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Library's meditation group starts new year with revised format

Meditation workshops at the Fort Plain Free Library have resumed, with a revised format which began Jan. 14, according to class facilitator Harold Rolls, who said the free sessions will include discussions about weekly readings and are meant to be experiential. "This is not a scholarly review," he said. "It's a dialogue" — and it's for beginners. "It's an introduction to meditation," he said.

Each weekly workshop will begin and end with meditation, with discussion in the middle. The group is currently discussing "The Heart of Centering Prayer" by Cynthia Bourgeault. "This has a Christian-based

focus," he said, noting participants are also using a book with a focus on the Buddhist tradition: "Zen Mind, Beginner's Mind: Informal Talks on Zen Meditation and Practice" by Shunryu Suzuki.

Rolls is a Tibetan Buddhist monk who was based at Pullahari, Nepal, for over 20 years. He now lives in Fort Plain.

The free workshops take place each Tuesday from 6 - 7 p.m. For more information, call the library at 518.993.4646. The Fort Plain Free Library is located at 19 Willett St. Follow the library on Facebook for updates.

Calendar of events

NOTE: Calendar items must be submitted by Tuesday prior to the publication date to be included in the Calendar of Events. Entries may be emailed to cfeditor@leepub.com

January 28

Paper Crafting with Patty 6-8 p.m. at Fort Plain Free Library, 19 Willett St., Fort Plain, NY. Contact 518.993.4646.

February 3

Museum Monday Programs at Schoharie Crossing, Fort Hunter. Building opens at 10 a.m. on Feb. 3, March 2 and April 6. Themed discussions at 12 p.m. each of those days. Feb. 3 topic will be Abolition and Slavery in Montgomery County with Montgomery County Historian Kelly Farquhar. For information contact 518.829.7516 or SchoharieCrossing@parks.ny.gov.

February 7

Alex Torres and his Latin Orchestra 7-10 p.m. Amsterdam Elks Lodge 101, 8 Fourth Ave., Amsterdam, NY. Cash bar. Food for purchase. Large wooden dance floor. For more information, please call Michelle Egelston at 518.339.2260 or check our Facebook page: www.facebook.com/amsterdam.elkslodge. Doors open 5:30 p.m.

February 8

Mostly Dead at Erie Station Bar and Grill 7:30-10:30 p.m., 7 Canal St, Fort Plain. Night of Grateful Dead music.

February 12

Fort Plain Board of Education Meeting. 6-7 p.m. District Office. Call 518.993.4000 ext. #1000.

February 13

PTA Meeting. 6-7 p.m. Fort Plain Elementary School Cafeteria. Call 518.993.4000 ext. #1000.

February 18-20

Safe Tractor and Machinery Op-

eration Program at Clinton Tractor 8:30 a.m. – 3 p.m. For youth and adults 14 years of age and older. 4-H members: \$25. Non 4-H members: \$35. Lunch and materials included. Registrater by Feb. 11 at: https://reg.cce.cornell.edu/TractorSafety2020-2-2_221 or call the 4-H Office at 315.866.7920 or email Jennifer Collins at jlrc34@cornell.edu.

January 20

Fort Plain Free Library will be closed in observance of Martin Luther King Jr. Day. For more information call 518.993.4646.

January 23

Canajoharie Central School Board of Education meeting 7 p.m. Informational Meeting. Visit www.canajoharieschools.org

February 13

Canajoharie Central School Board of Education meeting 7 p.m. Business Meeting. Visit www.canajoharieschools.org

February 29

All-County Music Festival. 3-6 p.m. Canajoharie High School, 136 Scholastic Way, Canajoharie, NY. Call 518.993.4000 ext. #1000.

March 2

Museum Monday Programs at Schoharie Crossing, Fort Hunter. Building opens at 10 a.m. on March 2 and April 6. Themed discussions at 12 p.m. each of those days. March 2 discussion is HAPPY BIRTHDAY DeWitt! Celebrate the Birthday of DeWitt Clinton, Erie Canal proponent, NYS Governor, and founding son of early America. For information contact 518.829.7516 or SchoharieCrossing@parks.ny.gov.

March 11

Fort Plain Board of Education Public Hearing. 6-7 pm District Office. Call 518.993.4000 ext. #1000.

March 12

Canajoharie Central School Board of Education meeting 7 p.m. Business Meeting. Visit www.canajoharieschools.org

March 26

Canajoharie Central School Board of Education meeting 7 p.m. Informational Meeting. Visit www.canajoharieschools.org

March 27

Grand Central Station 7-10 p.m. band. Amsterdam Elks Lodge 101, 8 Fourth Ave., Amsterdam, NY. Cash bar. Food for purchase. Large wooden dance floor. For more information, call Michelle Egelston at 518.339.2260 or check our Facebook page: www.facebook.com/amsterdam.elkslodge. Salsa Night.

April 6

Museum Monday Programs at Schoharie Crossing, Fort Hunter. Building opens at 10 a.m. Themed discussions at 12 p.m. each of those days. Theme will be a discussion on how the federal government rejected funding the NYS project to build the Erie Canal. For information contact 518.829.7516 or SchoharieCrossing@parks.ny.gov.

April 7

Canajoharie Central School Board of Education meeting 7 p.m. Business Meeting. Visit www.canajoharieschools.org

April 23

Canajoharie Central School Board of Education meeting 7 p.m. Informational Meeting. Visit www.canajoharieschools.org

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SAVE THE DATE! January 31, 2020. Come celebrate 35 years of business at Esther's Budget Shop, 188 Canal Street, Fort Plain

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**Dec. 31, 2019
To the Editor:**

On behalf of Fort Plain Free Library staff and members of the Board of Trustees, we would like to express our deepest appreciation to all of the local businesses, families and individuals who made contributions in support of our specialty basket raffles and our Holiday Open House on Dec. 1. Despite the winter storm that socked the area that day, the event was a success.

Those raffles, in combination with a subsequent fundraiser featuring drawings for quilt barn trail signs by Fulton Montgomery Quilt Barn Trail founder Liz Argotsinger and a final themed basket, generated over \$1,600 for the library's operating budget. The operating budget is used for the purchase of books, materials and supplies; the facilitation of adults' and children's programming such as the Summer Reading Program, book discussions and workshops; normal operating expenses; and the like.

We would especially like to acknowledge the generous donations from the following businesses: Gamer's Revolt, True Value of Fort Plain, Wm. Doerr & Son Jewelers Inc., Agway, D&D Pet Supplies, Dollar General of Palatine Bridge, the 5S Diner, Flint Liquor, the Fort Plain Florist, Grooming by Marie, Kelly's Korner

Kuts, Key Bank, Logan's Propane LLC, the Medicine Shoppe, Papa Joe's, Post Mark Ship & Print Inc., Price Chopper, Ron's Barber Shop, Save a Lot of Fort Plain, the Veggie Man, Winner's Liquor Mart, Wrath of Grapes, the Plain Food Co-op, Shults Auto, Minden Highway Superintendent Joe Hanifin and Uncle Steve's Hickory Syrup. Additionally, NBT and Geesler's helped support the visit of Mark Twain re-enactor Don Coons, and Pavlus Orchard graciously supplied apple cider for the event.

We would also like to thank the many families and individuals for their contributions: Sally Taylor, Pat Armitstead, Pat Austin, Dick Solberg, Christopher Krug, Phyllis Duffy, Maggie Ahrens, Bev Brown, Eileen and Fred Chambers, Kenya Dillenbeck, Bill and Linda Eggleston, Luanne Fisher, Linda Hudyncia and family, Joan Caska, Liz Argotsinger, Wayne Goodrow, Joyce Harrington, Irene Mello, Joe and Melissa Palmeri, Phyllis and Ed Reese, Emily Shaffer, Terry Potoczny, Sylvia

McClellan, Jim and Mary Failing, Ali MacDonald, Hannah Gies, Vanessa Miner, the Canajoharie-Fort Plain Garden Club, students and teachers of the Harry Hoag Elementary School Morning Program, members of our Creative Textile Fibers group and the Writers at Fort Plain, our dedicated teen helpers and all who baked cookies or volunteered their assistance in other ways.

