jordan four door refrigerators, Traulsen two door commercial refrigerators, Traulsen four door refrigerators, Jordan double door freezer, (3) 6' stainless steel tables with drawers, 2 bay stainless steel wash station, Hobart dishwashing station, Hobart mixer complete, 8' stainless steel table with drawer, Hobart veggie prep, (4) single bay 8' (L) shaped kitchen work area, 8x10 walk-in cooler with adjoining 12x12 walk-in cooler, 11x14 walk-in freezer with adjoining 10x11 walk-in freezer, rolling walk-in cooler/freezer racks, Hobart garbage disposal, Jordan two door commercial refrigerator, Legion combi-pan/skittle, 3 bay stainless steel sink, 4' stainless steel cafeteria table, Hobart commercial dishwasher, several walk-in racking and shelving, 20' serving counter with stainless roll-up serving window, (2) 8' hoods, (2) 8' exhaust hood with ansel system, (6) 12 person folding cafeteria tables with attached seats, 4' stainless steel wall cabinet. **Most equipment is gas and in working order.**

**RECREATIONAL:** several outdoor commercial basketball poles and backboards, 3 canoes with trailer, AMF walking beam, several life jackets, pup tents, (2) commercial fiberglass basketball backboards with framing, Spalding tennis rackets, gym mats, (2) Body Guard Stairmasters, several other pieces of commercial exercise equipment.

**OFFICE EQUIPMENT AND MISCELLANEOUS:** several commercial aluminum street lights with poles, (2) 10x14 outdoor storage sheds, Meilink fire resistant floor safe with combination, Baldwin orgasonic, Casio keyboard, electronics, computers, cash registers, mops, pails, new boots, several pairs of Keds sneakers, 100's of sweatshirts/sweatpants and tee shirts all new, several filing cabinets and file organizers, several student desk and chairs and office chairs, several oak tables and desks, several glass fronted corkboard cabinets, chalkboards, book shelves, several folding tables, exhaust fans, 8' oak office table, 12' conference table, lots of commercial steel racking, fire proof cabinets.

(Some electric items are 3 phase)

**This is only a partial listing, 100's of items too numerous to mention, plan to spend the day.**

Make arrangements, all items must be moved within 48 hours.

No buyers premium, cash or check only, out of state check must be accompanied by a bank line of credit! Sorry no credit or debit cards will be accepted.

For more information call (518) 848-7040

Check auctionzip.com for updates and photos. Auctioneer ID #: 22286

Location: County Highway 107 - just 5 miles from Johnstown, 4 miles from Perth

Watch for auction signs!! Lunch will be available!!



## Fall Car Care Month checklist: winter is on the way

October is Fall Car Care Month, and the Car Care Council reminds motorists that checking their vehicles before the temperatures drop is a sensible way to avoid being stranded out in the cold and the unexpected expense of emergency repairs.

"The last thing any driver needs is a vehicle that breaks down in cold, harsh winter weather. Winter magnifies existing problems like hard starts, sluggish performance and rough idling," said Rich White, executive director, Car Care Council. "Whether you perform the check or maintenance yourself or go to the repair shop, it's a small investment of time and money to ensure peace of mind, and help avoid the cost and hassle of a breakdown during severe weather."

The Car Care Council

recommends the following Fall Car Care Month checklist to make sure your vehicle is ready for cold winter weather ahead.

### Heating, Wipers and Lights

- Make sure heaters, defrosters and wipers work properly.

- Consider winter wiper blades and use cold-weather washer fluid. As a general rule, wiper blades should be replaced every six months.

- Check to see that all exterior and interior lights work and headlights are properly aimed.

### Tires and Brakes

- Check the tire tread depth and tire pressure of all tires, including the spare. If snow and ice are a problem in your area, consider special tires designed to grip slick roads.

- During winter, tire

pressure should be checked weekly.

- Have the brakes checked. The braking system is the vehicle's most important safety item.

### Gas, Oil and Filters

- Keep your gas tank at least half full throughout the cold weather to prevent moisture from forming in gas lines and possibly freezing.

- Be diligent about changing the oil and filter at recommended intervals. Dirty oil can spell trouble in winter. Consider changing to "winter weight" oil if you live in a cold climate.

- Check the fuel, air and transmission filters at the same time.

### System Checks – Charging, Cooling and Exhaust

- Have the battery and charging system checked,



as cold weather is hard on batteries.

- Clean, flush and put new antifreeze in the cooling system. As a rule of thumb, this should be done every two years.

- Have the exhaust system checked for carbon monoxide leaks, which can be especially dangerous during cold weather driving when windows are closed.

### Pack the Essentials

- Make sure that your ice scraper and snow brush are accessible and ready to use.

- Stock an emergency kit with jumper cables, a flashlight, blankets, extra clothes, bottled water, nonperishable food and a first aid kit with any needed medication.

- Order a free copy of the recently-updated 80-page Car Care Guide for your glove box at

[www.carcare.org/car-care-guide](http://www.carcare.org/car-care-guide).

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

## The benefits to car loan preapproval

When purchasing a new vehicle, many people choose to finance their purchases. Much like buying a house, financing a vehicle requires buyers to produce a down payment and then make monthly payments on the vehicle until the balance of the loan has been repaid in full. Financing is a must for many consumers, who otherwise could not afford to purchase a new or reliable preowned vehicle. And just like prospective homeowners can benefit from being preapproved for loans before they begin searching for a new home, auto buyers also benefit in various ways from getting preapproved for a car loan before they

begin their search for their next set of wheels.

- Preapproval smooths out the negotiation process. Few people enjoy haggling with car salesmen over the price of a new or preowned vehicle, and that process is even more difficult when buyers aren't entirely sure of how much money they have to spend. When financing your vehicle with a preapproved loan, however, the process of negotiation can go much more smoothly, as you and the salesman know you only have a predetermined amount of money to spend. Ask the price to get the car off the lot, and then you can negotiate from there if you feel it necessary.

- Preapproval cuts back on time spent at the dealership. A car dealership's finance and insurance office is where buyers sit once they have told the salesman they want to buy the car and finance their purchase. Those who have not been preapproved often must sit through a sales pitch in this office or sit patiently as the salesman goes back and forth with the finance manager as you negotiate the final cost of the vehicle. However, when you have been preapproved for a loan, no such back and forth needs to take

place, and you can cite your preapproval as a reason you don't want to commit to the extra add-ons that many dealers attempt to sell their buyers.

- Preapproval means the car is yours when you take it off the lot. Dealers are sometimes too quick to put keys in a buyer's hand, and buyers with poor credit sometimes are allowed to drive a car off the lot only to find out days later that the lender rejected their application, at which time they must return the vehicle or return to the dealership to apply for a new loan, which will almost certainly come with a higher interest rate. Preapproval allows buyers to avoid this frustrating and sometimes embarrassing process.

- Preapproval reduces the risk that you will overspend. Many a new or preowned car buyer has fallen in love with a vehicle and spent more than they should have to make the car their own. Preapproval greatly reduces the chances of this happening, as you know before you begin your search that your lender will only approve a loan for so much money. This can help buyers stick to a budget and avoid buying a car they can't afford.



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Noon to 3 PM

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♦ **Arcade Center** ♦ **Birthday Parties**

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Tues., Thurs., & Fri. 4pm until 9pm

Sunday 5:30am until noon \*\* Closed Wed.

**315-866-9232**



Prep the yard for winter weather

As quickly as autumn weather arrives it seems to move aside for the blustery, cold days of winter. Winter can catch a person off guard and the seasons are now less predictable than ever before.

It's never too early to begin preparing your yard and outdoor living spaces for winter. Home-owners may be sad to bid farewell to the furniture and accessories of the fair-weather season, but time is of the essence when prepping for impending ice and snow.

- Clean patio furniture. Give cushions and structures a thorough cleaning and allow to dry completely. Cleaning items before storing them for the winter saves time and energy next year when it's time once again to set up the yard for recreation. If anything is damaged beyond repair, discard it and look for replacements during end-of-season sales when savings can be had.
- Move things indoors. The more items you can store in a safe and secure location the better. Load the garage, basement or storage shed with outdoor gear. Leaving items exposes them to the elements, and such exposure can cause rust, wear and damage. Flower pots and lawn ornaments also can blow around in winter wind or collapse under the weight of the snow, so collect these items and store them for the winter. Take out patio umbrellas and put them in the shed. If something is too large to move indoors, such as a barbecue or a pool filter, cover it with a durable tarp and secure it with rope.
- Cover delicate trees. Depending on where you live, certain fruit trees, including fig trees, may need to be covered for the winter. Covering protects them from subfreezing temperatures and helps ensure they will rebound in the spring. Tropical plants should be moved indoors where they can thrive in a heated home. Do not rip out chrysanthemum plants. Contrary to popular belief, these are not annuals. They will rebloom year after year if allowed to do so.
- Remove water collectors. Bring in or cover anything that may accumulate water, such as bird baths or kids' toys. Water expands when frozen, and that means water trapped in any ceramic, glass or even plastic vessel can expand and cause the container to crack.
- Clean up leaves and debris. Piles of leaves not only can suffocate a lawn and cause discoloration, but also can be attractive homes for rodents and insects looking for a warm place to spend their winters. Keep your yard neat and clean to discourage wildlife from taking up residence near your home.
- Cover vegetable and flower beds. Invest in some burlap to lay down over planting beds. This helps to keep the ground from freezing over and minimize weeds for next season.
- Care for outdoor



Autumn is a busy time for preparing your home and yard for the arrival of winter weather.

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**MANNYS CORNERS RD., AMSTERDAM**  
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**CLIFF ST., CANAJOHARIE** - Newly renovated 4 BR home in quiet section of the village. Features include new granite kitchen, updated windows, new bamboo flooring, newer vinyl siding and much more . . . . . **Only \$80,000**

**GREEN RD., CHARLESTON** - Live off the grid and pay no utility bills. Self-sustaining 31 acre hobby farm has solar and wind turbine power. Newer ranch style home features natural woodwork, SS kitchen, wood-stove and spacious barn. Also has maple syrup business . . . . **Only \$220,000**

**MAPLE AVE., CANAJOHARIE** - Ranch-style home conveniently located close to the schools features 3 BR's, hardwood floors, spacious yard and possible in-law apartment in the basement . . . . . **Only \$74,900**

ponds. If you have a pond on your property, remove any weeds around it and fish out any leaves from the water. Leaves will decay in the water and build up ammonia levels that can harm fish. If the pond is small, cover it for the winter. Also, start cutting back on feeding outdoor fish. These aquatic animals' bodies begin to prepare for winter by slowing down metabolism. Continuing to feed them can harm the fish when the temperature drops.

