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59 W. Main St., Canajoharie 518-673-2820

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> 202113343: This home was originally built for a

amily, as time has passed like all families they grow and move. Now the home

and move. Now the home is ready for a new family to live, laugh and love in this home. Very well maintained through the years. This is the first tim

this house is going on the

market since it was built in 1954. The house has

several updates but is a

great home. Set off the

\$210.000

ad with plenty of parkin

www.krutz-properties.com

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



202110360: This beauty is a four or five bedroom split level with ample room for craft room/ man cave or a third stall parage under the home. Detatched garage as well. Nice deck of back of house with nice view. Does have an above ground pool but needs liner. Nice open kitchen into dining room. Wood stove in basement heats home very well but does have back electric heat Nice nrooms will need to share back electric heat Nice nrooms will not last! \$175.000 electric heat. Nice property, will not last! \$175,000



202032998: This adorable 3 bedroom Cape style home is nestled in a quiet neighborhood on a large corner lot. It offers hardwood floors throughout the first floor and large windows in the kitchen to let plenty of sunshine in. Upstairs has one bedroom and additional space that would make a great home office, playroom or a second bathroom. The possibilities are endless! Adequate storage space in the attic and basement as well. Step out on your beautiful patio off the kitchen and enjoy smores over a crackling fire in the custom fire pit. Enjoy being outside on your beautiful large lot which is great for family gatherings. A shed is located in rear of property for additional storage as well as a large garage. Call Today! \$159,000

202111844: Restored & renovated 1820's brick home with a tasteful addition situated on 348 acres of mixed farm & wood land. The great room is gleaming with light and has a beautiful view overlooking the property. Living room with a fireplace, and 3 full baths. 168 acres leased for 2021 for premium

hay. 119 acres of mixed meadows & woodland. 56 acres of "Forever Wild" conservation wetlands w/ beaver & nesting

onds, trails, & wildlife habitats. 1890's post & beam hay bar

resided and updated metal roof. \$1,300,000

i natin coune easily offset your mortgage payment! It also mortgage payment! It also includes two off street parking spaces. Both homes have small, very private backyards to upkeep! The third parcel included in the listing is a 24 by 30 garage located across the street from the two homes. It has a large driveway that can easily fit 4 vehicles. \$89,990

202113098: Unique opportunity, this property has 2 separate building on the same lot. The 2 family has (2) 3 bedroom apartments and a single family home has 2 bedrooms. Both houses have newer roof and boilers All utilities are separate. The houses have good tenants and all are rented \$750 amonth for the 2 family and \$825 a month for the 30 family and \$825 a month

elv 36x66 w/ attached 48x32 stable completely

202025671: This listing includes TWO houses and a garage! 58 North Division is a well built home with a great deal of potential and lots of storage space. Years ago it was a two family home and could easily be converted back for investment property. This listing also include the house next door, 56 North Division, currently being used as rental income

being used as rental income roperty. This cute, 2 bedroom

1 bath could easily offset you



202024042: This property is located on heavily traveled NYS Highway 30A between the Village of Fonda and the City of Johnstown. There is continuous travel year round to the industrial park in Johnstown and addition; summer traffic for those heading to points north to the Adirondack Mountains and Saratoga Springs. This is a great location for most types o business. Come and take a look. \$99,000



202111399: This charming farmhouse sits on 109 acres with the most incredible views! This original farmhouse features 2,500 square feet of beautiful living space, that can be enjoyed all year round. Stay cozy this winter by either of the two fire places, or make a wonderful meal for family or friends in your very own large open concept kitchen. Spring is just around the corner, with plenty of time to enjoy gorgeous views of the mountains, woods and fields with a great deal of privacy. Relax in your natural lit sunroom listening to song birds and watching nature all while sipping your morning coffee or tea. The large deck in rear of home, 3 barns, garage, 3 tractors, and fresh water springs makes this country living at it's finest! Only 35 minutes from Cooperstown. Call Today! \$425,000



endless possibilities! Inside is studs only - the first floor is set have an open concept. Possible 3-4 bedrooms on the secon vith a large bathroom and a loft. The exte



202027861: Looking for a four bedroom home located in the Village of Canajoharie, this home has 2272 square feet of living space with large living room and dining room, there is aux room off the living room and another room that can be a den or a kids play room. Upstairs there are three good n and midsize bedroom. The ho



202018288: Beautiful renovations have been done to this Victorian home located in Fort Plain, Cherry floors have been installed, original woodwork, stain glass windows and 2 porches. Formal dining room, livingroom, and a large space for your kitchen. Finishing work needs to be done and installing kitchen and baths. Many materials are there for you to complete. Must see and you will love it! \$99,000



202033785: Looking for small town living and yet minutes away from the city, check out this nicely maintained home in the quaint Village of Scotia. The owner has invested in many pgrades and renovations to this move-in-ready home that has had many new improvements, such as windows, furnace, hot water tank, vinyl siding, roof, hardwood floors, build in abinets, stainless steel kitchen appliances. Original unpainte Ponderosa Pine woodwork through out. You are w couple of blocks walking distance to the school. \$174,900



202112766: 43 Storage units on 1.1 acres. Storage units have an extra security with a fence and a key pad entrance. \$275,000



202034707: Nearly an acre of vacant land with a brand new insulated 8x16 cabin with a 8x8 deck. There is a kerosene heater inside the cabin to keep you cozy. There is also a metal 8x10 shed on the property that also has a 8x8 deck. **\$24,000**



202034866: This home could make a very good starter home or it could make a nice rental property. This is a good fixer upper and may qualify for a 203-k home repair loan. The exterior is in need of work, but the interior is in live in condition and needs some tender loving care, but well worth the price. It has a plenty of room in the backyard for kids to play. \$59,000



202112940: Don't hesitate to look at this listing, it will be going fast. This is a modular home on 1.8 acres. The kitchen is in need of updating, but this home is live in ready. There are two open porches front and back of the house, enjoy the beautiful sunset while barbecuing on the back porch. There

is a 2 story, 900 sq. ft.heated 4 car garage w/loft. and a utility shed. This will not last long. Full basement \$159,900

202028927: Great opportunity for a first time home buyer! This well maintained, single family home offers three bedrooms

and one large, full bath. You will find new, contractor installed.

hardwood flooring through the kitchen and dinning room, as

well as one of the bedrooms and many rooms have been

freshly painted. Perfectly priced and move in ready! Don't wait

schedule a showing TODAY! \$69,900

202031600: Enjoy this home situated on over 2.2 acres. Large side deck, detached garage and shed. 3 bedrooms and 2 full baths. Beautiful yard and location. Woodstove and refrigerator excluded. **\$75,900**





apartment building is fully occupied. 5 of the 6 units have long term tenants. 2 units are 3 bedroom apartments, 3 units are 1 bedroom apartments, 3 units are 1 bedroom apartments.







202018377: A nice starter home with many nice features room. 2 enclosed porches. \$49,900

2 • March 13, 2021

How cold is too cold for dogs? Winter pet care questions, answered

A veterinarian advises on winter pet care, outlines steps to take should a pet experience frostbite

by Dr. Pillai, Valley Vet Supply

While some pets are naturally equipped for the cold weather, many are not. Learn more from Asitha Pillai, DVM, who is an emergency clinician with Oklahoma State University's Veterinary Medical Hospital. Below, she shares answers to common questions pet lovers may have about winter pet care.

How cold is too cold for dogs?

It's a common belief that pets can tolerate cold weather better than humans. When it is cold for us, it is cold for them. But if we can walk outside, they can also walk outside. However, your pet's ability to tolerate cold weather can vary depending on their coat, fat stores, age, health status and activity level. The time your dog spends outside during cold weather needs to be adjusted based on individual tolerance limits. If it is below freezing, let them outside only briefly for potty time. If you don't see your pet for a few minutes after you come inside, be sure to double-check he is safely inside the house.

How can cold weather be harmful to my pet?