Because of your support, the library's open house and fundraisers were a huge success! Thank you!

**Sincerely,
Whitney Hubbard, Director
Linda Kellett
Jacob Trahan**

Museum Monday programs scheduled at Schoharie Crossing

The Schoharie Crossing State Historic Site at Fort Hunter will be opening the doors at their Visitor Center this off season on the first Monday of each month for Museum Monday programs. The building will open at 10 a.m. on Feb. 3, March 2 and April 6 to provide a themed discussion within the Pathway to Empire Exhibit beginning at noon.

The exhibit space will be open until 2 p.m. for each of these days. Each of these discussions is open to the public and questions are encouraged. This is not a formal presentation and the idea is to explore the exhibit and discover more about each theme topic.

The schedule is as follows:

- Feb. 3 the topic will be abolition and slavery in Montgomery County with County Historian Kelly Farquhar. Discover information on freedom seekers in the Mohawk

Valley and how the Erie Canal was used to spread ideas, shape ideology and as a way to escape bondage.

- On March 2 we say happy birthday, DeWitt! Celebrate the birthday of DeWitt Clinton, Erie Canal proponent, New York State governor and founding son of early America. We will take a look at his portrait inside the gallery, enjoy cupcakes and learn more about his life.

- April 6 the theme will be a discussion on how the federal government rejected funding the New York State project to build the Erie Canal. Learn more about how New York constructed the canal anyway, and some thoughts on how a conspiracy may have been involved.

For information about this program, call the Visitor Center at 518.829.7516, email SchoharieCrossing@parks.ny.gov or visit our Facebook page.

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Folk artist presents original painting to library

Esteemed local folk artist Phyllis Duffy recently presented an original painting to the Fort Plain Free Library. A narrative piece, the 48-by-36-inch acrylic painting is titled "Any Time of the Year" and depicts downtown Haslett Park during two festive seasons.

Divided in half like a diptych, the left side of the painting portrays the park during the Yuletide season when it's decked out in its holiday finery. The other scene represents the annual summer concert series in the park and features musician Dick Solberg and the Sun Mountain Band.

Duffy completed the painting in 2019. The Arts Factory of Montgomery County recently displayed it during the spring art show at the Arkell Museum and Canajoharie Library. It is currently on display in the library's new children's room.

In presenting her work to the Fort Plain Free Library, she said, "I just love that we have this park right in the mid-

dle of town."

Library Director Whitney Hubbard said she was honored by Duffy's gift to the library. She said, "Mrs. Duffy is an accomplished and respected folk artist, whose works are found in the collections of many individuals and noteworthy museums. It is a great honor that she has chosen to present her most recent painting – which tells a story about a local venue and cherished community events – to the library. We are excited and grateful!"

Duffy and her late husband, Bill, moved to the area with their son in 1980, restoring their 1800 farmhouse and expanding their nascent folk art following.

She noted their interest in folk art stemmed from the restoration of their home and gifts they made for their son. Their early pieces were more traditional in nature but evolved over the more than 30 years they worked together.

Their body of work, which is imbued

with humor, social commentary and love, has been featured in numerous publications. It also resides in the permanent collections of the International Folk Museum of Santa Fe, NM; the Carousel Museum in New Jersey; the Cahoon Museum in Massachusetts; the Mickey Mantle Museum in Houston, TX; the Triard Corporation; General Motors; the Toronto Blue Jays; the New York Mets; and the Ford Corporation. Additionally, their work is in the private collections of Robert Redford, Larry Bird,

Mrs. Jerry Garcia, William Clay Ford, the late George Steinbrenner and others.

This is the second painting that Duffy has gifted to the library. The first is a large painting permanently displayed in the front hall of the library's historic Greek Revival structure.

For more information or for hours of operation, call 518.993.4646. The Fort Plain Free Library is located at 19 Willett St. Follow the library on Facebook for updates.



Local folk artist Phyllis Duffy stands next to an original painting she recently presented to the Fort Plain Free Library. The painting titled "Any Time of the Year" depicts downtown Haslett Park during two festive seasons and is on display in the library's new children's room.

Photo courtesy of Fort Plain Free Library

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Affordable features to consider when revamping your kitchen

Kitchens are popular gathering spots in many homes. That popularity is reflected in various ways, including how many homeowners choose to remodel their kitchens.

A 2019 report from the home renovation and design resource Houzz found that kitchens were the most popular room to renovate in 2018. Homeowners considering kitchen remodels should know that the Houzz report also indicated that spending on kitchen remodels increased by 27 percent in 2018.

Homeowners concerned by the cost of remodeling a kitchen should know that there are ways to give kitchens a whole new feel without breaking the bank.

Appliances

Consumer Reports notes that luxury home buyers expect high-end features, including professional ranges and built-in refrigerators that match the surrounding cabinetry. However, many mainstream brands offer "faux pro" features that can equal more expensive alternatives. Consumer Reports even notes that many budget-friendly faux pro appliances outperformed their high-end counterparts in terms of reliability.

Countertops

Countertops tend to capture the eye's attention when walking into a kitchen.

Outdated and/or damaged countertops grab that attention for all the wrong reasons, while updated countertops made from today's most popular materials provide that wow factor homeowners seek. If granite is a must-have, Consumer Reports notes that homeowners can save substantial amounts of money by choosing granite from remnants at the stone yard. If marble is your ideal countertop, save money by choosing a domestic product as opposed to one imported from overseas.

Cabinets

Custom-built cabinets may be a dream, but they tend to be a very expensive one. Such cabinets are designed to adhere to the dimensions of the kitchen, and Consumer Reports notes that they can cost tens of thousands of dollars. If that estimate would bust your budget, examine the current layout of the existing cabinets. If the layout is fine but the cabinets need work, you can give them a whole new look by refinishing them. If the cabinets must go, stock units or semi-custom cabinets can provide a new look without busting the budget.

Kitchen remodels can be expensive. But there are many affordable ways to revamp a kitchen.

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Onyx (white) is a neutered male husky mix just over a year old. He's very playful and friendly and is good with most other dogs.



Dusty (gray and white) is a neutered male domestic shorthair approximately 2 years. Unfortunately Dusty tested positive for FIV. He's a friendly laid back cat who's good with other cats and dogs.



Cinder is a 1-2 year old spayed female, domestic shorthair. She's very affectionate and loves people.



Yukon (brown) is a 6-7 year old neutered male shepherd mix. He loves cuddles and a good game of fetch.



Ryan is a 2-3 year old neutered male husky/shepherd mix. He's friendly, playful and energetic. He's good with other dogs.



Alex is a 10 year old jack russel mix. He's housebroken and crate trained. He would be ok with a calm dog. Needs an adult home with no kitties.



Maggie (brindle) is a 3-4 year old pitbull mix. She's very friendly with people and is ok with some dogs



Nikki is a 6 year old spayed female pitbull. She needs to be the only pet. She loves people and would be fine with kids. She's housebroken/crate trained. Good in the car and loves to play and also likes the water. She is on medication for incontinence.

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There's a new book on the shelves at the Fort Plain Free Library. It doesn't have a splashy cover: It's midnight blue and white, and the main art — a photo of a seated woman with the superimposed image of a "Newton's Cradle" pendulum — has rich gray tones.

There's nothing black and white about it.

Donated to the library by watercolorist and Canal Street Studios owner Joanne Resch, "The Third Law," by Women's Bean Project CEO Tamra Ryan, is premised on the idea "that even as women work to change their lives there are forces pushing back on that change, societal obstacles that must be overcome and internal demons that must be squelched."

As noted on the book's back cover, the book "explores what is required for chronically unemployed and impoverished women to create new lives for themselves... [and] it argues for a more compassionate view of recovering addicts, convicted felons, and victims of domestic abuse."

Resch, who formerly facilitated children's programs at the library, embraces the philosophy of "connectedness." She said she donated the

book "so that people can be touched by the hopeful possibilities" within its covers.