- Wrap up pool season. It's wise to close the pool and cover it before leaves start to drop. Otherwise you will have a hard time of keeping the water clean.
- Plant spring bulbs now. Now is a good time to plan where you want to put spring bulbs. Once you have mapped things out, get the bulbs in the ground. Bulbs are relatively inexpensive and will provide that first punch of color when winter finally skips town.





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*Supplement to the Original Valley Pennysaver*

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October 25, 2014



## EMPIRE HOMES AND COMMERCIAL

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**Heidi Mouyos**  
*Licensed  
Real Estate Broker*  
**(315) 717-7269**



**Chuck Provorse**  
*Licensed Real Estate Agent*  
**(315) 429-9284**

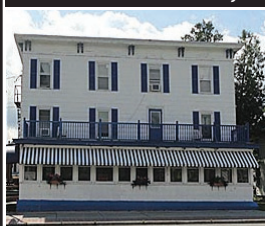


**Debbie Marshall**  
*Licensed Real Estate Agent*  
**(315) 765-1210**



**Grant Moore**  
*Licensed Real Estate Agent*  
**(315) 219-9726**

### 19 South Main St., Dolgeville



Arthurs has provided a long history of well known success since 1895 as one of the largest established restaurants and bar located in the area. This 6000 sq. ft. property is a turn key opportunity. Seller will entertain all offers.

### 2114 State Route 29, Salisbury



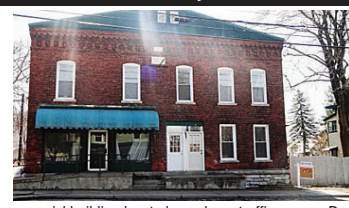
Well established gas station and convenience store situated on 1.3 acres. Commercial space is 5200 sq. ft. with a 2 bedroom apartment. Financing options available.

### 67 Flint Avenue, Little Falls



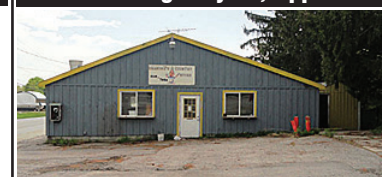
Crabby's Restaurant is a local favorite and offers incredible growth potential with its many tourist attractions year round. This commercial building has been recently remodeled and offers 3 levels of income potential.

### 5 River Street, Nelliston



Commercial building located near busy traffic area on Route 5. Property has a 4+ income unit potential w/3800 sq. ft. & has just been reduced in price to **\$110,000**

### 6239 State Highway 29, Oppenheim



Look at the price for this prime commercial space located on busy highway. All equipment and coolers from previous restaurant and deli included in sale. Central air and many updates. **\$59,000**

### 51-55 West Main St., St. Johnsville



Lease or Sale: Corner lot, first floor commercial space with over 2000 sq. ft. available for lease. Additional basement storage available with lease. **\$950 a month.** Call Heidi Mouyos.

### 35 West Ganesvoort St., Little Falls



Cozy 3BR home conveniently located in nice neighborhood at a price you just couldn't refuse. This property features all new carpeting throughout, every room has been painted so you don't have to, new furnace and hot water heater. Perfect starter home for your family! **REDUCED \$84,900**

### 240 Flanders Rd., St. Johnsville



Charming colonial w/detailed restoration of modern updates while respecting the period of design. 100 acres privately set on dead end road. Land features 1 outbuilding, fencing for large animals, snowmobile & riding trails, & wooded land for hunting & harvesting of maple & cherry. The captivating layout of this east & west wing 4BR home features original staircase & plank flooring, beautiful large restored kitchen w/brick fireplace, sunroom w/pellet stove & window garden, large living room w/bonus sitting room, & much more. Property is a must see! **\$225,000**

### 375 Lotville Rd., Dolgeville



This incredible 11 acre estate has much to offer you! Property features a 3BR home, 8 stall barn w/tack room, large 9 stall garage, separate 4 stall garage, equip. shed, & animal run in shed w/pastureland. Private road to additional 60 acres of water frontage on Canada Creek with a perfect building site being offered separately. motivated seller & owner/agent. **\$169,900**

### 147 Voorhees Rd., Stratford



Privately set on 17 acres, this gracious newer colonial is exactly what you have been looking for. Large entryway foyer w/living room & den, custom kitchen w/island, dining room, 3BRs, master suite private bath w/sunken tub, & full basement. Above ground pool, garage, & plenty of land for the outdoor enthusiast. **\$134,900**

### 128 Forest Ave., Caroga Lake



3 parcels situated on large corner lot. Potential to build additional camp. The existing cozy camp has 2BRs, living room w/fireplace & beautiful restored pot belly stove, kitchen, & deck. Lake access to West Caroga Lake w/beautiful beach frontage on Fleeman Grove Association Beach. **\$59,900**

### 725 & 815 Shells Bush Road, Herkimer



Large dairy/crop farm with 300 acres being offered on the market for the first time! With the potential to be organic this property consists of 3 parcels with 2 separate homes and 2800 ft. of road frontage for additional expansion in building. Land consists of tillable silt loam soil, pastures, and wooded. The milk house and barn have a holding area for 80+ cows, 2 (20x60) silos and 1 (15x16) silo, heated garage/workshop, and equipment building (40x60). **Asking price \$750,000.** Call Heidi Mouyos at 315-717-7269.



### 134 East Rd., Ephratah



Exceptional & private custom built Adirondack home surrounded by 60 acres of mesmerizing views. This 3BR home features a 20x40 Living room w/stone fireplace & walk out deck. Tastefully outlined interior w/natural wood & stone walkways. Additional 2600 sq. ft. garage & two workshops located on first floor. Mature timber available for future harvest. This home is truly a must see. **\$325,000**

### 6 Millers Grove Rd., Dolgeville



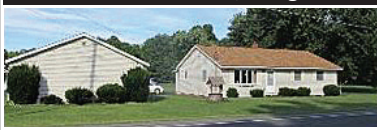
Country style ranch home situated on half an acre. Home features 3 nice size bedrooms with 2 full baths, eat in kitchen with new appliances, large open living room with optional dining space, and 1 stall carport. Cozy, quaint and the convenience of having everything on one floor! Home next door being sold separately, seller willing to make you a 2 for 1 deal! **\$110,000**

### 731 Dairy Hill Rd., Salisbury



**IMMACULATE! FURNISHED! 35 ACRES! A MUST SEE!** Privately set 3 bedroom manf. home at the tops for design inside and surrounded by 35 acres of woodland with private road trails for the hunting enthusiast and open pasture views for any additional upgrades to property you may want. Near snowmobile trails and club. **PRICED RIGHT! \$89,000**

### 4 Millers Grove Rd., Dolgeville



Cozy ranch home with country location and convenience of being near village with all its amenities. This 3 bedroom home features efficient heating systems, new laminate flooring throughout, open floor plan for kitchen and dining room, roof and furnace recently updated, and 2 stall garage. Additional home sold separately next door. Seller willing to make a 2 for 1 deal!!! **\$124,900**

### 1066 Dairy Hill Rd., Salisbury



This 5 acre wooded property is ready to be finished your way. The exterior of building is finished with metal roof and siding. Interior is framed with potential to be a 2 bedroom cabin nestled in woods. Property is on maintained road with private setting for hunting, fishing, and a peaceful getaway. **\$64,000**

### 12 Marco Terrace, Little Falls



2 family home located on quiet dead end street - sided and ready for the right investor. Income could pay for the owners mortgage or you could convert this house into a one family home. **JUST REDUCED** for quick sale - good buy for the first time home owner. Needs some finishing work inside - all offers considered - wont last long, buyer anxious to sell. The downstairs is also rented out and bringing in income and it's the only home on the street with it's own 3 car driveway. **\$43,000**

### 14 Schuyler Rd., Dolgeville



This tastefully updated village 3 bedroom home will surely win your heart with it's natural hardwood floors throughout, arched entryway and enclosing windows that surround living room, formal dining room, country eat in kitchen with plenty of cabinetry and space, first floor laundry and bathroom, open front porch, large backyard with new concrete padded patio. A MUST SEE! **\$89,900**

### 5 Spencer St., Dolgeville



This lovely 3 bedroom Victorian home's charm is a must see for the price! Features many updates from the furnace, siding, windows, beautiful large bathroom, and hot water on demand. Option to have 1-2 bedrooms downstairs and up. Large backyard with swimming pool. **\$74,900**

### 21 Pleasant Ave., Ilion



A little house with a lot to offer. Well maintained both inside and outside. Priced to sell quickly, all offers considered. Great buy for the price. **\$45,000**

### 104 South Main St., Dolgeville



Corner lot located in village. Property is situated in town on Main Street with heavy traffic flow and great exposure for a new business or residential home. Open to offers. **\$40,000**

### 243 Church St., Little Falls



What a ROCK SOLID home!! In a neighborhood of nice homes. Interior dated but in excellent move in condition. House has been extremely well kept. Owner retired living out of area with no plans to return and anxious to sell. Truly a perfect family home with 4 nice size bedrooms, formal dining room. Beautiful natural woodwork throughout. Addition to rear of house was used as extra bedroom but would make a wonderful sunroom, den, office, or any number of possibilities. Pleasant backyard for those summer BBQ'S and family get togethers. **\$73,500**

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## Questions to ask when shopping for a mortgage

When shopping for a home mortgage make sure you obtain all the relevant information:

- Research current interest rates. Check the real estate section of your local newspaper, use the Internet, or call at least six lenders for information.

- Check the rates for 30-year, 20-year and 15-year mortgages. You may be able to save thousands of dollars in interest charges by getting the shortest-term mortgage you can afford.