Cold-weather injuries are found more often on a pet's extremities, meaning their tail, ear tips and paws. Depending on the height of dog and level of snow, a dog's belly also can be at risk for frost-bite. Additionally, the salt used to melt

snow and ice can cause irritation and pain when these chemicals come in contact with the cracks in your pet's paws. And while any form of deicer chemical can be toxic, some can be life-threatening. If you suspect that your dog or cat has been exposed to antifreeze, especially one containing ethylene glycol [the most life-threatening of antifreeze chemicals], immediately take them to an emergency veterinary facility.

How do I know if my pet has a cold-weather injury?

Pale, bluish or greyish discoloration of skin, pain, swelling and injuries like blister formation are indications there may be injury. Their legs also can be very stiff. When pets have frostbite, their body temperatures also can be low, putting them at risk for hypothermia.

What should I do if my pet has frostbite?

Cold-weather injuries can be mild or sometimes, they can be really serious injuries to a point we can see the paw pads or ear tips completely cut off from blood supply. If you fear your pet may have experienced a cold-weather injury such as frostbite, take these steps immediately:

- Bring pets inside where it is warm.
- Remove any ice or snow from their paws.

- Cover them with a warm blanket.
- Call your primary or emergency care veterinarian.

How should I care for "outside dogs?"

While dogs should be kept inside most of the time during the winter, in the case that you have an outside dog, definitely provide them with a warm shelter, and make sure that their water is not frozen and that you have a heated pan for water.

Are there special considerations for senior dogs or pets with medical conditions?

Yes, be mindful of senior dogs with diseases, such as heart disease, kidney disease, hypothyroidism, diabetes or arthritis because these diseases may reduce their ability to regulate body temperature. Arthritic dogs can become very stiff outside in the winter and may slip and fall. They also can experience more pain. Schedule a wellness exam with your primary care veterinarian to ask important questions to help keep your senior dog comfortable, such as helping them maintain regular exercise, prevent pain and manage a normal body temperature.

How do I keep cats safe during wintertime?

It is important to keep in mind that

cats will seek their own shelter during the cold weather, and one of the main shelters they will find is a warm car engine. They tend to hide underneath your car, or they will climb up and hide inside your hood, near the engine. By making noise or tapping the hood of your car, you can save their life, should they be tucked inside.

Help ensure animals are safe during the cold weather ahead. Share Dr. Pillai's advice above with your network of friends and family, and visit veterinarian-founded ValleyVet.com to help protect pets against cold weather.





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THOUGHT FOR THE WEEK: "Let's 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.

BRUTE FORCE Firewood Processors Sales & Rentals. Come see at Mohawk Valley Ag, 35 Willett Street, Fort Plain,NY 518-993-2543

Business Card Magnets only \$55.00 for 250. Free Shipping. Please allow 7-10 business days for delivery. Call Lee Newspapers Inc. at 518-673-0101 or commercialprint@lee pub.com

HAY: Fort Plain,NY Square bales, first cutting \$3.00 per bale; second cutting grass hay, \$4.00 per bale. Call Ken 518-332-7528 before 9am or after 5pm

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Local residents receive academic honors Northeastern University announces Fall Semester 2020 Dean's List

BOSTON, MA (Grassroots Newswire) — Northeastern University is pleased to recognize those students who distinguish themselves academically during the course of the school year. The following students were recently named to the University's dean's list for the Fall semester, which ended in Decem-

ber 2020.

- Fort Plain resident Bailey Smith, majoring in cell and molecular biology
- Johnstown resident Naomi Fraser, majoring in business administration

To achieve the dean's list distinction, students must carry a

full program of at least four courses, have a quality point average of 3.5 or greater out of a possible 4.0 and carry no single grade lower than a C- during the course of their college career. Each student receives a letter of commendation and congratulation from their college dean.

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Church Directory

Amazing Grace Baptist Church 131 Clark Rd., Fort Plain

518-568-7606 Pastor Frank Calabrese

Sunday School 10am, Morning Service 11am, Sun. Eve. Service 6:30pm, Wed. Service 6:30pm Sat. Visitation 10am www.amazinggracebc.org

Ames - Sprout Brook **UMC**

613 Latimer Hill Rd. Ames, NY 13317 518-673-3495

Pastor Jan Markle Sunday Service 9:00am

Bethesda Fellowship

34 S. Division St. St. Johnsville, NY 13452 518-568-2678

Summer Schedule Sunday Worship 10:00am Wed. Worship and Prayer 6:00pm

Cherry Valley Assembly of God

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

Pastor David Carpenter, Jr. Sundays 9:30am

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

518-922-9088

Pastor Brett Popp

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

Church of Christ Uniting PO Box 896 Richfield Springs, NY 13439

Rev. Mark Ioset 315-858-1553

Service: Sunday 9:15am

Church School: Sunday 10:30am

Church of the Good Shepherd

26 Moyer St., Canajoharie 518-673-3440 The Rev. Virginia L. Ogden, Rector Sunday Worship 9:30 with Communion

Church Email: churchgoodshep26@gmail.com Web Site: www.churchgoodshepherd.com

Church of the Nazarene 3316 State Route 29 W Johnstown, NY 12095 Offices: 518-762-2982 Cell: 857-523-8417 *Pastor, Rev. Mark Fowler*

Sunday Morning Service 11:00an Sunday School for All Ages 10:00an

Community Bible Church

Corner of Cliff & Walnut Streets Canajoharie, NY 13317

(518) 993-1016 Pastor Wally Braemer
y - Adult Sunday School Class - 9:15ai
Worship Service - 10:30am God is Good All the Time & All the Time God is Good

Cornerstone **Baptist Church**

7274 St. Hwy. 10, Ames

518-673-3405 Sunday School 10am, Adults & Children Morning Worship 11am, Youth Ministry 5:45pm, Evening Worship 6pm, Wed. Bible Study & Prayer Meeting 6:30pm Family Night Select Sundays

Currytown Reformed Church 829 St. Hwy. 162, Sprakers 518-922-8422

Rev. Donald Hoaglander Visiting Pastor Jane Hubschmitt 518-705-2201 Sunday School 9:15am Worship Service 10:00am

Dolgeville Christian Fellowship

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

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

Dolgeville United Methodist Church

N. Helmer Ave., Dolgeville Rev. Jack Ford

315-429-7381

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

Emmanuel

Emmanuel
Episcopal Church
588-594 Albany St., Little Falls, NY
315-823-1323
Sunday Mass 10am
Coffee Hour following Sunday Mass
Sunday School & Youth Group
Tuesday 10am Mass & Bible Study
Friday 10am-2m Tbriff Shoo Friday 10am-2pm Thrift Shop

Ephratah Reformed Church

Reformed Church
140 Co. Hwy. 140, Ephratah, NY
1 live and share Jesus Christ both locally and global
Everyday, Everywhere. Everyone.

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

Episcopal Church of the Good Shepherd 26 Moyer St., Canajoharie

518-673-3440 Communion Sundays at 9:30 Fellowship Time to Follow Call for Holy Day services The Rev. Virginia L Ogden, Rector

Everlasting Joy Believers Fellowship

14 Park Place (in with Seekers Fellowship) St. Johnsville, NY 13452 315-858-2112 Pastor Carolee Coye Sunday Service 10am

Faith, Hope and Love

Church
Rev. David W. Bowley, Pastor
Sundays, 5 pm
at the
Upstate Chapel
63 Cliff St, Canajoharie
call 518-673-5128 or see facebook "Faith,
Hope and Love Christian Church" and our
website http://faithhopeandlovechurch.com

First Baptist Church Springfield Center, NY

Rev. - Gary Tyler
Sunday School 10:00am
Morning Worship 11:00am
Sunday night Worship 6:00pm
Wed. night Bible Study 7:00pm
Free meal & music every
2nd Sat. of the month 4-7pm

Fonda Fultonville **United Methodist Church**

1 Montgomery St., Fultonville Pastor Nancy Pullen • 853-3311 Sunday Morning Worship 9:15-10:15, Sunday School 9:15-10:30, Coffee Fellowship Following Service Our Mission-To Actively Follow Christ and To Inspire Others To Accompany Us.