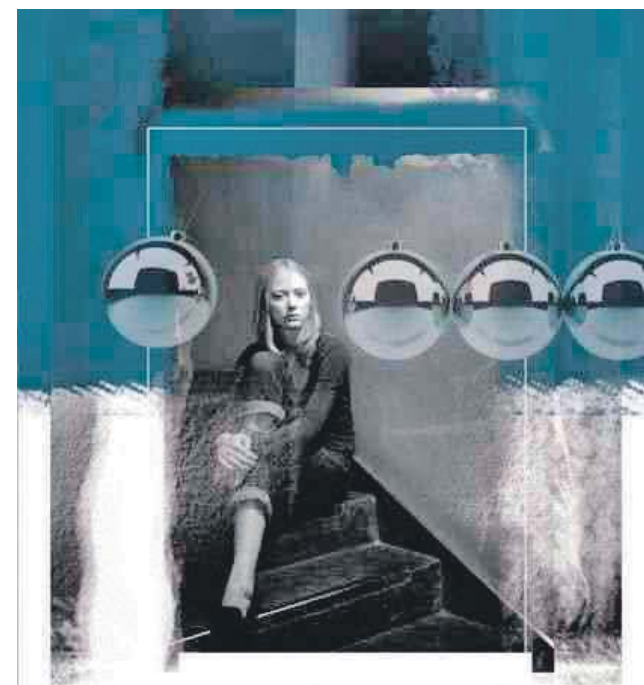
But she's done more than that. She and her husband, Chris, have taken their convictions one step further: They have expanded the offerings in their retail Canal Street shop to include soups, teas, fair trade and sustainably made items from women from "marginalized situations" in the U.S. and around the world.

In addition to Joanne's artwork, the gallery now showcases high quality artisanal items purchased from SERRV International, www.serrv.org/; gourmet spice blends, organic coffee beans, inspirational necklaces, and recycled

burlap totes from the American Women's Bean Project, www.womens-beanproject.com/; Native American teas, from nativeamericantea.com; and RELATE bracelets, made by women involved with www.relate.org.za/, which strives to fight poverty globally.

Through their purchase and resale of products from these organizations, Joanne and Chris are helping to support the missions of these organizations.

"The Third Law" is available for borrowing. For more information about the book, the Canal Street Studio, or any of these organizations, please contact the Fort Plain Free Library at 518.993.4646 or the studio at 518.478.5629.



THE THIRD LAW

TAMRA RYAN, CEO
WOMEN'S BEAN PROJECT

Canal Street Studios owners Joanne and Chris Resch donated "The Third Law," by Women's Bean Project CEO Tamra Ryan, to the Fort Plain Free Library. The book, which promotes social change, addresses the challenges, obstacles and victories that women face as they struggle against poverty, drug addiction, abuse, chronic unemployment, and personal demons. Photo courtesy of Fort Plain Free Library



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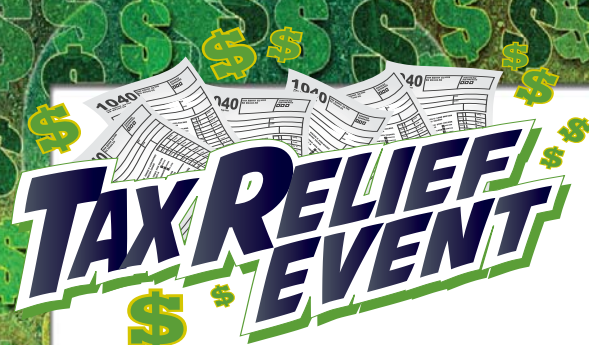
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What to expect during a bathroom remodel

There are many reasons to renovate a home. Some homeowners purchase fixer-uppers and commit to making major renovations before they even move in, while others may renovate their homes with an eye on resale value. But many homeowners also take on renovation projects to make the homes more livable for themselves.

Bathroom renovations are popular projects. In fact, a 2018 survey from the National Association of Home Builders found that bathroom remodels are the most popular remodeling projects. But just because bathroom remodeling projects are popular doesn't mean they're easy to endure. Knowing what to expect during a bathroom remodel can help homeowners get through the renovation process.

Cost

Bathroom remodeling projects can be expensive. According to Remodeling magazine's "Cost vs. Value 2019" report, a mid-range bathroom

remodeling project cost an average of \$20,420 in 2019, while an upscale remodel cost just under \$64,000. Homeowners should develop budgets for their bathroom renovation projects to determine which type of project they can afford. In addition, setting aside a little extra money for overruns is a wise move that can help homeowners handle any unforeseen expenses that arise during the project.

Noise

Few home renovation projects can be undertaken quietly, and bathroom renovations tend to generate a lot of noise. The noise can be difficult to overcome for professionals who work from home full-time, and it also can be hard on parents of young children who still nap and don't yet go to school. Parents of young children may find it best to delay bathroom renovation projects until their children are school-aged and out of the house for most of the day on weekdays.

Mess

The debris generated

by bathroom renovation projects is another thing homeowners must prepare for. In addition to preparing for the waste generated by the project, first-time renovators must realize that dust might be a big issue once the project begins. Dust can pose a threat to residents' overall health, particularly the health of youngsters whose bodies haven't yet fully developed. As a result, parents of young children may want to schedule renovations during family vacations so their children are exposed to as little dust as possible.

Changes

Few renovations go off without a hitch. Once a project begins, contractors often uncover issues that weren't noticeable to the naked eye. These issues may increase the cost of completing a project or force homeowners to change their plans to make the project stay as close to their budgets as possible. Recognizing that these decisions may have to be made on the fly can help homeowners feel more prepared when unexpected issues arise.

Bathroom renovation projects are worthwhile investments. Knowing what to expect during a bathroom renovation project can help homeowners handle all the twists and turns that may arise.



Willis (Skip) Ernest Barshied, Jr.

Skip Barshied passed away peacefully at home on the afternoon of January 6, 2020, surrounded by his friends. Born June 3, 1930 in Amsterdam, NY, to Margaret and Willis Barshied, Sr., Mr. Barshied spent his early life in Marshville, NY. His education included six years at the Marshville school. He graduated from Canajoharie High School in 1948. That same year, he married Ethel Nellis and moved with her to the Nellis Farm on Route 10. Like Skip, Ethel was from a long-established Palatine family. He resided in Stone Arabia for 70 years. Skip had a deep interest in the land and worked on the Nellis farm for 10 years. For a few years, he was secretary of a small fire insurance company founded in the Town of Palatine in 1854. For 28 years, he directed and helped restore the 18th century Brower-Loucks-Dunn farm property in Stone Arabia.

Mr. Barshied was an accomplished historical preservationist. From a very early age he was engaged in collecting, preserving, restoring and stewarding all forms of Mohawk Valley heritage—artifacts, sites, stories and people. He was one of the founders and first president of a group which dedicated itself to the preservation of Fort Klock near St. Johnsville in 1954. Fort Klock and its surrounding complex is now one of a very few national landmarks in Montgomery County. He participated in the restoration of the Windfall Dutch Barn at Salt Springville and was the first chairman of the Trustees of Salt Springville Community Restoration. He restored the Conrad Kilts Farm at Stone Arabia, which includes a Dutch barn, circa 1790 Greek Revival house, summer kitchen, a relocated 18th century house and a relocated building used as a shoe shop. Many of those with an interest in the past and the area were proud to have been given personal tours of the beloved property.

Willis was a strong participant and leader in many important Mohawk Valley organizations. He was one of the founders of Stone Arabia Preservation Society as well as a Trustee of Canajoharie Library and art gallery. He spent many years helping the Young Pioneer Program at Fort Klock. He was a supporter and friend of the Stone Arabia Amish community. Many of his tools can be seen in the hands of this community today. He was an active part of the Town of Palatine citizenry and often informed the town board on ruling and events of the recent (and distant) past. In 2008, Mr. Barshied received the 2008 Liberty Bell Award from the Montgomery County Bar Association and the National Historic Preservation Medal from the Daughters of the American Revolution.