- Ask for details on the same loan amount, loan term, and type of loan from multiple lenders so that you can compare the information. Be sure to get the Annual Percentage Rate (APR), which takes into account not only the interest rate but also points, broker fees, and other credit charges expressed as a yearly rate.

- Ask whether the rate is fixed or adjustable. The interest rate on adjustable rate mortgage loans (ARMs) can vary a great deal over the lifetime of the mortgage. An increase of several percentage points might raise payments by hundreds of dollars per month.

- If a loan has an adjustable rate, ask when and how the rate and loan payment could change.

- Find out how much down payment is required. Some lenders require 20 percent of the home's purchase price as a down payment. But many lenders now offer loans that require less. In these cases, you may be required to purchase private

mortgage insurance (PMI) to protect the lender if you fall behind on payments.

- If PMI is required, ask what the total cost of the insurance will be. How much will the monthly mortgage payment be when the PMI premium is added and how long you will be required to carry PMI?

- Ask if you can pay off the loan early and if there is a penalty for doing so.

There is a long list of sources for mortgages loans: mortgage banks, mortgage brokers, banks, thrifts and credit unions, home builders, real estate agencies and Internet lenders.

### Tips for working with lenders

- Get recommendations: Ask friends and family members for suggestions, especially if they've recently obtained a loan.

- Check credentials: Mortgage bankers are regulated by either your state's department of banking or division of real estate. Check with the one appropriate to your state to see if a lender is in good professional standing. Mortgage brokers may be state regulated or not. If not, check with the local chapter of the National Association of Mortgage Brokers or the Better Business Bureau to see if their record is clean.

- Do your homework: Learn about typical mortgages and ask questions when something looks amiss; a broker may be trying to pad closing costs or other fees at your expense.

- Take care online: There are plenty of attractive deals online, but first make sure you're dealing with a reliable broker or lender.

If you're working with a broker, the National Consumer Law Center recommends you demand to know how much the broker is making from the lender as well as from any fees you might be paying. It's best to get this information upfront and in writing. Avoid a broker who is double-dipping-getting a fat premium from the lender, as well as fees from you.

The Real Estate Settlement Procedures Act (RESPA) requires lenders to give you information on all closing costs and escrow account practices. Any business relationships between the lender and closing service providers or other parties to the transaction must also be disclosed. Many of the fees are negotiable. More information is available from the Federal Trade Commission, the Federal Reserve Board, and the Department of Housing and Urban Development.

For more information on home buying and mortgages, visit Fannie Mae's website or call 202-752-7000.

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



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



MLS 2014301

**SPECTACULAR LAKEFRONT HOME (East Caroga Lake):** Completely renovated, fully furnished. Open LR/DR/kitchen, 4 bedrooms, 2.5 baths. Deck, dock in deep water area, 2-car garage at road. Terrific view! Also includes lot across road w/large storage shed. Owner intends to sell this season, so make an offer! Possible owner financing available. **REDUCED TO \$439,000**



MLS 2014438

**SALE PENDING**  
**CUSTOM-COMPLETED MODULAR HOME (Johnstown):** Magnificent view overlooking city and into valley. So many extras and custom updates you must ask for addendum. Four bedrooms, three full baths, detached two-car garage, 1.6 acres..... **\$279,000**



**LOVELY OLD FARMHOUSE (Town of Johnstown)** on **41 ACRES** - Great potential for gentleman's horse farm! 4BR home w/2 full baths, fireplaces in den and 3-season room. Large barn offers 3-car garage space, workshop and offices. **REDUCED TO \$250,000**

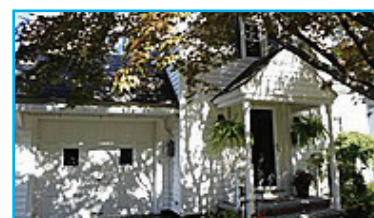


MLS 2014093



MLS 2014493

**MOVE-IN CONDITION RANCH ON HALF-ACRE LOT (Johnstown)** LR w/fireplace insert, large kitchen w/dining area, 3BRs, 2 baths, 3-season room w/jacuzzi, finished basement, attached garage. Just outside city **\$149,000**



MLS 2014411

**FIRST TIME ON MARKET IN 23 YEARS (Gloversville):** Living room, dining room, updated kitchen, den, three bedrooms, 2.5 baths, Florida room leading to lanai, deck and private backyard. Attached one-car garage. **\$119,900**



MLS 2014370

**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**



MLS 2014265

**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**



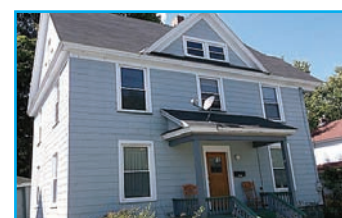
MLS 2013643

**COZY BUNGALOW JUST OUTSIDE CITY (Johnstown):** Perfect for downsizers! LR, kitchen w/eating area, den, 2BRs, 1 full bath w/clawfoot tub. Fenced in-ground pool, 1.26 acres so plenty of room for gardening! **REDUCED TO \$99,900**



MLS 2014271

**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**



MLS 2014447

**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**



MLS 2014256

**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**



MLS 2014389

**MOBILE HOME ON 2.5 ACRES (Town of Mayfield):** LR, kitchen w/eating area, master BR w/master bath, 2 more BRs with another full bath. Wood furnace outside, propane furnace inside. Garage/shop in back **\$72,000**



MLS 2014339

**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**



MLS 2013752

**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**



MLS 2014254

**TWO-STORY COTTAGE (close to Pine Lake Beach):** LR, DR, kitchen and 3/4 bath down, 4 bedrooms up, enclosed front porch **Reduced to \$50,000**



MLS 2014181

**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**

## TWO-FAMILY HOMES



MLS 2014390

**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. **REDUCED TO \$119,500**



MLS 2014177

**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**

## LAND

### Town of Charleston:

6.8 acres **\$18,500**

### Town of Mayfield:

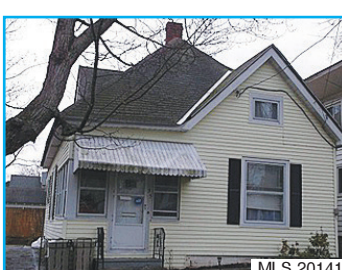
2.14 acres **\$15,000**

2.7 acres **\$27,000**

3.7 acres **\$35,000**

## COMMERCIAL:

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



MLS 2014149

**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**



MLS 2013721

**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**



October 25, 2014

REAL ESTATE GUIDE

October 25, 2014 • 5

“...for the personal attention you deserve!”