Fort Plain United **Methodist Church**

39 Center St., Fort Plain Audie Miller.

Lay Supply Pastor
Church Office 518-993-3863
Kitchen 518-993-3464

ALL WELCOME, Worship Service 11an

Freysbush United Methodist Church

Freysbush Rd., Fort Plain 518-842-1357 Rev. Cindy Leonard, Officiating

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

Fultonville Reformed Church

Corner of 5S & 30 Pastor Jane Hubschmitt

Sunday School 10AM Family Worship 10:30AM

Glen Reformed Church

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

Grace Christian Church

20 Center St., St. Johnsville, NY 13452 Pastor Martin Glynn 518-568-2122

Sunday School 9:30am Worship 11:00am

Grace Episcopal Church 24 Montgomery St., Cherry Valley

315-585-4016 Fr. Kyle Grennen, Rector

Sunday School 11:00am Holy Communion/sermon 11:00am Active Youth Group - call for detail

Grandview Baptist Church

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

Pastor Dan West

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

Holy Family Parish

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

Joy Fellowship

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

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

Lassellseville United **Methodist Church**

State Hwy. 29

Pastor Robert A. Lindsay Worship: Sunday 9:30am Sunday School to start soon

Lighthouse Baptist Church 1524 St. Rt. 29A, PO Box 114 Stratford, NY 13470-0114

315-429-8854 Pastor Martin Smith Inday Morning Worship 10:30am; Wed. Eve Prayer Meeting 6:00pm; 2nd & 4th Sunday Dinner following Morning Service with Afternoon Service following dinner

Marshville **Evangelical Church**

"Old-Fashioned Bible Preaching"

Route 10 South

Pastor Mark Fowler Worship Sunday 9am

National Kateri Tekakwitha

Shrine and Indian Museum 3636 St. Hwy. 5, PO Box 627 Fonda, NY 12068-0627

518-853-3646

New Hope **Christian Fellowship**

32 Spencer St., Dolgeville, NY 13329 Pastor Pat Andreoli 315-429-3630 wHopeChristianFellowship. Sunday School 9:30AM Worship Service 10:30AM

Oppenheim United **Methodist Church** Route 29

Route 29

Rev. Jack Ford

315-429-7381

Worship 9:30 Sundays,

Totally Awesome God-TAG time 6:30pm
Wednesdays beginning in Oct., Sunday
School 9:00am beginning September 18th

Our Lady of Hope R.C. Church

115 Reid St., Fort Plain, NY 13339 Parish Office 518-993-3822 ourladvofhope@frontier.com Mass Schedule: Saturday, 4pm; Sunday, 8:30am & 11am; Confessions: Sat. 3 & by appointment lease call parish office for Holy Day schedu

Paines Hollow United Methodist Church

Intersection of 167 & 168, Paines Hollow Pastor Peg Donaghy 518-568-7604 Sunday Worship 9:30AM Fellowship Hour to Follow

Randall Christian Community Church

NY Rte. 5S Sunday Service 10:30am Worship Leader Darlene Spaulding

Reformed Church of Canajoharie

15-19 Front St., Canajoharie 518-673-2816 Rev. Matt Draffen Sunday 9am Christian Education 9:20 Choir Practice 10am Worship Nursery provided Fellowship hour follows worship

Reformed Church of Fort Plain

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

Rev. Nancy E. Ryan Worship 10:30am, AA meetings Mon. & Tues. 7pm, cond Thurs. Prayerspace 6am to 6pm

Reformed Church of Sprakers

112 Sprakers Hill Rd Rev. Nancy Ryan Worship ~ 9AM All Welcome!!!

Richfield Springs

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

River of Jubilee Church 057 State Highway 5 Sprakers, NY 12166

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

Sacred Heart Catholic Church

111 3rd Ave., Tribes Hill 518-829-7301 Mass Saturday 4:00pm

Saint Cecilia Church

26 Broadway, Fonda 518-853-4195

Sunday Worship 9:00am

Salisbury Center United Methodist Church

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

Seeker's Fellowship 14 Park Place

St. Johnsville, NY 13452 518-568-7700 918-308-//00 Pastor Mike Yezierski unday Worship 6pm, Tues. Prayer 7pr Bible Study 7pm (Wed., Thurs. & Frl.) We teach the fullness of God's Word, a life of holiness for the believer, and salvation for all who trust in Christ's sacrifice.

St. John's Lutheran Church

774 St. Hwy. 163, Fort Plain, NY 518-705-7552

Rev. David A. Johnson, Ph.D. unday Worship 9:00am, Sunday School 10:00ar Ladies Aid W.F.L.C.A. Handicanned Accessible

St. John's **Reformed Church**

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aithfully Following Jesus Christ Sunday Worship 10:30am

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

Church St., Canajoharie 518-673-2224 Pastor A. Elisabeth Aurand

Sunday Worship 11am; e stjm-canajoharie.org office@stjm-canajoharie.org

Methodist Church 7 East Main St., St. Johnsville, NY 13452

St. Johnsville

Pastor Corey Jones 518-568-7983 • 315-866-8626 Worship Sunday 3pm

St. Joseph's Roman Catholic Church

31 North Helmer Ave., Dolgeville 315-429-8338 Sunday Mass is 8:30am

St. Mary's **Episcopal Church**

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

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

St. Paul's Lutheran Church

36 Lydius St., Fort Plain, NY 13339 518-993-2040 Pastor Jonathan Litzner 405-250-8395

Church Service 11am St. Paul's Lutheran Church

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

tkrieger@leepub.com St. Paul's **Universalist Church**

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The Christian Church of Rural Grove

170 Rural Grove Rd., Sprakers, NY 12166 518-922-7831 Pastor Joshua Fetterhoff pastorjosh@ruralgrovechurch.org Sunday School (all ages) 9:45am, Morning Service 11am, Eve. Service 6pm Wed.-Family Night 7pm, "Where Bible Teaching is Fundamental"

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Church of Stone Arabia 5430 St. Hwy. 10, Palatine Bridge, NY Pastor A. Elisabeth Aurand Remote Sunday Worship 11am; email for link office@stim-canaioharie.org

518-673-2224 **United Methodist** Church of Canajoharie

50 E. Main St. 50 E. Malli St. 518-673-2717 esus says - "Come Unto Me" Join us-Special Music Ministry, Beautiful Surroundings, Friendly People Sunday Service 10:30am - Email: umc673@frontiernet.net union Last Sunday of the Montl

Valley Alliance Church 85 E. Main St., Nelliston

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Schedule your free virtual tax filing assistance session today Tax Department experts will help you e-file your 2020 federal and state income tax returns at no cost

The NYS Department of Taxation and Finance recently announced that registration for free virtual tax filing assistance sessions is now open. If your federal adjusted gross income in 2020 was \$72,000 or less, you qualify to receive free virtual tax assistance from the Tax Department. We can guide you through the process of electronically preparing and filing your 2020 federal and state income tax returns at no cost.

During a prescheduled virtual webinar session using WebEx or Zoom, our department representatives will guide you step by step as needed through the free tax preparation software as you complete and file your own tax return.

"This online tax software is a safe, convenient and secure way to file – and it's free," said NYS Commissioner of Taxation and Finance Michael Schmidt. "I highly encourage all eligible New Yorkers – especially those with simple returns – to take advantage of this free tax assistance service to avoid fees charged by tax software vendors and tax preparers."

Register for a session

You can register to attend a session directly with the Tax Department or through one of their partners. $\,$

Once you register, you will receive an email with a link to the webinar session. You will also receive a link to the free tax software and an intake questionnaire. Review and fill out the intake questionnaire to ensure you have all the documents needed to complete your return during the session.

To register, see "Register for a virtual FSA session" at tinyurl.com/yb39h8r9.