Skip's collecting often focused on the families of Stone Arabia. His collections have been important for many in genealogy searches and those looking to learn more about the Palatine region of New York. Throughout his years, he authored various newspaper articles and historical narratives. He was the author of the book "Shoes for John," the story of a Stone Arabia boy in the time of the American Revolution. Over the past few years, many of his unique historical tools and artifacts have had

a weekly presence in Country Editor under the title of "Whatchmacallits." Many of his musings and stories can still be enjoyed online at www.Dutch-BarnFarm.com/essaysbyskip.php. He will be greatly missed by everyone here at Lee Newspapers.

His wife of 58 years, Ethel Nellis Barshied, predeceased him on November 10, 2006. His brother Robert and sister-in-law Penny also predeceased him. Mr. Barshied is survived by his son Andy and daughter-in-law Maureen, who reside in Averill Park, NY. He has four wonderful grandchildren: Ben (and Claire) Barshied, of New York, NY; Mathew (and Lauren) Barshied of Ross, CA; Gregory (and Alexandra) Barshied of Grand Rapids, MI; and Kristen (and Tim) Shehan of Pleasant Valley, NY. His nephew Scott Barshied resides in Mechanicsville. At the time of his death, there are 12 children that called him Great-Grandpapa.

Services will be held at the Lenz and Betz Funeral Home at 69 Otsego St., Canajoharie, NY 13317. There will be a viewing on Friday, January 17 from 4:00 - 7:00 p.m. and a funeral service at the same location at 11:00 a.m. on Saturday, January 18. The service will be followed by a dish to share lunch at Salem United Methodist Church, 1254 Stone Arabia Rd., Fort Plain, NY. In lieu of flowers, please send donations in remembrance of Skip to either Fort Klock, P.O. Box 42, St. Johnsville, NY 13452, or the Fort Plain Library, 19 Willett St., Fort Plain, NY 13339.



FUR BUYER: STEVE WRATTEN OF HUB-BARDSVILLE, NY will be buying raw and put up fur at the Tri-Town Coonhunters Club, 348 Freysbush Road, Fort Plain, NY 13339 on January 25, 2020, 2pm-?. Go 1/2mi. south of Fort Plain on Route 80, turn left on Spring Street, signs posted. For info call 518-673-5755.

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The start of a new year can be a rejuvenating time when people take inventory of their lives and make positive changes. In a quest for personal growth, many people resolve to reduce or eliminate bad habits.

Habits are one of the ways in which the brain establishes patterns for neurons to follow. Habits help people work on autopilot some of the time, which can save time and energy, according to Medium.com, an information site educating the public on a wide array of timely topics. Good habits, like showing up to work on time, are worth maintaining. But bad habits can be problematic and potentially unhealthy.

Strategies to break bad habits might work for some but not for others. Perseverance is essential to kicking bad habits, and the following are some additional tips that can help people as they try to ditch certain behaviors once and for all.

- **Recognize the habit.** No person is perfect, and each of us has our strengths and weaknesses. Recognizing a bad habit is the first step toward breaking it.

Learn the ways to beat bad habits

- **Break the pattern by offering a new one.** As noted, when a habit is established, neurons form a pattern. Establishing a new, better habit, rather than just trying to quit the bad habit cold turkey, can be an effective way to help the brain adjust to a new pattern, advises neurosci-

entist Elliot Berkman. He says the brain finds it easier to do something new than to simply stop doing something it's accustomed to. If you're a nail-biter, do something else with your hands, like play a musical instrument, to create a new pattern.

- **Penalize yourself within reason.** Making a habit painful in one way or another may make it easier to quit. Penalizing yourself by paying a dollar each time you say a curse word, or extending a workout for an extra 30 minutes for each one you miss are some examples of simple punishments.

- **Reward yourself for beating bad habits.** Rewards for kicking bad habits can be just as effective as penalizing bad behavior. Reward yourself with something unusual and meaningful after you kick a bad habit.

- **Learn your triggers and avoid them.** The self-improvement blog Pick the Brain indicates that every bad habit has a cue that can trigger it. Triggers fall into these categories: location, time, emotional state, other people and an immediately preceding action. By learning your triggers, you can work to avoid them. If eating junk food comes on the tails of a stressful commute, try a different way home. If you smoke when you're around a particular person who eggs you on, take a break from hanging out with this person.



Breaking bad habits is challenging, but it can happen with focus and dedication.

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Three investing tips for beginners

Investing is a key component of long-term financial planning. By choosing the right in-

vestments, investors can ensure their money outgrows inflation, making it possible for them to realize their retirement goals and live comfortably long after they have stopped working.

Risk is a part of investing, and many veteran investors recognize that. However, the fear of losing their hard-earned money might compel would-be beginners to avoid the markets altogether. That can be a costly mistake,

and it's one research suggests Millennials are making, choosing to keep their money in savings accounts, which provide very little return in terms of interest, rather than invest in the markets. According to a recent analysis from the online financial resource NerdWallet, a 25-year-old Millennial who is not investing today and does not invest until they retire at 65 could lose out on more than \$3.3 million in retirement savings.

It can be nerve-racking for novices to begin investing their money, but these three investment strategies can help calm those nerves and pave the way for a bright financial future.

1. Identify your risk tolerance.

Young investors may be

told that they're in prime position to choose risky investments because they have less responsibilities than older investors and more time in the workforce to make up for losses. While that's true, young investors should only be as risky as they're comfortable being. The financial experts at Principal® advise beginners to identify their risk tolerance before investing. Investments with a high potential for return, which might include emerging markets and limited partnerships, also generally have a higher potential risk for loss, and vice versa. Investors should only accept a level of risk they're comfortable with.

2. Diversify your investments.

Principal notes that

one way to manage risk is choose a mix of investments from various asset classes. For example, stocks and bonds traditionally move in different directions. When stocks are up, bonds may be down, and vice versa. Investing in different types of assets is known as diversification, which can help investors protect themselves against risk.

3. Make changes as you age.

As investors age, their aversion to risk should grow. The closer you get to retirement, the closer you are to needing all the money you have invested and earned over the years. Speak with a financial planner about how to reallocate your investments as retirement draws near.



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Investing requires risk, but novice investors should not allow that to keep them on the sidelines.



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Good Housekeeping Recipe

Smoked Ham with Fresh Strawberry Sauce

We created this impressive glazed ham for winter entertaining, but it's perfect for a buffet any time of year.

- 1 (12-lb) smoked whole ham, fully cooked
- 3 pints strawberries
- 2 tbsp dark brown sugar
- 2 tbsp cornstarch
- ½ tsp salt
- 1 jar (10- to 12-oz) orange marmalade
- Radish sprouts or watercress sprigs, for garnish

1. Remove skin and trim some fat from smoked whole ham, leaving about ¼-inch fat. With knife, score fat covering on ham crosswise, just through to the meat, into 1-inch-wide strips. Place ham on rack in large roasting pan (about 17 by 11½ inches). Insert meat thermometer into center of ham, being careful that pointed end does not touch bone.

2. Bake ham in 325° F oven 3 to 3½ hours until thermometer reaches 140° F (15 to 18 min-

utes per pound). If ham browns too quickly, cover with a tent of foil.

3. About 30 minutes before ham is done, prepare strawberry sauce: Reserve 1 pint strawberries for garnish. Hull remaining strawberries. In 3-quart saucepan with potato masher or back of slotted spoon, mash strawberries. Stir in brown sugar, cornstarch, salt and orange marmalade; cook over medium heat until mixture thickens slightly and boils, stirring frequently.

4. To serve, place ham on warm, large platter. Arrange radish sprouts and reserved whole strawberries around ham. Serve with strawberry sauce. Serves 24.

- Each serving: About 250 calories, 12g total fat, 60mg cholesterol, 1,770mg sodium.

For thousands of triple-tested recipes, visit www.goodhousekeeping.com/food-recipes.

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Senior News Line

by Matilda Charles Taking a Breather in 2020

I think we can agree that 2019 was a long, tough year. We all know why. Is it time to tune out?