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REALTY LLC

REALTOR

MLS

LANA RUGGIERO, GRI, ASP

11 Forest St., Gloversville (518) 470-4738

www.ruggierorealtyllc.com • mruggier@nycap.rr.com

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|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <div><div><div><div><div></div><div>102 Laurel Drive, Amsterdam</div></div><div><div>New listing at Wallins Corners Condos, 55+ Community. 2 bedroom upper level unit with wonderful views from the living/dining area and 2nd bedroom. Master suite with hardwood floor, kitchen island/breakfast bar, plenty of storage, new interior paint.</div><div>\$179,000</div></div></div></div></div>                                                     | <div><div><div><div><div></div><div>109 Laurel Dr., Wallins Corners Condominiums</div></div><div><div><div><div><div></div><div>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.</div><div>\$162,900</div></div></div></div></div></div></div></div>                         | <div><div><div><div><div></div><div>186 Oakleaf Circle, Town of Johnstown</div></div><div><div><div><div><div></div><div>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.</div><div>\$239,900</div></div></div></div></div></div></div></div> | <div><div><div><div><div></div><div>136 Berger Rd., Town of Johnstown</div></div><div><div><div><div><div></div><div>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.</div><div>NEW PRICE \$143,900</div></div></div></div></div></div></div></div>                                                   | <div><div><div><div><div></div><div>18 Woodward Ave., Gloversville</div></div><div><div><div><div><div></div><div>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!</div><div>\$129,900</div></div></div></div></div></div></div></div>                                                                              | <div><div><div><div><div></div><div>19 Gillen Terrace, Gloversville</div></div><div><div><div><div><div></div><div>New on the market, very well maintained 3 bedroom cape. Bright eat in kitchen, first floor laundry room &amp; 1/2 bath. Large living room, formal dining room, hardwood carpets throughout. Rec room in basement, great deck.</div><div>\$75,000</div></div></div></div></div></div></div></div> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |
| <div><div><div><div><div></div><div>202 Maple Ridge Rd., Town of Mayfield</div></div><div><div><div><div><div></div><div>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. HRBRD permit on 1.28 acres.</div><div>\$389,900</div></div></div></div></div></div></div></div>                                               | <div><div><div><div><div></div><div>487 S. Shore Rd., Peck's Lake, Gloversville</div></div><div><div><div><div><div></div><div>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.</div><div>NEW PRICE \$269,900</div></div></div></div></div></div></div></div>                       | <div><div><div><div><div></div><div>123 Longview Dr., Lake Pleasant</div></div><div><div><div><div><div></div><div>Gorgeous, just gorgeous! 7 years new, this beautiful Adirondack Mountain home has 3 bedrooms, 2.5 baths, gourmet kitchen, living room with magnificent fireplace &amp; cathedral ceilings. Just minutes to the golf course and lake!</div><div>\$469,000</div></div></div></div></div></div></div></div>                                               | <div><div><div><div><div></div><div>6 Brant Rd., Johnstown</div></div><div><div><div><div><div></div><div>Phenomenal split level ranch, wonderful floor plan plus gorgeous backyard with in-ground pool, gazebo, summer room. Attached garage, plenty of storage.</div><div>\$214,900</div></div></div></div></div></div></div></div>                                                                                                                                             | <div><div><div><div><div></div><div>124 Sixth Ave., Gloversville</div></div><div><div><div><div><div></div><div>Close to schools and shopping, this cozy Cape has a huge eat in kitchen, 2 bedrooms &amp; full bath on first floor. 2 rooms up to top, great backyard and partially finished basement with rec room, laundry room &amp; 1/2 bath.</div><div>\$79,900</div></div></div></div></div></div></div></div>                                          | <div><div><div><div><div></div><div>159 Sinclair Rd. 3D, Edinburgh</div></div><div><div><div><div><div></div><div>Cute little trailer in "Debra Lee's Trailer Haven" with a great community beach and docks. View &amp; a short walk to the lake. Fully furnished.</div><div>\$24,900</div></div></div></div></div></div></div></div>                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |
| <div><div><div><div><div></div><div>12 Ridge Rd., Gloversville</div></div><div><div><div><div><div></div><div>Impressive, modern raised ranch in Gloversville's north end is the perfect home for family/friend gatherings. 4 bedrooms, huge living room, family room, dining room and remodeled kitche. Awesome yard with in ground pool, patio, outdoor fireplace.</div><div>\$142,900</div></div></div></div></div></div></div></div>             | <div><div><div><div><div></div><div>222 E. Main St., Johnstown</div></div><div><div><div><div><div></div><div>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.</div><div>\$117,500</div></div></div></div></div></div></div></div> | <div><div><div><div><div></div><div>123 Fancher Rd., Town of Johnstown</div></div><div><div><div><div><div></div><div>First time offered, this contemporary home has a beautiful country setting at the edge of the Adirondack Mountains. Well maintained by original owners. Lots of natural light, three levels of living space including solarium and lower level entertainment area</div><div>NEW PRICE \$173,900</div></div></div></div></div></div></div></div>     | <div><div><div><div><div></div><div>32 Northern Terrace, Gloversville</div></div><div><div><div><div><div></div><div>Well maintained brick ranch...original owner! Heading out of the city, this home has 3 beds, 2 baths, 2 fireplaces, living space on main floor and finished lower level. Spacious garage, enclosed deck. Sellers will pay one full year of property taxes, will consider owner financing!</div><div>\$99,500</div></div></div></div></div></div></div></div> | <div><div><div><div><div></div><div>161 Prospect Ave., Gloversville</div></div><div><div><div><div><div></div><div>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.</div><div>REDUCED TO \$115,000</div></div></div></div></div></div></div></div> | <div><div><div><div><div></div><div>35 Maple Ave., Gloversville</div></div><div><div><div><div><div></div><div>Large family home on a nice big lot. Possible 5 bedrooms, 2 on the first floor with a full bath. From the kitchen &amp; dining area step down into the cozy family room w/wood stove. Estate sale, motivated sellers.</div><div>REDUCED TO \$49,900</div></div></div></div></div></div></div></div>  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |
| <div><div><div><div><div></div><div>41 Wooster St., Gloversville</div></div><div><div><div><div><div></div><div>Very efficient, well maintained ranch in a delightful neighborhood. One floor living with 3 spacious bedrooms, large eat in kitchen, roomy bath. Plenty of storage... walk up attic, full basement, attached garage. Central air, nice yard.</div><div>First time on market \$73,900</div></div></div></div></div></div></div></div> | <div><div><div><div><div></div><div>20 S. McNab Ave., Gloversville</div></div><div><div><div><div><div></div><div>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!</div><div>\$110,000</div></div></div></div></div></div></div></div>                              | <div><div><div><div><div></div><div>1798 Hickory Hill Rd., Fonda</div></div><div><div><div><div><div></div><div>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.</div><div>\$189,900</div></div></div></div></div></div></div></div>                                                 | <div><div><div><div><div></div><div>23 Newman St., Gloversville</div></div><div><div><div><div><div></div><div>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!</div><div>GREAT VALUE AT \$49,900</div></div></div></div></div></div></div></div>                                                           | <div><div><div><div><div></div><div>2294 State Hwy 10, Caroga Lake</div></div><div><div><div><div><div></div><div>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.</div><div>\$117,500</div></div></div></div></div></div></div></div>          | <div><div><div><div><div></div><div>2376 State Hwy 10, Caroga Lake</div></div><div><div><div><div><div></div><div>Really cute year round Adirondack cottage... with 2 extra parcels for direct lake front on East Caroga Lake. 2 bedrooms plus sleeping porch. New roof, new exterior paint.</div><div>NEW PRICE \$79,900</div></div></div></div></div></div></div></div>                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |
| <div><div><div><div><div></div><div>124-126 S. Main St., Gloversville</div></div><div><div><div><div><div></div><div>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.</div><div>OWNER WANTS SOLD... Looking for reasonable offers!</div></div></div></div></div></div></div></div>   |                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                     | <div><div><div><div><div></div><div>LAND</div></div><div><div><div><div><div></div><div>Clovercrest Dr., Town of Johnstown</div><div>- 2.10 acre building lot in newer cul de sac</div><div>\$31,000</div></div><div><div><div><div><div></div><div>State Hwy 29A, Town of Johnstown</div><div>1 acre building lot with gorgeous views.</div><div>\$19,999</div></div><div><div><div><div><div></div><div>Gutha Rd., Town of Bleeker</div><div>- 4.70 acres, a hunter's paradise with pond</div><div>\$19,900</div></div><div><div><div><div><div></div><div>Second St. Ext., Gloversville</div><div>- 1.51 acre building lot in a very nice residential setting</div><div>\$12,000</div></div></div></div></div></div></div></div></div></div></div></div></div></div></div></div></div> |  |
| <div><div><div><div><div></div><div>I Have Rentals!</div></div></div></div></div>                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |



# Protect your family from asbestos

## How to identify materials that may contain asbestos

Generally, you can't tell whether a material contains asbestos simply by looking at it, unless it is labeled. If in doubt, treat the material as if it contains asbestos and leave it alone. You may want to have your home inspected for asbestos-containing materials by a trained and accredited asbestos professional if:

- You are planning to remodel your home (remodeling can disturb building materials)
- Your home has damaged building materials (like crumbling drywall and insulation that is falling apart)

A trained and accredited asbestos professional should take samples for analysis, since a professional knows what to look for, and because there may be an increased health risk if fibers are released. In fact, if done incorrectly, sampling can be more hazardous than leaving the material alone. Taking samples yourself is not recommended.

If building materials in your home aren't damaged and won't be disturbed, you do not need to have your home tested for asbestos. Material that is in good condition and will not be disturbed (by remodeling, for example) should be left alone.

## What to do if you have asbestos in your home

If you think there may be asbestos in your home, don't panic. Asbestos-containing materials that aren't damaged or disturbed are not likely to pose a health risk. Usually the best thing is to leave asbestos-containing material alone if it is in

good condition.

Generally, asbestos-containing material that is in good condition and will not be disturbed (by remodeling, for example) will not release asbestos fibers.

Asbestos-containing materials may release fibers when they are disturbed, damaged, removed improperly, repaired, cut, torn, sanded, sawed, drilled or scraped. Keep an eye on asbestos-containing materials and visually check them over time for signs of wear or damage.

If you suspect material contains asbestos, don't touch it. Look for signs of wear or damage such as tears, abrasions, or water damage. Damaged material may release asbestos fibers. This is particularly true if you often disturb it by hitting, rubbing or handling, or if it is exposed to extreme vibration or air flow.

For slightly damaged asbestos-containing material, sometimes the best way to deal with it is to limit access to the area and not to touch or disturb it. If asbestos-containing material is more than slightly damaged or if you are going to make changes in your home that might disturb it, repair or removal by a trained and accredited asbestos professional is needed.

## Asbestos do's and don'ts for the homeowner

- Do leave undamaged asbestos-containing materials alone.
- Do keep activities to a minimum in any areas having damaged material that may contain asbestos, including limiting

children's access to any materials that may contain asbestos.

- Do take every precaution to avoid damaging asbestos-containing material.
- Do have removal and major repair done by people trained and qualified in handling asbestos. It is highly recommended that sampling and minor repair also be done by a trained and accredited asbestos professional.
- Don't dust, sweep, or vacuum debris that may contain asbestos.
- Don't saw, sand, scrape, or drill holes in asbestos-containing materials.
- Don't use abrasive pads or brushes on power strippers to strip wax from asbestos flooring. Never use a power stripper on flooring that may contain asbestos.
- Don't sand or try to level asbestos flooring or its backing. When asbestos flooring needs replacing install new floor covering over it, if possible.
- Don't track material that could contain asbestos through the house. If you cannot avoid walking through the area, have it cleaned with a wet mop. If the material is from a damaged area or if a large area must be cleaned, call an asbestos professional.

Source: [www2.epa.gov](http://www2.epa.gov)



**Junell Gray ~ Licensed Real Estate Salesperson**

**Capital District**

935 New Loudon Road, Latham, NY 12110

**CELL/TEXT (518) 588-5141 • Office (518) 724-5864**

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*"Because Your Move Matters"*

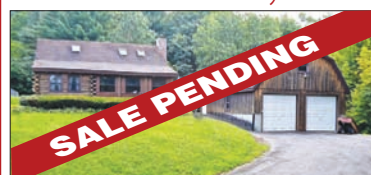


**Just Listed \$179,900**  
**131 Second Ave Ext., Tribes Hill**



**LARGE 4 BDRM**, 3 full bath RANCH, 2 car attached garage & 2 car detached garage on 5.8 acres on a dead end street, Fonda-Fultonville Central School District.

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



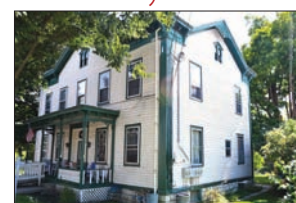
**A TRUE LOG CABIN HERE & AN AMAZING FIND!** 3BR/2 full bath situated on 3.6 acres with a nice oversized 24x30 garage w/bonus area above. Full basement, in-ground pool & wood fireplace to enjoy.

**Reduced \$65,000**  
**136 England Rd., Fonda**



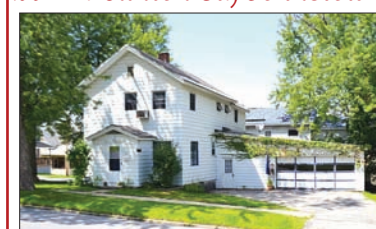
**NICE QUIET COUNTRY LOCATION HERE!** Move right in to this 3BR/2 full bath home with large shed/small barn situated on 1 acre. FFCS Schools. Low Taxes. Wood fireplace.