How to have a successful e-filing experience

Follow these four steps to ensure a quick and easy filing experience:

- Have all tax documents and personal information for each person on the return available for the webinar session
- Use the software link to set up an account in the free software
- Plan to spend up to two hours in the webinar session
- Follow up by checking your email within 48 hours once you submit your return

You can review the documents to have on hand and an explanation of how to create an account to use the free software at tax.ny.gov/fsa.

Free File software

Additionally, if you're confident enough to file on your own, you can use your own computer, tablet or mobile device to prepare and e-file your income tax returns whenever and wherever you want using the same secure software at no cost. To learn more and determine if you qualify for Free File, visit our "Free File your income tax return" (Spanish, Chinese, Russian) page tinyurl.com/yc4kpzne.



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MOHAWK VALLEY COUNTRY EDITOR

New strategy focuses on attracting new residents to the Adirondacks Northern Forest Center to Partner With Communities

A new strategy released recently by the Northern Forest Center outlines how Adirondack communities can arrest demographic and economic decline by attracting new residents. With an aging population, many Adirondack communities are struggling to maintain strong schools, a robust workforce, and vital civic institutions.

The Center's strategy identifies opportunities for the Adirondack region to address these challenges and attract new residents by building on regional and community strengths and capitalizing on existing assets.

"Many people love the Adirondacks, from time spent living or traveling here," said Leslie Karasin, Adirondack program manager for the Northern Forest Center. "We have an opportunity to convert these people to residents to strengthen our communities and our economy. We already do fairly well at attracting retirees to the region, so we must focus on attracting young people to live here."

The strategy identifies the attributes that young people are looking for in a new community and defines the steps that places can take to provide these elements for potential residents. Intended as a guide for community leaders, nonprofits, and public entities, the strategy provides valuable processes and tools to position Adirondack communities for

"In our work across the Northern For-

est, we see that communities that are motivated,

creative and willing to approach old problems in new ways can experience tremendous success," said Rob Riley, president of the Northern

MOVING SALE: Walnut dining room set, table & 6 chairs, \$100; 3 seater sofa, \$125; wing back arm chair, red, white & blue, \$30; 2 queen beds, 2 full, 2 twin, 1 set of twin headboards; love seat, \$50; children's desk, \$30; vintage table, seats 4, \$40; dresser, \$40; computer table, \$30; microwaves \$10 - \$15; oval white spin table clothes, \$10 - \$15; 5 Cabbage Patch dolls with outfits, \$10.00 each: additional individual outfits, \$5.00. 518-673-3085

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Forest Center. "This strategy includes a roadmap that communities can follow to assess their needs and build toward success. The key is to focus on visible

Riley said the Center is raising funds to implement the strategy and to directly assist communities with this work. "We're quickly putting this concept into action. A year from now we expect to see lots of energy and momentum thanks to coordinated action, new ideas and partnerships, local leadership, and leveraged investment. We also hope to start seeing the tangible results of this work by then - more young people in Adirondack communities."

Early activities will include establishing affinity groups to make progress in key sectors such as housing and recreation, and partnering with several communities to plan and execute a suite of projects that make them more attractive to a new generation.

Hundreds of people contributed ideas to the strategy through individual interviews, focus groups, and the 2020 Common Ground Alliance forum, where hundreds of participants focused on the topic of attracting new residents.

"The conversations that began at the Common Ground Alliance forum have been nothing short of long lasting and electric," said Ross Whaley, Common Ground Alliance core team member and Northern Forest Center board member. "Seeing the alignment of organizations and efforts behind this strategy is inspiring. This is truly an exciting time in the Adirondacks."

In addition, more than 350 alumni of area high schools and colleges completed an online survey about their interest in moving back to the region, or their satisfaction about having stayed or moved back. Of those who currently live outside the Adirondacks, 21% said that they would love to move back, and 52% said that they would consider moving back if the conditions were right.

"Broad community partnerships coupled with a cooperative, can-do mindset and solid plan are integral to capitalizing on the opportunities before us," says Cali Brooks, Adirondack Foundation president and CEO, and a key advisor in the development of the strategy. "This strategy reflects careful thought and insight to provide a unified frame for setting the stage for a more promising future."

Attracting New Residents: A Strategy for the Adirondack Park and its Communities is available on the Northern Forest Center's website at nfcenter.org/ new residents. Communities interested in learning how to partner with the Center to implement the strategy should contact Leslie Karasin at lkarasin@ northernforest.org.

Farmer's Market March 14, 2021 • 11-12 Canajoharie Moose Club 159 Erie Blvd, Canajoharie, NY **Canned Goods 11-2** Meat, Honey & Maple Syrup **Come Support Local Farmers!**

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Strange but true

by Lucie Winborne

- · Ladies, before you put a ring on it, you might want to consider that a survey of 17,000 people across 28 countries found that the amount of time a man spends doing chores on a weekly basis decreases significantly after he marries.
- The name for the shape of a Pringles potato chip is "hyperbolic paraboloid."
- In 1862, the King of Siam offered Abraham Lincoln many elephants on the grounds that a "country as great as the United States should not

- be without elephants." President Lincoln politely declined.
- The stage before frostbite is called — wait for it — frostnip.
- · Boeing uses potatoes to test their in-flight Wi-Fi, as they reflect and absorb the signals in a fashion similar to humans. The process is called Synthetic Personnel Using Dialectic Substitution, or SPUDS.
- "Digging a hole to China" is theoretically possible if you start in Argentina.
- The first roller coaster was used to transport coal down a hill. After people found that it could reach speeds up to 50 mph, tourists started asking to ride on it for a few cents.
- · A flower that smells like chocolate? Yep, but you'll have to limit your

- enjoyment of this darkred Mexican native to sniffing, as the "cosmos atrosanguineus," or "chocolate cosmos," isn't edible.
- In 2014, a missing woman on vacation in Iceland was found when it was discovered that she was in the search party looking for herself.
- Donkey Kong got his curious moniker because his creator, Shigeru Miyamoto, believed "donkey" meant "stupid" in English and wanted to convey the impression that the character was a "stupid ape."

Thought for the Day: "By walking on the right path, you create a golden fate for yourself and you also become a silver lining for the others!" -- Mehmet Murat ildan

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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

March 11

Virtual "History at Home" Winter Lecture series. Contact Visitor Center at 518.829.7516, SchoharieCrossing@parks.ny.gov, tinyurl.com/y2vp7ge5.

March 18

Lecture series. For information, call the Visitor Center at 518.829.7516, email SchoharieCrossing@parks. visit tinyurl.com/ nv.gov, y2vp7ge5.

March 25

Tiononderoge, Dongan and Sir William Johnson webinar 6:30-8:30 p.m. Register at tinyurl.com/yd-4su6q9.

June 12

Craft Festival canceled. 41st year slated for June 11, 2022. Sponsored by Church Of Christ Uniting in Richfield Springs.



Virtual "History at Home" Winter

MOHAWK VALLEY COUNTRY EDITOR

North Country municipalities invited to apply for Clean Energy Funding ANCA designated regional coordinator for NYSERDA Clean Energy Communities program

North Country municipalities are invited to participate in a grant program designed to help them save energy and reduce costs by implementing clean energy projects. The Adirondack North Country Association (ANCA) will be coordinating the newly launched round of the Clean Energy Communities (CEC) program throughout the North Country region.

Governor Andrew Cuomo and the New York State Energy and Research Development Authority (NYSER-DA) announced the launch of the new CEC Leadership Round on Jan. 26 as part of the state's broader climate and clean energy agenda. ANCA's Energy Circuit Riders will be providing free technical assistance and consulting services to North Country governments interested in participating.

"There is a solid foundation built on ANCA's involvement in round one of the Clean Energy Communities program, and the next round allows us to be nimble and responsive to more North Country communities interested in participating. It's a win-win," said Jerrod Bley, director of ANCA's Clean Energy Program, which has been offering free technical assistance to municipalities for six years. "We are eager to help our hard-working local leaders take advantage of everything that the Leadership Round has to offer.