Here are some thoughts on how to have a better 2020:

- Turn off the TV now and then, especially those news shows. We've been around long enough to have figured out the political stuff years ago. We don't need to continually have it thrown at us.
- If we do want to watch TV, we can flip to PBS, or maybe the History Channel or Discovery. For those of us with Netflix or Amazon Prime, there are plenty of shows – more than we could ever watch. Check out travel videos: wine country in France, narrowboats on the canals in Britain or the scenery in Iceland.
- Consider loading up on jigsaw puzzles and inviting a few friends over. New puzzles can be ex-

pensive, but Goodwill has them for \$3. Put on tea or coffee, turn on some quiet music in the background and talk about anything but politics while you put puzzles together.

- Vow to have better nutrition in 2020. It doesn't have to be a huge overhaul of your diet, maybe just a few small steps. An extra piece of fruit each day, brown rice instead of white ... it can all add up to better health.
- Winter won't last forever. Eventually spring will arrive and thoughts of planting. Begin now to consider what you might grow: a few pots of flowers outside the door, vegetables in a community space. Make plans.
- We need to do something for others for our own peace of mind. Consider signing up for an afternoon each week at the food bank, or walk a small dog at the shelter once the weather warms up.

Just turn off the TV.

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DETRIMMING THE TREE! Christmas trees come down a lot faster than they go up. How many ornaments can you count in the above picture? It's up to you to decide.

SUMMING SEVEN IS SIMPLE! See if you can arrange these seven numbers so that they add up to 100:

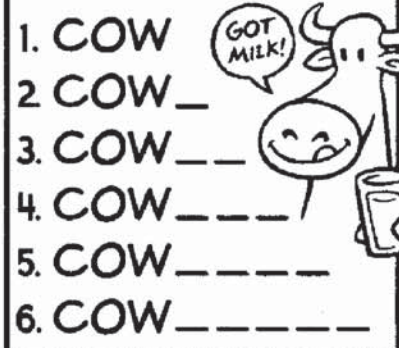
Answer: $15 + 36 + 47 + 2 = 100$

1 2 3 4 5 6 7 = 100

TRY CHEWING ON THIS ONE! It's blue ribbon time if you can find the following "cow" words. All of the words get progressively longer, and they all start with the word COW. Use the following definitions:

1. COW (in place).
2. Monk's hood.
3. Frightened off.
4. Cattle herder.
5. Tuft of hair.
6. Yellow primroses.

1. Cow, 2. Cow, 3. Cow, 4. Cow, 5. Cow, 6. Cow.

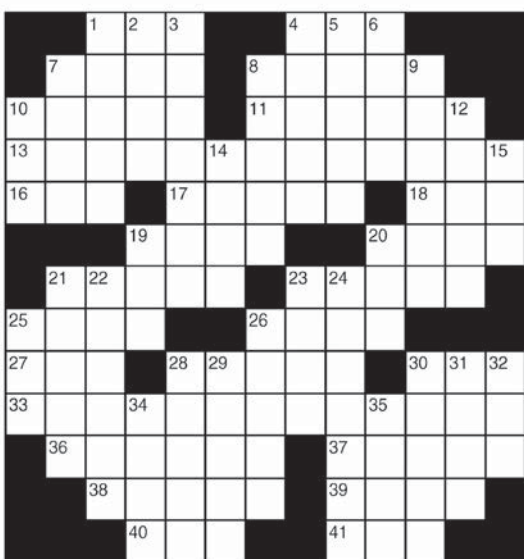


Illustrated by David Coulson

King Crossword

ACROSS

- 1 Possesses
- 4 Cribbage scorer
- 7 Ringlet
- 8 Prelude
- 10 "M*A*S*H" setting
- 11 Scents
- 13 Kitchen pair
- 16 — and outs
- 17 "The — Show With Jon Stewart"
- 18 Whopper
- 19 Citi Field team
- 20 Marching musicmakers
- 21 Topper for Miss USA
- 23 Rushmore or Rainier
- 25 Responsibility
- 26 Cried
- 27 Lawyers' org.
- 28 Memorable mission
- 30 Shooter ammo
- 33 13-Across, e.g.
- 36 African desert wind
- 37 Ointment
- 38 Military subdivision
- 39 Unattractive
- 40 Mauna —

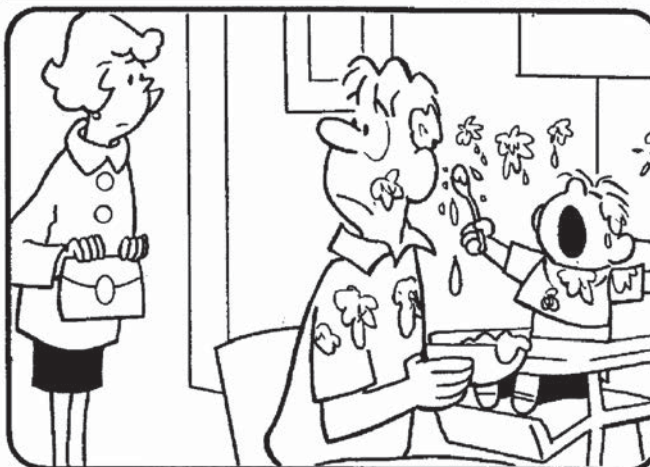


- 41 More, to Manuel
- 10 Japanese pond carp
- 12 Epithet for Simon
- 14 Information
- 15 Scarlet
- 19 Spring month
- 20 On the other hand
- 21 Big brass
- 22 Slanted, as lettering
- 23 Viral Web
- 24 One skilled in playing dead
- 25 "— Kapital"
- 26 Goes up a few degrees
- 28 Worship
- 29 Parkinson's treatment
- 30 Doctor's orders?
- 31 Jealousy
- 32 Iron or Bronze
- 34 Out of control
- 35 Long story

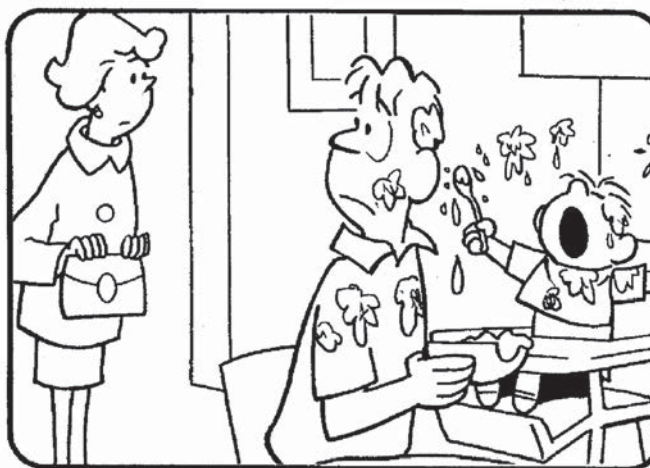
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HOCUS-FOCUS

BY HENRY BOLTINOFF



Find at least six differences in details between panels.



Differences: 1. Button is missing. 2. Skirt is different. 3. Food splat is missing. 4. Chair back is lower. 5. Nose is smaller. 6. Hair is different.

Junior Whirl

by Charles Barry Townsend

FEET
FEAT
FLAT
FLAY
CLAY



DOWN THE LADDER!

In this type of puzzle you are given a word that must be changed into another word in a series of moves. During each move you must change one letter in the previous word so as to form a new word. In our example we changed FEET to CLAY in four moves. See if you can change the following five words in four moves.

1. CAMP to SITE
2. WORK to FAME
3. BELL to ROPE
4. LIMP to CANE
5. DADO to CUTS

1. CAMP, CAME, SAME, SATE, SITE.
2. WORK, FORK, FORE, FARE, FAME.
3. BELL, BOLL, ROLL, ROLE, ROPE.
4. LIMP, LIME, LINE, LANE, CANE.
5. DADO, DADS, DUDS, CUDS, CUTS.

Weekly SUDOKU

by Linda Thistle

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

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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Who needs life insurance?