**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.

**\$74,000**  
**201 E. Clinton St., Johnstown**



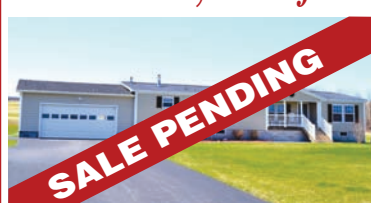
Very cute and spacious 1700+ sq. ft. 2 Bdrm (could be a 3 Bdrm easily) 1 1/2 bath with low taxes, pellet stove, newer furnace & a very large garage.

**Reduced \$69,900**  
**15 Catherine St., Amsterdam**



**ITS LIKE NEW** - Do NOT be deceived, this home is larger than it looks. NEW ROOF & METICULOUSLY MAINTAINED 3 Bdrm, 1 full bath, 1 car garage, full basement, nice neighborhood & nice yard.

**Reduced \$149,900**  
**236 Hollow Rd., Town of Glen**



**4 YRS YOUNG.** 3 BDRM, 2 full bath, 1700 +/- sq. ft., fenced yard, 2 car garage, paved driveway, beautiful country setting, FFCS School & Central Air!

**Just Listed \$124,900**  
**90 Hewitt St., Amsterdam**



Completely remodeled 3 Bdrm, 1 bath home w/a large lot, on a quiet street near Shuttleworth Park. New kitchen, new siding, new windows, new ceramic tile, carpet & appliances. Ready to Move In!

**\$55,000**  
**8 Division St., Fultoville**



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

**Reduced \$139,900**  
**2208 Hickory Hill Rd., Fonda**



FFCS School District. LIKE BRAND NEW - MANY UPDATES. Stylish, cozy & inviting 3BR, 2 full bath home on 2.2 acres near the sand flats. Garage has brand new steel roof.



# Important considerations to save money when buying home appliances

When buying a new household appliance most people only consider its upfront purchase price, which actually should be just one of the considerations in purchase decision making. Below are additional issues which too ought to be considered.

### Operational costs arising from energy consumption

It is important to consider the operating cost of an appliance, i.e. how much will it cost to power the appliance over its entire lifetime?

Energy Guide labels can help in getting this information. While these yellow tags are not found on all appliances, if available, these provide valuable information about estimated yearly operational cost of the appliance, and also how that particular appliance compares in terms of energy efficiency and operational cost to other products similar in characteristics, size, features, etc.

Also, try to purchase ENERGY STAR labelled products which are more energy efficient than the non-labelled products.



Sometimes people put off replacing an appliance because of the initial cost price. However, replacing old appliances with newer, energy efficient appliances can save money in the long run due to lower

operational costs. The ENERGY STAR website has a savings calculator to help determine the expected savings when replacing an old refrigerator with a newer, energy efficient one.

### Embodied energy costs

The next step to consider, beyond operational costs is “embodied energy” costs. Embodied energy is the amount of energy it takes to see a product throughout its life cycle. This includes the amount of energy used to extract resources to manufacture, package, transport, install, and dispose of the product. The embodied energy costs are the costs involved in all these processes.

### Repair, maintenance and replacement costs

It’s important to operate and continuously maintain appliances as recommended by the manufacturers. Maintenance may consist of routine cleaning, lubrication an/or other professional inspections. All these activities and there associated costs should be considered when purchasing an appliance.

In real life things break and either need to be repaired or replaced. In case, such a situation arises, the potential costs to be incurred should be also considered in the initial appliance purchasing decision.

According to a study by the National Association of Home Builders and Bank of America Home Equity, the life expectancy of an appliance is somewhat dependent on the amount of use it receives. Of the major appliances in the home, the study found,

that gas ranges last approximately 15 years, dryers and refrigerators last approximately 13 years, dishwashers and microwave ovens last about 9 years, and compactors 6 years. Following manufacturer recommendations on appliance usage helps to prolong an appliance life with minimal maintenance costs.

### Good times to buy

According to Consumer Reports, May and June typically are good times to buy appliances, as retailers often put older models on sale to make room for the latest equipment.

### Availability of utility rebates

Check with your local utility to see if they are offering any rebates or incentives for the purchase of energy efficient appliances. A rebate can make that energy efficient dishwasher or refrigerator an even more attractive buy!

### Too many appliances

In an article in K+BB online magazine, one author warns to avoid against the “over-appliancing” trap. Purchase only those appliances that you will actually use. While we may want all of the latest and newest appliances on the market, it doesn’t make good economic or environmental sense to purchase items that will rarely be used.

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



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20x30 Great Room with hand done propane fireplace. Kitchen with separate dining area with wood burning fireplace (never used). Formal Living Room and Dining Room. Master suite with a bathroom your friends will envy. Double sink, Jacuzzi tub, TV H/U and separate shower. The ceilings are all custom detailed and the ceiling fans all have remotes. Vinyl fencing for privacy. Views. Fruit trees. Couple of new red maples. A unique home offered at **\$385,000**







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**\$139,900**

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



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**\$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 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.



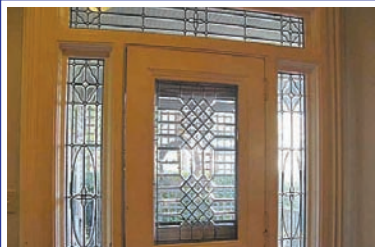
**FULTONVILLE** MLS 201225628  
**\$199,000 - NEW PRICE**

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.



**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.



**AMSTERDAM** MLS 201408773  
**\$85,000**

This two-family would make a great owner occupied. New roof, new bath, most windows replaced, hardwood floors refinished downstairs, large eat-in kitchen and much more.



**FORT JOHNSON** MLS 201313936 **\$189,300 NEW PRICE**

DECEIVINGLY SPACIOUS and unique Dutch Colonial home. Many updates including new metal roof, huge addition with sliding glass doors to in-ground pool, pellet stove and fenced yard. Home is well maintained and in Broadalbin/Perth School District.



**JOHNSTOWN** MLS 201420493 **\$224,900**

A very nice contemporary home on 3.9 acres of privacy. This home offers an open concept living. Featuring a great master suite, sunken living room with fireplace, dining room with hardwood floors.



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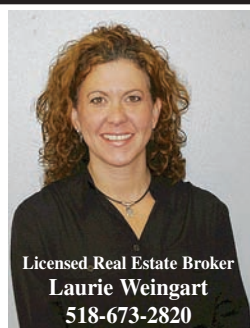
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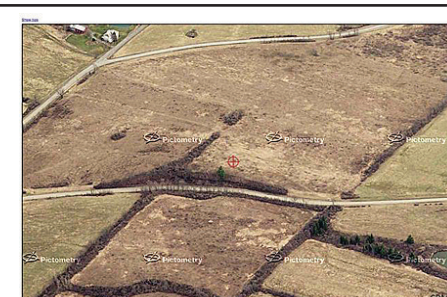
**153: EPHRATAH:** 2-story, 4 bedroom home sits on 1.4 acres. Home is charming and well maintained. Features country kit, sliding glass door, ceramic tile, & wood floors. Johnstown Sch. . . . .  
**Asking \$94,900**



**162: FORT PLAIN:** Nice two-family apartment, located two blocks from downtown Fort Plain. Both apartments have new furnaces, hot water heaters and electrical panels. Back porches have been remodeled. . . . .  
**Asking \$57,000**



**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 66.9 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**



**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**



**185: FORT PLAIN:** This property has a lot of potential, the trailer has a new tin roof that is 1 1/2 yrs old, new hot water tank that was installed August of 2014. There are two wells on the property. You can live in the trailer until you build your new home or make yourself comfortable in this home as is. There is plenty of room for the family and kids to play and enjoy family gatherings. 2.5 acres . . . . .  
**Asking \$35,000**



**201: ST. JOHNSVILLE: REDUCED!!!** Constructed in the 1950's but years ahead of its time. Limestone wall fireplace in the LR & DR. Basement has a family room w/ fireplace, 4 bdms & 2 baths. Garage under house. Plus possible building lots. . . . .  
**Asking \$99,900**



**213: ST. JOHNSVILLE:** This property is priced to sell!!! Must be seen to appreciate!!! Many updates from the basement to the roof. Kitchen completely redone w/granite countertops. Appliances new within 5 years. Both full baths redone. Cozy living room with pellet stove. Updated windows throughout. Updated seven zone boiler with attached coal add on is optional. Updated 200 entrance. Very private sunroom has been added to the back of the house which is 99% completed. Really nice large backyard. This beautiful home can be yours!!! . . . . .  
**Asking \$99,900**



**522: CANAJOHARIE: REDUCED!!!** Nice residential street in the V/O Canajoharie. Two-story, 3 bedroom home. Carriage house kitchen, formal dining room, large living room w/fireplace. Large enclosed porch, back patio, detached garage and paved driveway. . . . .  
**Asking \$54,900**



**528: REDUCED!!! FORT PLAIN:** You won't believe the absolutely spectacular architecture, 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**



**532: REDUCED!!! CANAJOHARIE:** Brick Colonial home built around 1820 makes this home full of charm. Original front entry door. Rooms are spacious and waiting for your updates. Large living room with fireplace. Master bedroom and full bath on first floor. 2nd floor has four bedrooms and a back staircase. Outbuildings include one barn - additional outbuildings are 2 smaller barns, shed and detached garage. Two plus acres. . . . .  
**Asking \$79,900**



**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**



**820: CANAJOHARIE:** Beautiful, charming 2 bedroom Cape Cod home offering walk-in closets, full basement, large deck, 2 car garage w/an extra heated workshop. Beautiful hardwood floors and remodeled bath. Recently replaced furnace, roof, kitchen appliances, thermo windows and hot water heater. A double living room with an open stairway and bay window. The pantry could be made into a 1/2 bath if wanted. Relax on the open front porch or entertain on the large back deck. COME SEE WHAT THIS HOME HAS TO OFFER!!! . . . . .  
**Asking \$87,500**



**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**



**964: CHERRY VALLEY:** Custom built post and beam home with breathtaking views and 111 acres, 100 tillable. Soap stone counter tops, kitchen cabinets made of cherry, stone tile in bathrooms, stone fireplace, movie room, generator hook up, five zoned radiant heat. Nice 28 x 30 barn and second home on property is also post and beam w/radiant heat. Perfect for in-laws, summer rental, etc. A must see property located only 20 mins from Cooperstown. Qualified Buyers Only. . . . .  
**Asking \$750,000**



**967: FORT PLAIN: REDUCED!!!** Nice country property with 55 organic acres. Property currently has corn planted. Big two story house and a 40 x 60 machine shed. New fencing around some of the property for pasture. . . . .  
**Asking \$255,000**



## Closing process

Let's start at the very beginning — what does "closing," "settlement," or "closing escrow" on your house mean?