ANCA is part of a regional group of outreach coordinators selected by NYSERDA and headed by the Albany-based Capital District Regional Planning Commission (CDRPC) to implement the Leadership Round in the North Country. This round will help more cities, counties, towns and villages join more than 300 local governments statewide that have already been designated as Clean Energy Communities. All eligible communities can participate in the new round without local cost share and regardless of previous participation

in the program.

Kelly Tyler, Director of Communities and Local Government at NYSERDA said, "As a valued partner stewarding our environment and reducing carbon emissions to meet New York State's climate and clean energy goals under Governor Cuomo's leadership, ANCA is a leading resource for our northern communities. As our Clean Energy Communities program partner, they will help provide more municipalities with information on a wider range of actions that can be embraced to save energy and lower costs while creating healthier communities to live and work in."

To earn CEC designation, each community must complete four high-impact actions intended to reduce greenhouse gas emissions, save taxpayer dollars and improve quality of life for communities. Additional funding is included for disadvantaged communities through the Leadership Round in support of New York's Climate Leadership and Community Protection Act goal of increasing access to clean energy and sustainable infrastructure to all end-users.

Round one of the CEC program, which wrapped up in 2020, resulted in 20 designated communities in the North Country implementing 108 high-impact clean energy actions. Over \$1.7 million in grant funds were awarded to support clean energy projects throughout

A new team member to serve as CEC Coordinators in the North Country region will join ANCA Energy Circuit Riders Nancy Bernstein and Jennifer Perry. The coordinators are currently informing municipalities about the program and are ready to assist eligible communities in completing high-impact actions, becoming designated CEC communities and accessing grant funds for clean energy projects.

ANCA will work in partnership with organizations across New York to implement the statewide program, including CDRPC, the Hudson Valley Regional Council, and the Mohawk Valley Economic Development District, as well as two subcontractors who will provide valuable technical assistance.



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10 • March 13, 2021 MOHAWK VALLEY COUNTRY EDITOR

Study shows even slight uptick in speed increases crash risk

It's evident that driving fast can lead to increased risk for car accidents—but recent tests showed that even incremental speed increases can have big impacts in a crash.

The AAA Foundation for Traffic Safety and the Insurance Institute for Highway Safety collaborated to perform crash impact tests at 40, 50 and 56 mph to determine how speed affects the likelihood and severity of injury in a crash. They found that even slightly higher speeds were enough to increase a driver's risk of severe injury or death.

"We conducted these crash tests to assess the effect of speeds on drivers and learned that a small increase could make a big difference on the harm to a human body," said Dr. David Yang, executive director of the AAA safety foundation.

Researchers noted that while modern cars are equipped with safety features like airbags and improved structural design, higher speeds cancel out those benefits. The crash tests used 2010 Honda CR-V EX crossovers because they earned top safety ratings and represent

the average age of vehicles on roads.

"The report also noted that the faster a vehicle is traveling, the less likely it is to get down to a survivable speed even if the driver has a chance to brake before impact," said David Tenembaum, Virginia Farm Bureau Mutual Insurance Co. actuarial manager and treasurer for Drive Smart Virginia. "Drivers should remember that driving faster than the speed limit may only save them a few minutes."

According to the release, a 40-mph crash caused mini-

mal intrusion into the driver's space, but at 50 mph, there was noticeable distortion of the driver's side door opening, dashboard and foot space. At 56 mph, crash test dummy sensors indicated the vehicle interior was highly compromised and resulted in severe neck injuries and a likelihood of lower leg fractures.

In addition, at 50 and 56 mph, the steering wheel's upward movement caused the dummy's head to go through the deployed airbag—hitting the steering wheel and leading to a high risk of facial fractures

and brain injury.

A 2019 IIHS study discovered that rising speed limits have cost nearly 37,000 lives over 25 years, and AAA and IIHS are urging policymakers to consider this data when reviewing speed limit changes. Drivers frequently travel faster than the posted speed limit—and when state officials increase speeds to match travel speeds, people drive even faster.

Currently, 41 states allow 70 mph or higher speeds on some roadways with eight states allowing maximum speeds of 80 mph or more.

Bacon and eggs over asparagus

If you're worried about breaking the egg yolks, crack each egg, one at a time, into a small cup or bowl before pouring onto the asparagus.

8 slices bacon

1 pound asparagus spears, trimmed

1/2 teaspoon fresh thyme leaves, chopped Salt

Pepper

8 large eggs

- 3 tablespoons packed fresh flat-leaf parsley leaves, chopped
 - 1 tablespoon fresh dill, chopped
 - 1. Preheat oven to 475 F. In 18-by-12-inch jellyroll pan,

arrange bacon slices in single layer, spacing 1/4 inch apart. Roast 8 to 9 minutes or until browned and crisp. Transfer to paper-towel-lined plate; set aside. Drain and discard excess bacon fat in pan, leaving thin film of fat.

- 2. Add asparagus to pan in single layer. Roll in fat until evenly coated. Arrange in tight single layer, with bottoms of spears touching one long side of pan. Sprinkle thyme and 1/4 teaspoon freshly ground black pepper on asparagus. Roast 8 to 10 minutes or until asparagus spears are tender and browned.
- 3. Carefully crack eggs, without breaking yolks, directly onto asparagus spears, staggering if necessary and spacing 1/4 inch apart. Carefully return pan to

oven. Roast 5 to 6 minutes or until whites are just set and yolks are still runny. Sprinkle 1/8 teaspoon salt and 1/8 teaspoon freshly ground black pepper on eggs. Return bacon to pan; sprinkle eggs and asparagus with parsley and dill. To serve, use wide spatula to transfer to serving plates. Serves 4.

* Each serving: About 235 calories, 16g total fat (5g saturated), 435mg cholesterol, 405mg sodium, 4g total carbohydrate, 1g dietary fiber, 18g protein.

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Consider food allergies when planning wedding menu

Wedding guests will remember many aspects of the ceremony and reception. For guests who have food allergies or require specialized diets, dinner can be memorable for all of the wrong reasons. But it doesn't have to be.

Even though weddings are all about the happy couple's wants and needs, special attention should be placed on ensuring guests' comfort. Individuals with allergies and dietary restrictions warrant extra caution. Any food can cause an allergic reaction, but eight types in particular, often referred to as the "Big 8," are responsible for the greatest numbers of adverse reactions. Milk, eggs, fish, crustacean shellfish, tree nuts, peanuts, wheat, and soy comprise the Big 8. The University of Nebraska-Lincoln's Food Allergy Research and Resource Program says the Big 8 accounts for about 90 percent of all food allergies in the United States.

Couples need to recognize the likelihood that at least one person at the wedding will have a specialized food need. Most people with dietary restrictions will be very understanding that eating out is a challenge, especially at a wedding. But couples can take steps to ensure that guests with food allergies don't go hungry.

• Ask about allergies on the response card. Some couples request that guests choose their

food preferences on their RSVPs. Include a spot where guests can mention serious food allergies.

- Choose a caterer very carefully. Caterers are increasingly adapting to common food restrictions. Express specific food avoidances or what you want to be included and find a caterer who specializes in this type of cooking.
- Offer allergen-free appetizers. Martha Stewart Weddings suggests serving customized bitesized hors d'oeuvres during cocktail hour to allow for easier customization. This gives guests with allergies the ability to pick and choose their pre-entrée bites.
- · Label foods and let guests with severe allergies dine first. Buffets should be clearly labeled so those with allergies can avoid certain foods. Also, those with severe food allergies should have first shot at the buffet to limit cross-contamination from serving utensils.
- Create separate meals. A caterer may be able to make separate meals for certain guests, particularly if they have advanced notice.
- Don't forget desserts and drinks. Allergens can be included in drinks and desserts as well. Offer gluten-free desserts and gluten-free beer as well.

Dietary restrictions are another factor that couples must consider when planning their weddings.



Couples can take steps to ensure that guests with food allergies don't go hungry.