Life insurance is one of many components of estate planning. Statistics from the insurance industry groups Life Happens and LIMRA indicate that 70 percent of Americans consider life insurance a necessity. However, 41 percent of respondents in 2017 did not have any life insurance.

Even though most people deem life insurance important, it is not necessary for everyone. Determining if you are a good candidate for life insurance involves doing a little research. These qualities often make life insurance a smart move.

You're married or in a committed relationship

If you are married or in a relationship in which your partner depends on you financially — even if just partially — it is smart to have a life insurance policy. This way your significant other does not have to rely entirely on his or her income to pay off debts or maintain the quality of life you currently enjoy. Many households cannot function without two incomes. Life insurance can ensure financial burdens do not rest entirely on the shoulders of surviving loved ones.

You have children

If you have children who depend on you, life insurance is a must-have. If your spouse and children could not continue their standard of living on one income, then life insurance can fill in the gap or pay for future plans, such as college educations.

Even if you are a stay-at-home parent, your contribution to the household still holds weight. Should you pass away, your spouse will have to pay for tasks that you would normally perform, such as child care, cleaning services, cooking, and transportation.

You're a business owner

Entrepreneurs benefit from life insurance since it can help pay off business debts, advises the online financial resource Nerd Wallet. When business owners pass away, their heirs might be able to use life insurance payouts to pay off estate taxes or fund a buy-sell agreement.

You want to leave an inheritance

If you do not have a vast accumulation of assets,

investing in permanent life insurance can provide a small sum of money to heirs upon your death.

A life insurance policy

is a wise investment for people whose survivors could benefit from some financial assistance in the wake of their deaths.



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How much exercise does a person need?

Exercise is an essential component of a healthy lifestyle. Exercise helps people maintain healthy weights, improves mood, reduces the risk for various health ailments and much more. But how much exercise is necessary for optimal health? Research indicates that the answer to that question depends on the person and his or individual health goals.

According to David Bassett Jr., Ph.D., a professor of exercise physiology at the University of Tennessee in Knoxville, having a clear set of exercise goals can help a person

determine just how much exercise they need, particularly if a person is exercising to control their weight or reduce their stress.

The U.S. Department of Health and Human Services recommends that most healthy adults get at least 150 minutes of moderate aerobic activity or 75 minutes of vigorous aerobic activity, or a combination thereof, every week. Try to engage in strength training for all major muscle groups at least two times per week. The Mayo Clinic says a general goal for most people is to aim for at least 30 minutes of moderate

physical activity every day.

Health experts say that this exercise needn't all occur at once, either. If a 30-minute walk is not possible, split that up into a few 10-minute walks throughout the day. Any activity is better than doing nothing at all.

For those with specific fitness goals, it could be wise to speak with a trainer or a doctor about which types of exercises (and durations) are effective. Physicians may be able to map out a fitness plan that works.



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How to combat dementia and memory loss

Alzheimer's Disease International says that there were approximately 50 million people living with dementia in 2017. Experts predict that number will roughly double every 20 years, highlighting just how pervasive dementia is across the globe.

Dementia describes symptoms affecting memory, thinking and social abilities. The Mayo Clinic says dementia can become so severe that it interferes with daily life. Alzheimer's disease is the most common cause of progressive dementia, though there are other causes as well. Dementias can result from frontotemporal lobar degenerations, vascular disorders, Parkinson's disease and Lewy Body disease.

Depending on the cause, some dementia symptoms may be reversible. For example, medical professionals have discovered a link between insulin resistance and the development of dementia. Insulin resistance, which results from eating too many carbs and sugar and not enough fat, is a major factor that contributes to Alzheimer's disease, according to The Women's Alzheimer's Movement. Some scientists now refer to Alzheimer's as "Type 3 diabetes." Cutting out sugar and refined carbs

and adding lots of good fats may prevent and even reverse pre-dementia in many aging adults.

Using an animal model, researchers at Temple University Health System discovered that a drug blocking inflammatory molecules known as leukotrienes can reverse tau pathology, the second most important lesion in the brain in patients with Alzheimer's. This can bring hope that medication may help reverse Alzheimer's instead of just mitigating symptoms.

Other ways to prevent or reverse dementias involve preventing the brain pathology that occurs. For example, reducing the risk of stroke can prevent vascular dementias. Dementia risks linked to infections and immune disorders may be lowered by making dietary changes or taking appropriate medications for conditions.

The Mayo Clinic also says nutritional deficiencies, such as dehydration and not getting enough vitamins B1, B6 and B12, can cause dementia-type symptoms. Dementias linked to heavy metal poisoning also may be resolved with treatment.

In addition, people can take proactive approaches

to preventing aging of the brain even if they aren't yet suffering cognitive decline. A proactive approach can include:

- Getting adequate sleep
- Controlling stress levels
- Getting thyroid and reproductive hormone levels checked and treated, if necessary
- Exercising daily, aiming for at least 30 minutes
- Eating healthy fats like omega-3 fatty acids, which are found in fatty fish, coconut oil, olive oil, whole nuts, eggs and some seeds
- Reducing consumption of sugar and processed carbohydrates

Combatting dementia can involve an array of strategies aimed at helping people reduce their risk and possibly even reverse course.

Comfort Foods Made Fast and Healthy!

by Healthy Exchanges
S'more Cake Brownies

Enjoy a couple of these yummy chocolate treats without guilt.

1½ cups all-purpose flour

Sugar substitute to equal ¾ cup sugar, suitable for baking

¼ cup unsweetened cocoa

1 tsp baking soda
1 tsp baking powder
½ cup fat-free yogurt
1/3 cup fat-free mayonnaise

1 tsp vanilla extract
¾ cup water
1 cup miniature marshmallows

6 tbsp purchased graham cracker crumbs
¼ cup mini chocolate chips

1. Heat oven to 350° F. Spray a 9-by-13-inch cake pan with butter-flavored cooking spray.

2. In a large bowl, combine flour, sugar substitute, cocoa, baking soda and baking powder. In a medium bowl, combine yogurt, mayonnaise, vanilla extract and water. Add liquid mixture to dry mixture. Mix gently just to combine.

3. Spread batter evenly into prepared cake pan. Bake for 15 minutes. Evenly sprinkle marshmallows over top of partially baked brownies. In a small bowl, combine cracker crumbs and chocolate chips. Sprinkle crumb mixture evenly over top.

4. Continue baking for 10 to 15 minutes or until a toothpick inserted in center comes out clean.

Place cake pan on a wire rack and let set for at least 10 minutes. Cut into 16 brownies. Makes 8 (2 each) servings.

• Each serving equals: 170 calories, 2g fat, 4g protein, 34g carb., 352mg sodium, 2g fiber; Diabetic Exchanges: 1½ Starch, ½ Fat

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King Crossword — Weekly SUDOKU —
Answers

Solution time: 25 mins.

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

Answer

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

Just Like Cats & Dogs by Dave T. Phipps



This Week's Holidays

- Jan. 18 – Thesaurus Day
- Jan. 19 – National Popcorn Day
- Jan. 20 – Penguin Awareness Day
- Jan. 21 – Squirrel Appreciation Day
- Jan. 23 – National Handwriting Day
- Jan. 24 – Compliment Day



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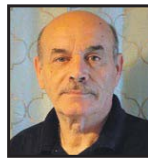
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Krutz Properties is #1 per Capital District MLS for property SOLD in Montgomery County!