Closing — or settlement as it is known in some parts of the country — is a term used for the point in time at which the title to the property is transferred to the buyer and, generally, a mortgage (or "deed of trust") is given by the buyer/borrower to the lender.

Buying a house is an exciting time and the more you know about the process, the more relaxed you'll be going through it. Keep reading, and we'll walk you through what the closing process really means.

Some information about the costs associated with closing on your home should be provided to you before you put a contract on a house. If you are obtaining a loan to

purchase the property, your lender has three days from the time of the loan application to provide you with a Good Faith Estimate of your loan costs so there are no surprises about costs. Within those three days you should also receive a copy of the booklet, "Buying Your Home," which outlines the settlement process. If these two things do not occur, talk to your lender.

Once the seller accepts your sales contract, the countdown to closing begins. Timing is essential to make sure all the ingredients for a successful closing are in place for your arrival. You can shop around to select a settlement agent to prepare the documents for your closing, or you can rely on a recommendation from your real estate agent or lender. In some parts of the country, the settlement agent is an attorney, title company, or escrow company. Once a

settlement agent has been selected, he or she will handle the closing process from there. If you have given the seller an earnest money deposit, the escrow agent, settlement agent, or real estate broker (this varies based on where you live), will see that it is promptly deposited into an escrow account where the funds are held until the time of closing.

Next, the settlement agent will request preliminary title work. A title professional will search and examine the public records for information related to your home's title. This provides warnings of title flaws that must be dealt with before the property can change hands. For instance, the previous owner may have failed to pay local or state taxes. Or there may be an outstanding mortgage or judgement on the property. Title professionals work hard to see that such obligations are dealt with and resolve any

issues they find well before you go to closing, if possible. If the sales contract calls for a prior mortgage to be paid off, the settlement agent will order payoff figures from the existing lender. If the buyer is assuming the loan, the settlement agent handles that as well. He/she, if directed to do so, also may order property inspections and termite reports. If it is customary in your area, the settlement agent may order a survey.

Finally the settlement agent is ready to prepare the HUD-1 Settlement Statement. The HUD-1, as it is referred to, outlines all of the costs for both the buyer and seller associated with the closing. You can download a copy of the HUD-1 form to see all of the items listed on the form. Visit [www.homeclosing101.org/hud\\_1.pdf](http://www.homeclosing101.org/hud_1.pdf)

On closing day, the property

will be transferred from the seller to the buyer. In most parts of the country, you will sign a number of documents that will be explained by your settlement agent. Check with your settlement agent for more details on how the closing is conducted in your area. Once all of the signing is done, the house is yours! Congratulations on achieving the American Dream!

You should be generally aware that the behind-the-scenes process continues after the closing. The settlement agent still must forward payment to any prior lender, pay all the other parties who performed services in connection with your closing, pay out any net funds to the seller, and order a final search of the title to your new home before finally recording all the documents needed legally to complete your purchase. But you don't have to be involved in any of

this. Your settlement agent takes care of these post-closing details!

Source: [www.homeclosing101.org](http://www.homeclosing101.org)



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**Valley Brook**  
**\$129,900**

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.



**New Price -**  
**\$224,900**

Live among the  
Amish farming  
community...  
3 Bedroom  
Nelliston  
Ranch on

2 acres, 2 woodstoves, Hearth Kitchen area,  
oak & redwood floors; hot tub on back  
deck, att. garage, Pool & Pool  
House; nice mountain views.  
(additional acreage available  
if needed)

**POSSIBLE  
TERMS to  
Qualified  
Buyer**



**Reduced To**  
**\$129,900**

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 land-  
scaped; fenced yard & 2 stall Garage.  
(a B&B maybe?)



**Just  
Reduced -**  
**\$69,900**

Gotta' Come  
Inside! The  
remodeled  
interior has a  
warm cozy

"cabin" look. Hardwood floors, Modern  
Kitchen & 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.



**2 Garages  
& a Pool**

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 &  
2 outbuildings. **\$139,900.**  
Call Pete for appt.



**Reduced -**  
**\$89,900**

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.



**Reduced To**  
**\$98,600**

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. elec-  
tric, home overlooking the Mohawk River on  
a nice deep lot. Anxious for Offers!



**Still  
Looking?**  
**\$79,500**

3 Bedroom  
Cape with  
fireplace &  
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.

### LAND

**18 Acres, Brand Rd, T/O Root,** borders State Forest w/Pond. . . . . **\$27,500**  
**9 Acres, Budnick Rd, T/O Palatine,** views; privacy, Ft. Plain School. (possible terms) . . . . **\$25,500**  
**3+ Acres, Rte 163, T/O Minden,** privacy & views, Cherry Valley School. . . . . **\$13,500**

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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.



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## Are you spending home improvement dollars on the wrong door?

(BPT) — How often do you use the front door? Not often, right? When Americans come home from work or school, the front door now takes a back seat to the garage door.

"The garage door is used more often, it commands more curb appeal, and price-wise, it's a great bargain," says Jim Lett of ABE Doors & Windows in Allentown, PA.

Lett says this major paradigm shift means more homeowners are investing in impressive garage doors with substantial curb appeal instead of front entry doors, which are used less and often shrouded in shadows.

### The primary entrance

A national survey by Harris Interactive reveals that the garage door is indeed the door used most often to enter U.S. homes. Forty-five percent of homeowners with garages say the garage door is the primary point of entry into their home. The front door came in a distant second at 35 percent.

The front entry door is used so little, many homeowners no longer even carry a key to that door. The new house key to today's home is the remote control to the garage door.

### The battle for the front

"For decades, garage door guys were jealous of the attention given to the front entry door," says Gordon McGraw, owner of Overhead Door of Eugene-Springfield, OR. "But that's changed."



In terms of use, convenience, and visual appeal, the garage door is the new front door of the American home.

## How much can I save on income taxes by buying a home?

It depends on your federal marginal tax bracket. To determine your potential tax savings, add together the cost of mortgage interest and property taxes, and multiply them by your federal marginal tax bracket. For example, if you paid \$3,000 in property taxes and \$9,000 in mortgage interest, the combined total is \$12,000. If you are in the 25 percent tax bracket, your tax savings would be \$3,000 (\$12,000 x 0.25). To determine your federal marginal tax bracket, see <http://njaes.rutgers.edu/money/taxinfo/>.

withholding allowances on Form W-4 at work to have fewer taxes taken out of your paycheck in anticipation of the tax deductions for home ownership. Of course, it should be noted that mortgage interest and property taxes, combined with other tax-deductible items (e.g., charitable donations), must exceed the amount of the standard deduction for your tax filing status (e.g., single and married filing jointly) in order to obtain a benefit for itemizing deductions. The standard deduction is indexed for inflation.

When you buy a home, you can claim more

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

Real estate agents used to tell people that the front door is the most important element to spruce up, because it's the first thing visitors see, he says. "But that's not true. A front-facing garage door is clearly much more dominant."

### Best door bargain in the house

While the garage door is significantly larger, research shows it's also more affordable. The average installed garage door sale is only about \$1,500, while a much-smaller fiberglass entry door runs about \$2,800, according to the Remodeling 2014 Cost vs. Value Report ([www.costvsvalue.com](http://www.costvsvalue.com)). In that same report, the cost of an upscale garage door was only \$2,800 compared to \$7,300 for an upscale front entrance.

"It's crazy, but the garage door delivers five times the curb appeal, yet it costs less than a comparable front door," says Lett. "I always encourage garage door customers to go for the upscale models. It's well worth every dollar. You shouldn't settle for a plain-Jane garage door."

### Unprecedented choices

The last 10 years have seen manufacturers introduce an unprecedented variety of dynamic new garage door styles. It's now common for garage door dealers to offer dozens, if not hundreds of carriage house designs, the hottest new look. Visit [www.garagewownow.com](http://www.garagewownow.com) to see a wide variety of new designs from many manufacturers.

Today's garage doors are widely available in durable low-maintenance steel, and some new steel doors have a paint finish that looks exactly like real wood. Besides steel, the industry also offers innovative designs in aluminum and fiberglass. Gorgeous custom wood garage doors are also available as a premium choice.

### Welcome home

Today, when America comes home, it's not through the front door. In terms of use, convenience, and visual appeal, the garage door is the new front door of the American home.



"...for the personal attention you deserve!"

**Call us today for  
all your buying and  
selling needs.**

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# Five home improvements that boost safety, comfort and the value of your home

(BPT) — Home improvement season is in full swing, and homeowners across the country are deciding which projects to tackle this year. By taking a strategic approach to selecting home improvements, you can go beyond adding value to your property — you can also boost your comfort and safety as well.

“Many homeowners select stylistic updates when deciding which projects [they want] for their house, but some of the most valuable home improvements aren’t visual,” says Ed Del Grande, home improvement expert, author, TV host and spokesperson for Kohler.

Del Grande recommends five home improvements to enhance the value, safety and comfort of your home:

### 1) Standby Home Generator

A standby generator is installed outside your house (like a central air-conditioning unit) and comes on automatically within

seconds of a utility power outage to keep your property up-and-running whether you’re home or away. Standby generators are connected to existing gas lines in your home (propane or natural gas), so there’s no refueling necessary. A standby generator like those from Kohler can power critical appliances and systems in a home, including lights, heating/cooling systems, refrigerators/freezers, sump pumps, security systems, office equipment and sophisticated electronics. Adding a standby generator not only increases your comfort and safety, it’s a sound investment. In addition to preventing losses due to power outages, a backup power generator recoups 67.5 percent of its cost at resale, according to Remodeling magazine’s 2014 Cost vs. Value Report.