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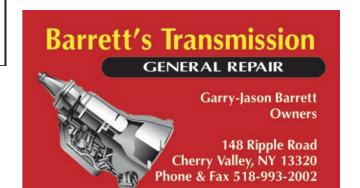
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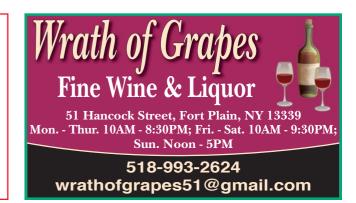




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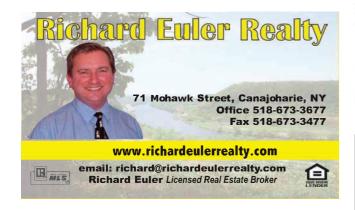


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MOHAWK VALLEY COUNTRY EDITOR

Coffee Break



King Crossword

ACROSS

- Peruke
- Tousle
- Labyrinth 12 Altar constellation
- 13 Isaac's eldest
- 14 Modern taxi
- alternative
- 15 World of orga-
- nized crime Dross
- 18 Earth (Pref.)
- 19 Poetic feet
- 21 Ohio city
- 24 Actress Long
- 25 Mentalist Geller
- 26 Candied veggie 28 Knight wear
- 32 Stagger
- 34 Gaiety 36 Flintstones'
- pet Seoul setting
- 39 Fawn's mom
- 41 Dol. fractions
- 42 Rearded beast
- 44 Salsa scoopers
- 46 "La Mer" composer
- 4, on a phone 51 Pre-diploma
- hurdle
- 52 Ruffian
- 56 Church area 57 Rochester's

- 58 Citrus drink
- 59 Privation
- 60 Source 61 At once
- DOWN
- Witty one A Gershwin brother
- 3 More like a string bean
- Tune "Born in the
- 6 Grit
- Eavpt's neighbor

- - 10 Gusto
 - 16 "Gosh!" 20 "Homeland"

diment

With skill

Work units

8 Hot dog con- 31 Colonial

seamstress

33 Lentils, for

example

35 Dijon denial

40 Aerie new-

born

45 Greek X

46 Transaction

47 Big fair, for

48 Striped fish

53 Spanish gold

short

54 Hubbub

55 Just out

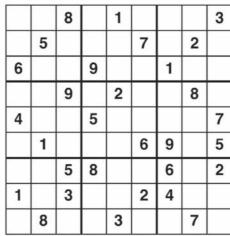
38 Reply (Abbr.)

43 Leading man?

- org. 21 Ankara resi-
- dent 22 Crunchy
- cookie 23 Klutz
- 27 Wet dirt
- 29 State made of 49 Vacillate two peninsu-
- 30 Aware of

Weekly SUDOKU

by Linda Thistle



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





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MAGIC MAZE

WORDS

ZKHDAX(T)TURTPMJG DATIUCRICAIXVSQ TNKIFDADCTCAXVT QIOMJPNNHIIQFCA YWSFRUSARNLPUTN LJHOFDMBBUOPZIX V T F R P R I Q O D S M X F T TIEFRE (T) NUOCKIEI THFEDBDZYHWVTNB ROTIDERCOWNLKEA IHFTIREHNIDCABH

Find the listed words in the diagram. They run in all directions forward, backward, up, down and diagonally Unlisted clue hint: AN ESTABLISHED CUSTOM

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Forfeit Inherit Profit Solicit

Transmit Unit Whodunit

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Amber Waves









Minty green popcorn clusters

Everyone will be dancing a jig after one delicious bite of these minty green candy crunch clusters.

Yield: 32 clusters

Ingredients

- 12 cups unsalted, unbuttered popped popcorn
- 4 cups mini marshmallows
- 2 tablespoons butter or light olive oil
- 1/2 teaspoon salt
- 1 tablespoon green food coloring
- 1/4 teaspoon peppermint extract
- 1 cup green candy-coated chocolate candies

Directions

- Place popcorn in large mixing bowl.
- In saucepan set over medium heat, melt marshmallows, butter and salt, stirring occasionally, until smooth. Remove from heat; stir in food coloring and peppermint extract.
- Immediately toss marshmallow mixture with popcorn; let cool for 2 to 3 minutes or until cool enough to handle. Toss with chocolate candies.
- Shape 3 tablespoonfuls of popcorn mixture into small cluster; repeat with remaining popcorn mixture to make about 32 clusters. Place on waxed paperlined baking sheet; let cool completely.

Nutrition facts

- 150 calories
- 6 g total fat
- 3 g saturated fat
- 5 mg cholesterol
- 100 mg sodium 23 g carbohydrates
- 1 g fiber
- 16 g sugar
- 1 g protein
- 48 mg potassium

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CryptoQuip

This is a simple substitution cipher in which each letter used stands for another. If you think that \dot{X} equals O, it will equal O throughout the puzzle. Solution is accomplished by trial and error.

Clue: L equals O

VS Y GVBAR GWQW BQYKWMVCN

KWQZ SYEB, OL ZLD EDFFLEW ERW

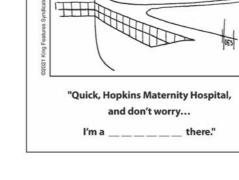
HVNRB JW LC Y ELCVA JQLLH?

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Just Like Cats & Dogs

by Dave T. Phipps



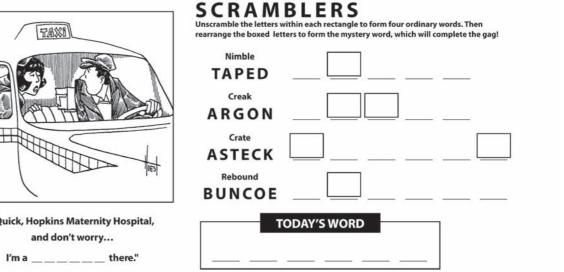


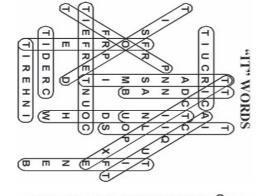




by Mike Marland







might be on a sonic broom? very fast, do you suppose she If a witch were traveling

answer

CryptoQuip

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Solution time: 25 mins. Answers

— King Crossword —



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Answer

Meekiy Sudoku

DOCTOR

Today's Word

3. Casket; 4. Bounce 1. Adept 2. Groan;

uoitulos

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20 • March 13, 2021 MOHAWK VALLEY COUNTRY EDITOR

How to make good on your resolution to pay off debt in 2021

by Jackie Veling of NerdWallet

If you have high-interest consumer debt, getting control of your money in the new year might sound overwhelming.



Most Americans say the COVID-19 outbreak has caused financial stress, according to a survey released in October by the National Endowment for Financial Education, with 30% listing debt as their top stressor.

Despite the pandemic, you can still pay down your debt with the right plan. Here's how.

Confront your debt

The first step is simple, but it can be the hardest: You have to face the problem.

Angela Moore, a Miami-based certified financial planner and founder of Modern Money Advisor, which offers virtual advising and education for consumers, says it's







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common for her clients to know they're in debt but not know how much.

She recommends compiling your debt onto one document or spreadsheet, listing all balances, minimum payments and interest rates.

Though the task is daunting, most of her clients feel relief once it's finished.

"Debt is an emotional burden," she says, "but a lot of times that overwhelm goes away once you have clarity."

Communicate with your lenders

After listing your debt, it's time to get on the phone with your creditors.

Ask for a temporarily lowered interest rate, reduced monthly payment or waived late fees. Make sure to explain how the pandemic has influenced your finances.

Most creditors will be willing to work with you, says Dan Herron, a California-based CFP at Elemental Wealth Advisors.

"It doesn't hurt to say, 'I'm still trying to do the right thing, I'm still trying to make payments. Where can we meet in the middle?" he says.

Any break you get, take that money and apply it to

If you need help negotiating, contact a credit counselor at a reputable nonprofit organization, like the National Foundation for Credit Counseling. Counselors have relationships with creditors and can negotiate on your behalf. Services are typically free for those experiencing financial difficulties due to COVID-19.