MLS201918506 - 067: 367 Schoharie Hill Road, **SCHOHARIE**: This house is perched on a side hill giving the home owner a beautiful view across the Schoharie Valley. This 3 bedroom, one bath home is located on five acres with the property lined by woods, giving you seclusion and privacy. The property was beautifully landscaped (some work required to bring back to its full potential). The basement was gutted and refinished to dry lock the foundation, totally brand new plumbing throughout, 200 amp service box. Oil furnace and wood furnace attached to the heating ducts. Brand new kitchen with new appliances, granite counter tops, new cupboards, fixtures, light. Enjoy the view while barbecuing from the deck or sit in the living room and enjoy the view year round and in the winter the warmth of fireplace. **Asking \$214,900**



MLS201920770 - 068: 197 Caswell Road, **PALATINE BRIDGE**: This property has recently been sub-divided, therefore taxes are not available at this time. The land has been farmed for the past 20 years as Organic (NOT CERTIFIED). This home has 3 bedrooms and 2 full bathrooms. New roof in 2018 and new hot water heater 2 yrs. old. Water pressure tank 2 yrs. old. Electric to all buildings. The barn, greenhouses and packing house have separate boxes. Running water to all outbuildings with frost proof hydrants. Dry basement. Pond 12 feet deep. Great Views. Master bedroom upstairs was originally supposed to be 2 bedrooms, but was made into one bedroom. Furnace is a combination oil, wood and coal forced hot air. Two dug well, not sulphur, one for the barn and all the other buildings. **Asking \$295,000**



PRICE REDUCED!!! MLS201926960 - 074: 35 West Grand Street, **PALATINE BRIDGE**: This is a must see house from the inside to the out. The grand entrance welcomes you into this beautiful 3 bedroom, 2-1/2 bath home with large rooms and natural lighting and its many fireplaces. Large windows to view the lawns and garden along with a view of the valley. The home is very elegant and bright. Double French doors from the living room provide access to a lovely porch. From the formal dining room you enter a very large eat in kitchen and plenty of cupboards and a beautifully functional working area. Three large bedrooms and a large hallway with a view from the large window. Outside is terraced with gardens and a stone stairway to the great lawn area below. There is a garden shed to keep your mower in for the lower part of the lawn. Enjoy the beauty of this home as it towers overhead. **Asking \$245,000**



NEW LISTING!!! MLS201936618 - 084: 9 Esperance Road, **CHARLESTON**: Are you looking for vacant land to build your dream home? Looking to escape the congestion and noise of the city for the peace and quiet of country living and remain within a 35 minute drive to Schenectady and surrounding areas? This could be the location you are looking for. If you are a hunter or into nature there is approx. 10 acres of woods to hunt or just enjoy the wildlife. There is 5 acres of cleared land to build your home, have a garden or plant fruit trees. Enjoy the outdoor night sky when sitting around a fire or snowshoeing and cross country skiing under the moonlight. There is an additional 6 acre double lot for sale directly across the road. **Asking \$49,000**



MLS201929568 - 201: 809 Middlefield Road, **ROSEBOOM**: 12.78 acres, cleared ara has a well, septic and electric. Land is sloped, great location for a camp or home with walk out basement to the rear. Great for hunting with walking paths through out the wooded 12 acres. **Asking \$39,999**



MLS20191568 - 258: 43 Slater Street, **AMSTERDAM**: Great income opportunity! This solid two-family is privately located on the end of a dead end street. Both units are rented. Don't miss this! **Asking \$42,000**



MLS201932716 - 259: 18 W. Main Street, **JOHNSTOWN**: Gorgeous remodeled commercial building located in downtown Johnstown. This 3-story building has endless potential. First floor would be an ideal location for a brewery, wine bar or restaurant. Back section of building could be used as a tasting room or a great venue to have a paint and sip. Private 8 car parking lot in the back is adjacent to city parking lot. Not feeling so creative? Buy this as a turn-key business. The indoor Marketplace which sells products from local vendors. Second floor is a 3 bedroom apartment that is currently rented for \$750 a month. Third floor is a open loft space that could be easily turned into another apartment. Separate utilities. Newer electrical service and windows. **Asking \$185,000**



MLS201920597 - 287: 136 Bushnell Road, **MAYFIELD**: This is an opportunity of a lifetime to own this beautifully kept colonial farmhouse and post and beam barn sitting on 8.54 acres on Sacandaga Lake. With 5 bedrooms and 5 full bathrooms and charming views from every window, this would make a great getaway for the whole family a B&B or even a wedding venue. It has 333 feet of permitted lake frontage, an in-ground pool, a walkout basement, a rooftop deck and a stunning wrap-around porch. This is such a special property. Pre qualified buyers only. More pictures coming soon!!! **Asking \$499,000**



MLS: S201935021 811: 604 **Latimer Hill Road**: Lovely Victorian home with great character! Relax or entertain in a large back yard. Older natural woodwork cabinets in the dining area and large pantry in the kitchen with laundry. Larger rooms and a beautiful foyer entrance. 4 bedrooms and a 1 1/2 bath, walk up attic. An office on the first floor with a private entrance would make a great home business office. 200 amp breakers, aluminum windows. Exterior entrance to the basement with a stone foundation. The garage is a 2 car with an attached room. The attic above the garage is huge and has basketball hoops on each end. If you are looking for a home with character, this is a must see home! **Asking \$109,900**



MLS201936360 - PAC1 - 27 W. 12th Ave., **GLOVERSVILLE**: Lovely "move in" condition 3 bedroom, 1 1/2 bath Cape with beautiful hardwood floors, nice kitchen and baths, cozy fireplace living room and large formal dining room. First floor bedroom is being used as a den. Large master with huge walk-in closet. New upstairs bathroom 2017. Closets and built-ins galore allow great storage. Backyard is fenced and has a covered patio. Have your morning coffee on the private patio or in your 3 season enclosed porch. Call and ask for more information. **Asking \$99,900**



PRICE REDUCED!!! MLS201934586 - PAC2 - 5102 State Highway 29, **ST. JOHNSTOWN**: Come check out this 3 bedroom country home with master bedroom and full bath down, family room and additional 2 bedrooms with full bath up. Home is nestled by a creek and comes with 2 sources of heat, central air and full appliances. It has a large heated workshop and screened enclosed patio. Check it out at **\$128,500**



MLS201936515 - STL12: 5780 State Highway 29, **ST. JOHNSTOWN**: Well kept 2 bedroom, 1 bath property. Nice fireplace in living room. Great front porch newly done over with pressure treated wood. Dining room with eat-in kitchen. One stall garage and a back porch. Lots of wildlife in back yard and springs above, will never run out of water. **Asking \$129,000**



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Virginia M. Mackey, NYS Licensed Associate Broker,

Call/Text (518) 221-4340, Email Vmackeyrealtor@yahoo.com



NEW LISTING \$345,000 EXQUISITE! **109 Joann Way, Amsterdam**



4 BR, 2.5 BA, 13 yrs. young Colonial home featuring over 3,100 sq. ft. of living space. Spacious, total magazine material. Stunning finished basement, 2 car garage, sunroom, patio and only 1 +/- mile to Thruway exit for a quick commute to the Capital Region.

NEW LISTING \$134,900 **28 Lee Ave, Gloversville**



COMPLETELY REMODELED 3 BDRM home, from a new basement floor to a new roof, all new flooring, new kitchen, new appliances, new bath, 2 car garage. Super large master BDRM on 1st floor. Call Gretchen Salvione, NYS Licensed Real Estate Salesperson on her cell at (518) 848-1843

NEW LISTING - 2 FAMILY \$99,000 **21 Gilbert St, Johnstown**



Great fully remodeled 2 family home, each unit offers 2 BR, 2 driveways for plenty of off-street parking, deck, small fenced in backyard and small shed. Annual taxes are only \$2,452.

NEW LISTING \$124,900 **3212 State Hwy. 5s, Ft. Plain**



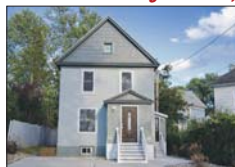
Located in Town of Danube, we feature this 3 BDRM, 2 full bath ranch style 1999 doublewide that is on a FULL FOUNDATION, on 3 +/- acres, 1 car garage and extra outbuilding with a view. Sellers are motivated come take a look and make us an offer.

REDUCED \$145,000 **3614 State Highway 30, Mayfield**



3 BDRM ranch home with a large 3 car garage & a 4th bay designed as a car or RV port. Only minutes to the Great Sacandaga Lake if you love boating & snowmobiling. This garage has room for all the toys! Call Gretchen Salvione cell (518) 848-1843 to view.