### 2) Lighting

Updating lighting can have a dramatic effect on a home’s aesthetic, but beauty is just one benefit of redoing light fixtures inside and out. Lights highlight architectural features plus add a

safety element to the property. Properly lit paths, stairs and entranceways make it easy to navigate throughout the home. Use solar light to brighten pathways, stair lights to illuminate steps, wall sconces to light functional areas within the living room or bathroom, and under-cabinet lighting to illuminate kitchen surfaces for safer cooking.

### 3) Front door

In addition to properly lighting your entrance, there is another simple and affordable update you can make to boost curb appeal and home security: a new steel front door. Doors that feature decorative glass might look nice, but they make it easy for criminals to break into your home. Give your home’s facade a facelift and added security by replacing your entry door with a steel option. With a 96.6 percent recouped cost, it is the number one remodeling project for resale value, according to the Cost vs. Value Report. Plus, steel front doors can be purchased in a variety of colors or easily painted to match your home’s existing color palette.

### 4) Security system

A security system assures owners that their family and property are secure day and night. Whether you hire a company to install it or you go the DIY route, there are numerous options. Smart security systems go beyond cameras, fire alarms and motion detectors; they allow homeowners to monitor their homes online so they can see when children come home, packages are delivered, or whether they forgot to shut the garage door. Adjustments to locks, lighting and temperature can all be made remotely. Plus, adding a security system often qualifies for a discount on homeowner’s insurance, so ask your agent.

### 5) Sump pump

With the recent storms in the Northeast and across the country, flooding has become a major concern. If your home has a basement, it should have a functioning sump pump. Often located under stairways or in basement utility spaces, a sump pump is a special pump that is only activated when water reaches a certain level in a basin that collects water and enables proper drainage around the home. Sump pumps are critical to prevent basement flooding, and they reduce dampness around a home’s foundation. The upfront cost of a sump pump is easily justified when you think about the thousands of dollars in damages it prevents.



Adding a standby generator not only increases your comfort and safety, it’s a sound investment.

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## I would like to buy my first home, but I do not know how much house I can afford. What are some guidelines to follow when buying a home?

For most people, a home is the largest single financial purchase they will ever make. Careful shopping now could save thousands of dollars over time. To make a realistic home selection, you must determine how much you can afford. Key factors in obtaining a mortgage are household income, level of indebtedness, and the price of a home. In addition to the monthly principal, interest, taxes, and insurance (PITI) payments, costs associated with ownership must also be considered, such as maintenance expenses, utilities, and furnishings.

Most lenders use the 28/36 rule, or some variation of it. This rule means that the total monthly cost of a new home, PITI, cannot exceed 28 percent of gross monthly income. In addition, PITI plus all other outstanding debt (e.g., car loan payment, charge cards, educational loans) cannot exceed 36 percent of gross pay. There are some special home buyer programs that alter these percentages slightly.

To illustrate the 28/36 rule, let's look at the Smith family as they shop for their first home. Joe and Ann Smith are a dual-income couple earning \$60,000 a year, or \$5,000 a month. They would qualify for a loan requiring a \$1,400 monthly PITI payment ( $\$5,000 \times 0.28$ ) if they had no other debt. If they had a \$500 a month car payment, however, their mortgage would be limited to \$1,300 ( $\$5,000 \times 0.36 = \$1,800 - \$500 = \$1,300$ ).

Be sure to plan for the cash you will need for a down payment and closing costs. It is also wise to set aside a "reserve fund" to cover initial expenses such as decorating, lawn care equipment, unanticipated repairs, and higher utility costs. Utility costs may differ substantially from what you are currently paying in an apartment or smaller home. It is a good idea to ask to see the previous owner's utility bills for the most recent year to get an idea of your future expenses.

Experts advise not planning any major remodeling during the first year of ownership. Living in a house a while may help you appreciate the existing arrangement or may help you decide the best way to correct problems. Another concern is finances. If you stretch yourself too far and cannot meet monthly payments, you may be forced to sell or vacate your new home and go into foreclosure. In addition, you damage your credit rating and future chances of buying another home.

What percentage of your take-home pay should be spent on housing and consumer debt? Experts suggest 40 percent is a safe percentage of debt to net income. When families spend more than half of their take-home pay on a mortgage and other debt, that does not leave much money for food, clothing, gas, child care, etc. Financial problems often occur as a result.

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



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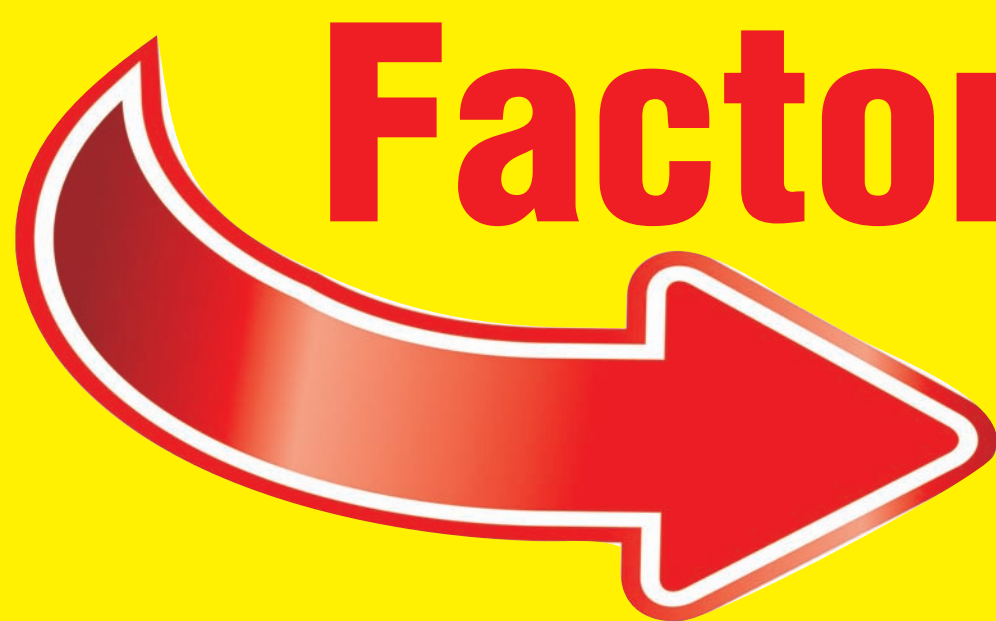
2 bedrooms, new roof, new gas boiler, new hot water heater. Walking distance to schools. Great neighborhood. One car garage. Upstairs can be expanded for more bedrooms.

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 Custom Post & Beam 4BR/3BA Beauty. Stone fireplace, double living room. Gourmet kitchen, decks, private 8+ acres w/pond.



**NEW \$169,000 115-123 FETROW ROAD**  
 10 Acres Bleeker Mt., quiet dead end road w/access to snowmobile trails! 3BR, 1BA Ranch, wood floors, knotty pine interior. Park like yard. Huge barn/workshop, finished apt. Awesome car garage!



**NEW \$179,000 422 ST HWY 10, E. STONER LAKE**  
 123 ft. waterfront! Adirondack style 3BR/1BA. Dine overlooking the lake. Relax by the woodstove. Jump in the lake from your dock. Big and Beautiful!



**NEW! \$565,000 SOUTH SHORE PECK LAKE**  
 Stunning 3BR/2.5BA waterfront home. Hardwood floors, lake-front living room with soaring ceiling, gas fireplace. Finished basement plus loft! Enjoy 3 floors of luxury living! Detached 2 car garage all on a private Town of Johnstown lot w/dock.



**\$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!



**NEW \$68,000 LEE AVE**  
 Darling 3BR/1BA Cape on North end of Gloversville, plenty of updates, windows, roof, furnace, floors & kitchen. Finished basement, attached garage. Big, level back yard. Come see!



**NEW \$33,000 365 CTY HWY 112**  
 Bleeker Mt., escape to the mountains. Plenty of state land in town to hunt, hike or just sit back and relax in this updated 2BR/1BA mobile home!



**\$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.



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



**NEW! \$134,000 556 CO HWY 125 BLEECKER MT**  
 13 Acres and 3BR/1BA Ranch. All new sheet rock, floors, new furnace. Eat in kitchen w/sliders to deck. Finished basement plus garage area.



**\$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!



**NEW! \$249,000 603 CTY HWY 112 BLEECKER FARM**  
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13 Acres Cronkhite Rd., Fort Plain .  
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48 Acres W Stoner Lake Waterfront  
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1 Acre W Stoner Lake .....\$19,900



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



**NEW \$189,000 108 HYS RD. W. CAROGA LAKE**  
 Waterfront 2BR/1BA camp. Waterfront dock. Open interior, living room w/fireplace, front deck overlooks the lake. 1 Car garage to store your boat!



**\$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!



**\$236,000 BORDERS STATE LAND! CAROGA CAPE**  
 14 Acres and beautiful 3BR/2BA home, hardwood floors, SS kitchen, master suite. Outbuildings for boats, 4x4's, snowmobiles!

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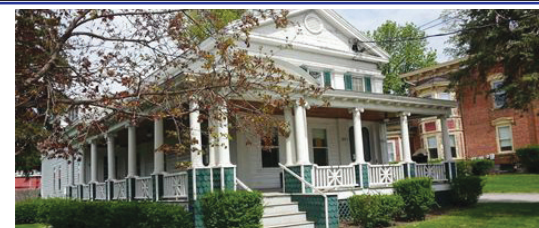
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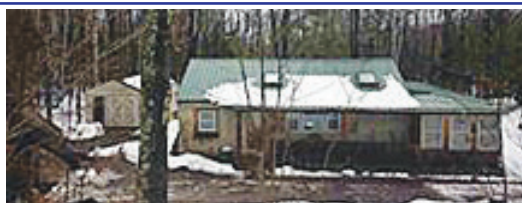
**Schoharie** - Kissed by the sun and stunning inside and out. This home was redone in 1992 and is top of the line, must see to appreciate. 6 beautifully landscaped acres, GREAT views, 2 detached garages, gorgeous tile work, wood floors, skylights throughout, high end kitchen, stainless appliances, granite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



**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**



**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** - 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. **\*\$64,999**



**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**



**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**



**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**

**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**

**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**



**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**



**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**



**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**



**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**

**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.

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See all our listings at: [judithannrealty.com](http://judithannrealty.com)



### 4th Street, Amsterdam



Gorgeous newly remodeled single family in a nice neighborhood. New kitchen w/stainless appliances, formal DR and LR with H/W flooring, 3 beds and 2 new baths. Large double lot. **\$129,900.**

### 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! **\$129,900.**

### Rt. 107, Perth



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 bath with a glass front shower, jacuzzi tub and every amenity that you would want! 2 car garage with workshop! **\$239,000.**

### 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. **\$99,900.**

### 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.**

### 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! **\$99,000.**

### 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. **\$99,000.**

### 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.**

### 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. **Reduced \$178,000.**

### One of a Kind 3 unit!



Impressive 3 unit with a first floor commercial rental that is currently set up as a hair salon. First floor back has a modern 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?