Consider consolidating

If you have multiple types of debt, such as loans, credit cards and medical bills, you may want to take out an unsecured personal loan to consolidate it into one monthly payment.

A consolidation loan is a good idea only if you can qualify for a lower interest rate than those on your current debts. Some lenders have tightened their approval standards in the pandemic, but borrowers with good to excellent credit (690 FICO or higher) should have a good shot.

Look for a lender that specializes in debt consolidation and offers perks like direct payments to creditors or rate discounts for automated payments.

If you have credit card debt, you could apply for a balance transfer card. Though these cards typically charge a 3% to 5% fee, they offer an introductory 0% interest period; so all payments go toward your principal, which helps you pay off debt faster.

You'll likely need good credit to qualify.

Charles Ho, a California-based CFP and founder of Legacy Builders Financial, urges caution for some consumers. Though consolidation tools can save money, they also free up your credit cards for more spending.

"It might make mathematical sense to consolidate your loans, but the math is meaningless if we don't account for our behavior and end up almost doubling our debt," he says.

Pick a strategy and stick to it

If you choose not to consolidate, there are two common methods for approaching debt payoff: the snowball or avalanche.

With the snowball method, you pay off your smallest debt first, while making minimum payments on the others, then move to the second smallest and so on. The avalanche method uses the same strategy, but you start with the debt that has the highest interest rate.

According to Herron, the avalanche method may get you to the finish line faster since the money you save on interest can be applied to other debts, but it's more important to pick the method that motivates you the most.

Break the cycle

As you make your way out of debt, start to automate your finances.

Moore has her clients set up automatic bill payments and savings contributions, so the money is put aside without having to think about it. If finances are tight in the pandemic, build toward a \$500 emergency fund.

She also advises clients to use a separate account for nonessential spending - 30% of your post-tax income is a good target to hit in this account. Clients can use the money to buy whatever they want, but once it's at \$0, "that's it," she says.

"By automating and creating systems, it helps you stick to your financial strategy and take the emotional aspect out of it. That's the key.'

Robotic dogs and cats help seniors combat loneliness

by Tyler Manning, Independent Record

HELENA, MT (AP) — Even during normal years, many senior citizens face a constant struggle with loneliness and isolation. And both issues have been exacerbated in the time of COVID-19.

With social isolation now being encouraged and in some cases required to help prevent the spread of the virus, Helena's Area IV Agency On Aging is utilizing a new tool to help seniors combat loneliness: robotic pets. These uncanny creatures take the form of battery-powered dogs and cats, which stimulate the same parts of the brain as real-life pets.

Jim Marks, program director for Helena's Agency On Aging, said he discovered the potential of these robotic pets through research by the organization's nationwide counterpart.

"Studies show that older people latch onto them," Marks told the Independent Record. "It's a feel-good, do-good kind of thing, but there is actual substance to it."

Margie Copenhaver, an 83-year-old resident of Eagle Manor in Helena, got her robotic pet, named Muffie, in early December.

"Muffie is good company," Copenhaver said. "Muffie talks to me and I talk to her. She is a cutie."

Copenhaver didn't experience the same kind of loneliness that some seniors might while living in isolation. She spends a significant portion of her time at the manor watching television or crocheting. However, Muffie now keeps Copenhaver company while doing these activities. Copenhaver converses and laughs with Muffie as the two interact, clearly enjoying her time with the pet.

"I've always had dogs. I had a Pomeranian that lived to be 20 years old," Copenhaver said. "I wouldn't want a real dog, because my eyesight is not so good and I'd have to take it outside."

When the robotic pets first arrived at Eagle Manor, Copenhaver would come down to the main desk every day to see them, said on-site manager Carla Adair. Once the agency gave the go-ahead for the manor to give out the pets, Copenhaver was one of the first to receive one.

"She is the prime example of what these animals do," Adair said. "They bring joy."

The robotic pets even pass the test with other animals. Michelle Mathot, education and outreach coordinator at Agency on Aging, said her own dog is taken aback when interacting with the robotic pets. Copenhaver said she put Muffie on the phone with a friend's dog, and that dog kept barking back at Muffie.

Mathot said the animals are a good distraction for

Bible Trivia

by Wilson Casey

- 1. Is the book of Jude in the Old or New Testament or neither?
- 2. In Acts 9, to what city was Saul traveling when suddenly there shined around about him a light from heaven? Jerusalem, Damascus, Anab, Ekron
- 3. How many days did it take Nehemiah to get the wall around Jerusalem completed? 6, 52, 100, 1,000
- 4. From Acts 17, at what church was Paul accused of turning the world upside down? Antioch, Smyrna, Thessalo-

nica, Galatia

- 5. In Genesis 3:15, the snake is supposed to strike at (bruise) what part of man? Throat, Hand, Heel, Eyes
- 6. From Revelation 12, what angel fights against Satan? Gabriel, Angel of the Lord, Cherubim, Michael

ANSWERS: 1) New; 2) Damascus; 3) 52; 4) Thessalonica; 5) Heel; 6) Michael

Comments? More Trivia? Gift ideas? Visit www. TriviaGuu.com

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seniors when they feel agitated. Marks said these pets are truly designed for seniors who experience dementia or Alzheimer's. However, Marks and Mathot said the pets also help alleviate the stress of the seniors' caregivers, because they can help make their job easier

"It's about a senior sitting there alone and having something to pet," Mathot said.

According to Marks, the tactile touch of the pets is a big part of what stimulates the brain receptors. These pets are helping combat one of the biggest challenges the agency is currently facing.

"A lot of research has come out of the pandemic. All the AOAs in the country are focused on combating isolation," Marks said. "I think once we look back on the pandemic in retrospect, what we will see is that the non-COVID-related deaths are spiking."

According to Marks, stress-related deaths and suicides are higher than ever due to isolation amid the pandemic.

The agency is also working on other initiatives as well, such as giving iPads to more technologically-inclined seniors and plastic discs with tactile patterns that put the brains of seniors to work by triggering mechanoreceptors.

These were funded through the CARES Act. The Agency On Aging is an organization within the Rocky Mountain Development Council.

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Removing ice from roads and walkways in winter might be essential for safety, but salt can be damaging to plants and soil.

Salt has the same effect on plant roots as salty potato chips do on your lips: It draws water from living cells. Salt can ruin soil structure so it wads up into an airless mass. Not a nice place for plants to grow.

And damage from winter salt is sneaky, not manifesting itself until spring or later. Then, new leaves might emerge pale green or yellow, or later

in the season leaves may look scorched or turn their autumn colors early. Stems might die back or be stunted.

Older plants can sometimes recover from salt injury, especially if spring and summer rains are abundant.

Mitigate damage

Using less salt can help. Highway studies have found that, in de-icing roads, salt was effective in smaller amounts if sprayed as a brine rather than spread as crystals. Maybe it's time to get out that garden sprayer again.

And you can leach out much of the salt by flushing the soil beneath a prized tree or shrub in spring with water — using 1 gallon per square foot or a 2-inch depth over the course of a few hours

Alternatives to salt

Alternative salts other than sodium chloride — are another possibility. Calcium chloride

is a frequently used alternative which, besides being less damaging to plants and soils than sodium chloride, also melts ice faster and is effective at temperatures well below zero degrees F. Sodium chloride, in contrast, loses some of its effectiveness at temperatures above 10° F.

Still, calcium chloride does put chloride ion (which plants don't like) into the soil and it is more expensive and more corrosive to vehicles than sodium chloride.

Chemical (synthetic) fertilizers are all salts, so someone hit upon the idea of using them for de-icing. But besides being more expensive than either sodium chloride or calcium chloride, fertilizers such as potassium chloride or ammonium nitrate are most effective only at temperatures above about 20°.

Furthermore, ammonium nitrate is corrosive to concrete, and both compounds have a high "salt index" and are apt to burn plants anyway in the amounts used for de-icing. Potassium chloride, of course, also can put excess chloride ion in the soil.