REDUCED \$124,900 **17 Taft Place, Amsterdam**



Completely remodeled 3 BDRM home with a new kitchen, granite countertops & SS appliances, across the street from Veterans Park. Call Gretchen Salvione cell (518) 848-1843 to view.

NEW 4 UNIT \$179,000 **121 Oakland Ave, Gloversville**



Great investment property that has been completely remodeled in last 4 years and has 4 great tenants. This property can pay for itself in just 5 to 6 years and there is nothing you have to do to the place for years to come! Call Gretchen Salvione, NYS Licensed Real Estate Salesperson on her cell at (518) 848-1843

REDUCED \$219,900 **1329 Ridge Rd, Broadalbin**



COMPLETELY RENOVATED 3 BDRM, 1.5 bath home that has a view of Galway Lake & only a short walk to the lake. Large 2 car garage, partially finished basement, new roof, new kitchen, new SS appliances, new flooring, new paint... You name it, it's done - you need to show the \$ & move in!

2 FAMILY HOME \$69,500 **16 Lincoln St., Gloversville**



This 2 family home has a 3 BDRM apartment & a 2 BDRM apartment. Upon the sale 1st floor unit will be available for you to move into or place your own tenant. Call Virginia Mackey Cell (518) 221-4340 for more details or to view.

NEW LISTING \$89,900 **10 Orange St, Gloversville**



Nicely remodeled 3 BDRM, 2 full bath home with 1 car garage, full basement, nice back yard, new kitchen, new 1st floor full bath, new flooring. 2 BDRMs are on the 1st floor.

2 FAMILY HOME \$69,900 **82 Second Ave, Gloversville**



Great investment property that is fully rented (Tenants are month to month) with offstreet parking. Beautiful hardwood floors and each unit features 3 BDRMs. Annual taxes are \$2,869. Call Virginia Mackey Cell (518) 221-4340 for more details or to view.

REDUCED \$149,000 **107 West Madison St, Johnstown**



This home is truly STUNNING. All rooms are spacious, beautiful high ceilings throughout, 4 BDRMs, 1.5 baths, fenced in back yard, 1 car garage. This is a MUST SEE home! When you walk in & look around your likely to fall right in love!

LISTED AT \$174,900 **712 County Highway 132, Hagaman**



The former TOP NOTCH TAVERN is available. Restaurant, Brewery, Small Apartment Complex? Building & all remaining equipment are included. MOTIVATED SELLER LOOKING FOR OFFERS! Come check it out!

NEW LISTING \$79,900 **28 Newman St., Gloversville**



Cute 3 bedroom, 1 full bath home situated on the 1st floor with laundry room, SS Appliances, nice backyard that is partially fenced & carport. Call Katie-Anne Isabella, NYS Licensed Real Estate Salesperson on her cell at (518) 866-1089 to view.

NEW LISTING \$374,900 **111 Fon Clair Terrace, Johnstown**



This 3 BDRM Ranch sits on top of a hill so you can take in thousands of miles of elaborate views of the valley & mountainside. Situated 47 +/- acres for your piece of heaven. Home boasts over 2,700 sq. ft., 2 car garage & a super relaxing family room surrounded by windows to enjoy your view all year long.

NEW 3 FAMILY \$225,000 **45 Main St, Fultonville**



Stunning, completely remodeled 3 family home with off street parking, quartz countertops, new appliances, 2 units have 2 BDRMs & 1.5 baths, 1 unit has 2 BDRMs with 1 bath. All have laundry hookup. Stellar investment for someone as this pays for itself in less than 6 years.

REDUCED \$549,000 • 143 WEST AMES RD., CANAJOHARIE



Stunning, Meticulous 119 acre horse farm with a completely remodeled 4 BDRM, 2 full bath home. 15 stall barn w/barn cleaner (easy to convert/ use for any livestock), heated work shop, 2 bay but 4 deep garage, 4 bay machine shed & hunting cabin. 80 acres of organic hay ground, 20 acres of mature woods & 19 acres of fenced pastures. All buildings on this farm are completely renovated! SELLERS ARE MOTIVATED, COME CHECK IT OUT!



REDUCED \$159,900 **2 E. State St., Johnstown**



This Stately Colonial Home offers 4 BDRMs, 2 full baths, 2 car garage, nice yard, deck & hot tub to enjoy. Newly insulated, sided & painted. Convenient location to walk to restaurants, taverns and shops.

\$189,000 **323 Progress Rd, Gloversville**



This ranch sits on 10 +/- wooded acres. WE have 2 BDRMs and 2 full baths. The downstairs would be a great option for someone who is looking for an in-law apartment style home since we have a kitchen, living room, full bath and 1 BDRM on both the 1st floor and basement living quarters.

2 FAMILY \$59,900 **152 West St, Gloversville**



Nice 2 Family Home that could be a fabulous owner occupied home or investment. Both Units are available to move into or place your own tenants. Lots of off street parking with 2 driveways and a fenced in yard. Call Katie-Anne Isabella, NYS Licensed Real Estate Salesperson on her cell at (518) 866-1089 to view.

\$109,900 **2220 State Highway 10, Caroga Lake**



Cute 3 BDRM home with lake rights just a few hundred feet away from your back yard. 1 full bath, 1st floor laundry, 1 car garage & annual taxes are only \$1,555 with NO exemptions.

REDUCED \$169,900 **320 Willie Rd, Town of Johnstown**



We have a super cute 6 year old Home OR Seasonal Get-A-Way Camp/Cottage on 30.40 +/- acres that sits back off a long driveway to offer you lots of privacy. Cathedral ceilings, super cozy & there is a large water source to hike to and kayak on or fish. Close to state parks, Pecks Lake, Caroga Lake & Adirondack Park.

NEW LISTING \$109,900 **89 W. State St., Gloversville**



Completely remodeled cute 4 bdrm, 1.5 bath home with 2 car garage. New roof, new kitchen, new windows, new flooring, freshly painted, full basement. A must see home.

COMMERCIAL/RESIDENTIAL/MIXED USE **\$75,000 • 13 Main St., Fultonville**



This building could be used for whatever your heart desires. It has 4 offstreet parking spaces and is zoned commercial, residential or mixed use. It has a full basement, been recently remodeled with a kitchen, 1.5 baths, and what could be used as an apartment as well. What a Great Investment!

NEW \$189,000 **190 State Highway 161, Amsterdam**



Cute country home with 4 BDRMs, 1 full bath and 2 1/2 baths with 2 car garage, extra large outbuilding, pond & 3 acres situated in the Town of Florida. Just a few minutes to the NYS Thruway and city amenities.

COMMERCIAL \$135,000 **48 S. Main St. Gloversville**



Super Commercial Building/Business Opportunity here. 3 floors of whatever your heart desires. Apartments, retail, office space, daycare facility, dance studio, restaurant, brewery, distillery and so much more. Seller is motivated so come take a look. Maybe you need a tax break before years end so what better way than to invest your \$ in real estate.

REDUCED \$229,000 **432 McDougall Rd, Pattersonville**



Immaculate 3 BDRM, 1.5 Bath home with a STUNNING view to enjoy every day of the year. Cathedral ceilings & fireplace to enjoy. 1/2 of the basement is finished.

REDUCED \$265,000 **1226 Carlisle Rd, Canajoharie**



Beautiful, well maintained, spacious 4 BDRM, 2 full bath farmhouse, with a sauna, on 16.60 +/- acres, a 2 car garage & large barn. Annual taxes \$5,544

NEW LISTING \$169,000 **3380 State Highway 30, Mayfield**



Beautiful 3 BDRM, 2 full bath, immaculate condition 1,100 +/- acres, paved driveway and full basement that could be finished for more space. Call Gretchen Salvione, Licensed RE Salesperson cell at (518) 848-1843 to view.

\$225,000 **208 Round Barn Rd., Amsterdam**



3 BDRM, 2 full bath, country home, 1 car garage, TONS OF HISTORY & CHARACTER fill this home and situated on 5.10 +/- acres in the Town of Glen, Fonda-Fultonville School District.

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