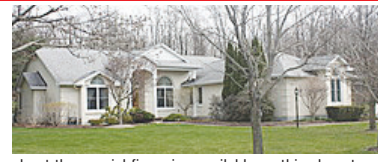
2008 doublewide home set on 12.3 beautiful acres! Home is immaculate and features an Oak updated, gorgeous kitchen with center island and all appliances. Dining area off the kitchen, large, bright living room with stone fireplace, 3 bedrooms and 2 full bathrooms total. Home site on a full basement and is gas heat. 30'x40' pole barn also on the property is in excellent condition and has electricity and water **\$144,900.**

### 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! **\$160,000.**

### 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 Raised 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! **\$139,900.**

### 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.**

### McKay Road, Tn. of Amst.



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. **\$184,500.**

### Swart Hill, Amsterdam



2002 manufactured home in a great country setting on 1.20 acres. Gorgeous newer, Kit. w/ oak cabinets, DR & LR with F/P. 3 season porch, den, spacious master bedroom with ample closets, and its own bath with a spa tub and shower. 3 beds and 2 baths. Huge heated Quonset hut with power, 18' concrete floor and can hold 6 cars, dump trucks or RV's. 3 sheds, a 1 car garage. **\$135,000.**

### 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**



# Judith - Ann Realty Inc.



## 316 Mohawk Drive, Tribes Hill, New York

# 518-829-7250

See all our listings at: [judithannrealty.com](http://judithannrealty.com)



### 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.**

### 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 **\$115,000.**

### Florida Ave, Amsterdam



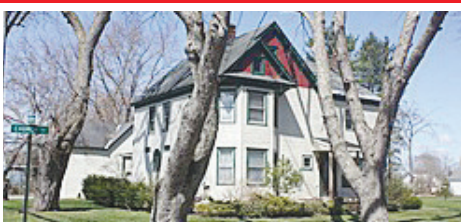
Country feel in this extremely private home surrounded by woods and cornfields and set on 1.40 acres, as per deed. Home has a cozy floor plan with kit. w/ oak cabinets, DR & LR with H/W floors. 3 beds and 1 bath. Garage, enclosed side porch with laundry and the home overlooks a year round stream. **\$64,000.**

### 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.**

### 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.**

### 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 **\$79,500.**

### Haskell St, Hagaman

**NEW LISTING**



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.**

### Sunset Rd., Tn. of Amst.



Excellent condition Cape Cod style home situated on a nice 60' x 150' lot as per deed. Home has eat in kit. w/ appliances, good sized LR, H/W floors throughout, 3 beds and 1 full, updated bath. New roof, enclosed side porch and a 1 car attached garage. **\$74,900.**

### 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.**

### 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



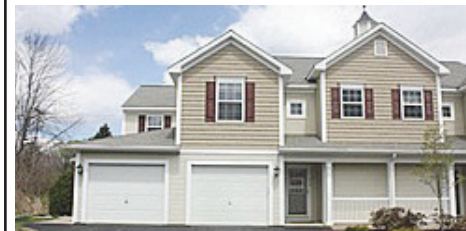
Large 4 square sits on a nice 2.66 acres per deed. Home features nice painted woodwork, large rooms, entry foyer, block stairs and wide board floors under the carpeting. Eat in kitchen with appliances, formal dining room, den, double living room with pellet stove, 5 bedrooms and 1 1/2 bathrooms. Wrap 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.**

### 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.**

### 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! **\$132,000.**

### Ramsey Ave, Amsterdam



Ranch style home situated on a 100' x 100' lot. Eat in kitchen, living room, 3 beds and 1 full bath. Home is a fixer upper with oil hot water heat and a 2 car garage. **\$58,000.**

### 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.**



# REAL ESTATE GUIDE



## November 29, 2014 Issue

### Deadline Monday, November 17, 2014

*(Early holiday deadline)*

### SERVING HOMES IN THE FOLLOWING COUNTIES:

❖ **Albany** ❖ **Fulton** ❖ **Herkimer**  
❖ **Montgomery** ❖ **Oneida** ❖ **Otsego** ❖ **Rensselaer**  
❖ **Saratoga** ❖ **Schenectady** ❖ **Schoharie**

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## Ten ways to conserve energy this winter

Conserving energy in the winter is a concern for many men and women. Whether your goal is to save energy and do your part for the environment or to trim a few dollars from your winter utility bills, here are 10 ways to reduce energy consumption without sacrificing comfort this winter.

1. Have the furnace serviced. You can reduce furnace fuel consumption by as much as 10 percent by having the system serviced yearly. Late spring or early autumn is a good time to schedule an inspection and have filters replaced in forced-air systems. All radiators and other elements should be kept free of dust.

2. Remedy drafty windows. Drafty windows not only let cold air in, but also let warm air out. This is a one-two punch in terms of energy waste, forcing heating units to work harder to regulate a consistent temperature. Caulking and weatherstripping applications are easy do-it-yourself projects. If windows are old and especially drafty, consider replacement. If such an undertaking will stretch your budget, use tightly sealed plastic sheeting to insulate drafty windows until you can afford to replace them.

3. Address additional leaks. Windows and doors are not the only places where cold air can get in or warm air can escape. Leaks occur around pipes and plumbing penetrations to the home, and cold air also can enter through utility cut-throughs, light plates and outlets. Use insulation or weatherstripping to

seal leaks in these areas.

4. Decorate with light-colored furnishings. Light-hued walls and furniture will reflect the sunlight that makes it into a home while also reflecting artificial light more effectively than darker shades. This can help you reduce your reliance on lamps and other lighting.

5. Make use of the sun. In the winter, the sun's rays are not as powerful as during other seasons. That's due to the tilt of the planet's axis. However, you can still maximize daylight time for warmth. Open curtains and drapes on southern-facing windows and let warm sunlight shine through. Then close the curtains again when evening falls. You may be able to turn down the heat during the day when the sun is warming your home.

6. Use fireplaces properly. Fireplaces can be unnecessary sources of drafts and leaks. Keep your fireplace damper closed unless a fire is burning. Keeping the damper open is like keeping a window wide open during the winter, allowing warm air to go right up the chimney. When the fireplace is in use, reduce heat loss by opening dampers in the bottom of the firebox or open the nearest window slightly and close doors leading into the room. If your fireplace is more decorative than functional, keep the damper closed at all times and consider sealing the chimney.

7. Conduct an energy audit. A home energy audit, also known

as a home energy assessment, is the first step to assess how much energy your home consumes and to evaluate which measures you can take to make your home more energy-efficient. Many times these government-sponsored programs are free, and an auditor will go through your home with a fine-toothed comb looking for potential energy losses. After the audit is conducted, you can choose which repairs or modifications make the most sense for your budget and needs.

8. Adjust the direction of your ceiling fan blades. Blades that spin clockwise will trap heat inside to keep your rooms warmer during the cooler months. Adjust your ceiling fan to a low setting to gently push hot air back down.

9. Wear warmer clothes. Layer clothing when you're in the house to reduce the need to adjust the heat. A sweater, pair of thick socks and a throw blanket can keep you cozy.

10. Only heat the rooms you use. Close off venting or turn off radiators in spaces that are not in use. There is no point in heating unoccupied rooms.

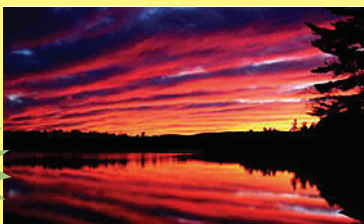
Any modifications you make to insulation, window drafts, thermostats, and HVAC systems are not just beneficial for the winter, but they also should help you save money and energy in the summer, too.



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**Ross Noel Everett**  
518-248-0589



**Claudia Crawford**  
518-866-1317



**Josh Paden**  
518-365-7603

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



**NEW LISTING - BROWER RD., PALATINE BRIDGE**  
Ranch style home features 3BR finished basement and 1.1 acre lot. Located close to the village.  
**Only \$150,000**



**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**



**NEW LISTING - GREEN RD CHARLESTON** - Tired of paying high electric bills! Live off the grid on this lovely hobby farm. Features solar and wind power generators, 1200 Sq Ft single story home and 31 wonderful acres. Make your own Maple Syrup using the local maple trees and Sugar Shack. Very private location! **Only \$224,900**



**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**



**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**



**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**



**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**



**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**



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



**NEW LISTING - UPPER PROSPECT ST. FONDA**  
Beautifully remodeled 3 BR 2 story home in quiet section of the village. Lots of updates. Great school district, close to NYS Thruway, Capital District and Saratoga. **Only \$128,500**  
Call for an appointment today 518-673-2066



**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**



**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**



**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**



**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**



**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**



**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**



**CANAJOHARIE, NEAR THE SCHOOL** - Wonderful location for this 3BR ranch style home. Features HW floor, spacious yard and possible in-law quarters. No more long runs to take the kids back and forth to all their school functions! Call the Canajoharie office. **\$74,900**



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



**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**

## DIRT!

**W. Lykers Rd., Canajoharie, 55.6 acres . . . .**  
.....\$111,200  
**Amsterdam Rd., Amsterdam, 1.4 acres . . . .**  
.....\$39,500  
**Westminster Rd., Fonda, 5.1 acres \$24,000**  
**Stoner Trail Road Tribes Hill, 5.3 acres . . .**  
.....\$24,000  
**Cunningham Rd. Canajoharie, Village building lots totaling 16.7 acres with views over looking the Mohawk Valley and Mohawk River. Village water and sewer are at the road . . .Only \$35,000**