A popular, relatively new salt used for de-icing is calcium magnesium acetate, better known as CMA. Produced when limestone and vinegar are brought together, CMA eventually decomposes and is not damaging to plants or soils. It also sticks to the pavement better than salt and does not cause corrosion.

CMA does have shortcomings. It's most effective above 15° - about the same as rock salt. It's slow to begin working. And it's a lot more expensive than salt. CMA is better at preventing icing rather than getting rid of ice, so is best applied before ice forms.

Yet another de-icing method is to spread something other than salt als such as sawdust, unused kitty litter, wood ash or sand are effective. Still, nothing's perfect. These materials track indoors unless you take or shake off your shoes at your front door.

Adopt an holistic approach

The best approach to ice is holistic. Use a combination of materials that takes into consideration both the traffic and the plants. If you sprinkle a preventive dusting on the ground before ice forms, you'll need less salt for shoe and tire traction.

And if you're planning some plantings along the road, driveway or walkway, choose from plants that tolerate salt. Besides plants native to seashores, other salt-tolerant trees and shrubs include silver maple, horsechestnut, honey and black locusts, poplar, junipers, mock orange, lilac, larch and Colorado blue spruce.

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How to lower the cost of auto insurance

Auto insurance is a must-have for drivers. While it might seem hard to believe, as of 2019 there are still some places in the U.S. where auto insurance is not mandatory.

Many people, even those in places where auto insurance is not mandatory, recognize the importance of being insured before they get behind the wheel. However, that doesn't mean those same drivers would not like to cut the cost of their auto insurance policies. A 2019 analysis from the online financial resource NerdWallet found that the average cost of car insurance in the U.S. is \$1,621 per year.

No matter where drivers live, chances are they would love to lower their auto insurance costs. While there's no one-size-fits-all solution to cut auto insurance premiums, drivers can try various strategies to save money on their policies.

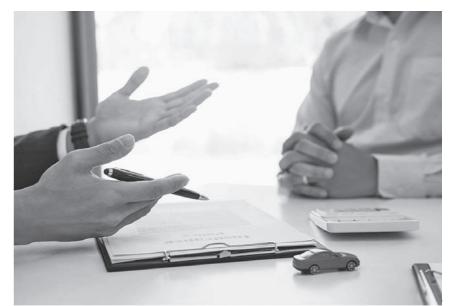
· Raise your policy's deductibles. Higher deductibles may sound scary to drivers, but raising the deductibles is a great way to lower the cost of auto insurance. The auto insurance provider Progressive notes that deductibles typically range from \$100 to \$2,000. A driver whose policy has a \$100 deductible will pay considerably more on his policy per month than a driver with a higher deductible. In fact, the Insurance Information Institute notes that drivers who increase their deductibles from \$200 to \$1,000 can save 40% or more on their coverage costs. Drivers who choose this option should always be sure they have enough money in the bank to cover the cost of their deductibles.

• Bundle your policies. Some drivers save money on their auto insurance policies by buying two or more types of insurance from the same provider. For example, homeowners may save money by buying homeowners insurance from their auto insurance providers or vice

· Research potential dis**counts.** The Insurance Information Institute notes that many companies offer discounts to policyhold-

ers, even if those discounts are not necessarily promoted. Drivers can contact their insurance companies. or shop around with other providers, to ask about various discounts that can save them money on their policies. Anti-theft devices, defensive driving courses, low annual mileage and a strong credit record are just a handful of the many potential discounts drivers may be eligible for.

Drivers can reduce the cost of their auto insurance policies in various ways, potentially saving themselves hundreds of dollars each year as a result.



While there's no one-size-fits-all solution to cut auto insurance premiums. drivers can try various strategies to save money on their policies.

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HEAP VENDOR



Kovels:

Antiques and collecting

by Terry and Kim Kovel Rhine wine glass

Most of us have a few differently shaped glasses, some to use every day and others for parties. You need a water glass and wine glasses, one for white wine and another for red. Before dinner you need cocktail glasses and rocks glasses for whiskey "on the rocks" (ice cubes). It is possible to collect vintage glassware in more than a dozen shapes. Cordial glasses are popular because they are small and made by many firms in many colors, often with cut, engraved or painted decorations.

A Rhine wine glass was offered at Woody Auctions in 2019. It is a rarely used shape with a cupped bowl, a tall stem and a flat round foot. The auction had an example made by Val St. Lambert, a Belgian glass firm that started in 1825 and is still working. The auctioned example was made of blue glass cut to Vaseline glass with a clear stem. It sold for \$450. The company copied many United States glass patterns, including some used by Fry, Libbey, Sandwich, Dorflinger, Bergen and



The unusual shape and coloring of this glass brought \$450 at auction. It is a Rhine wine glass, a shape no longer in demand.

more. It also made vases, punch bowls, biscuit jars, compotes, candlesticks, coasters and many other table items.

Val St. Lambert can be hard to identify. When new, there is a paper label or the company name in a circle or an oval with clipped ends. It also may say "depose," the French word that refers to a design patent.

g: I have a set of Stangl dinnerware that I got from an aunt years ago. It's the Pink Dogwood pattern. There are dinner plates, salad plates, cups and saucers, and other items. Most have the price tags still on them and haven't been used. I'd like to sell them.

A: As we've said many times before, it's hard to sell sets of vintage dinnerware. If you find a matching service or online source that will buy it, you have to pack it, insure it and ship it, and it likely won't sell for very much anyway. It's easier to try to sell it locally. Take it to a local antiques dealer who sells dishes or to a consignment shop. They may help you set the price and will tell you what percentage you'll get if it sells. It probably will be a better deal to donate it to a charity shop and take the tax deduction.

Current prices

Child's highchair: Windsor, 6 spindles, black & red paint, plank seat, splayed bamboo turned legs, 30 x 16 inches, \$180.

Bronze Sculpture: "Young girl jumping over a boy," flying pigtails, leapfrog, patinated, 49 x 39 in. \$470.

Indian, moccasins: Plateau, beaded, diamonds, hide, sawtooth edging, blue, red, c. 1910, 9 inches, \$650.

Pie safe: cherry, 2 doors, 4 punch tin panels, interior shelves, dovetailed drawers, shaped skirt, 65×58 inches, \$1,060.

TIP: If you are in an area with earth tremors or

windstorms, or even near a heavily traveled road or train track, you may have pictures that move on the wall. To keep them straight, use two picture hooks next to each other.

For more collecting news, tips and resources, visit www.Kovels.com

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<u>Tractors:</u> International 1466 on hard rubber; JD 100hp power unit on 4 wheels

Hay Equipment: 2017 NH 450 RB baler w/net wrap used for approx. 2500 bales; NH 450 utility round baler; I&J mower with Honda engine with 9' bar, 2 yrs. old; 256 NH rake; 2 round bale wagons, 2 wood rack wagons.

Forage Equipment: NH 790 Harvester w/824 corn head; Gehl silage blower; NH forage wagon; Kasten forage wagon; 2 row NI corn picker w/12 roll husking bed; 2 row NI corn picker w/sheller; JD 7000 4 row corn planter; Allis Chalmers 72 all crop combine.

Misc. Farm Equip: Jaylor 2350 TMR mixer; Gehl 28 blade disk; Pequea 12' roller harrow 8' cultipacker; 1100 gal. engine drive ELS manure pump; NI single beater manure spreader w/20hp Honda; auto turn fore cart w/ aluminum tongue; 20' skeleton elevator on wheels.

<u>Dairy and Milking Equipment:</u> 32hp Iveco diesel; vacuum pump; air tanks; air compressor; cooling compressor; diesel fuel tank; 12 volt battery pack w/lg. alternator and 6 Trojan batteries, 1 year old; 300 lb. sputnik; 4-300 Westfalia bucket milker units; 1 extra bucket; PVC bucket rack; SS tubs; claw washer; poly water tubs; barn lime spreader.

<u>Sawmill:</u> 30" Norwood portable bandmill 24' tracker w/trailer package.

Shop Tools and Misc: Torch set w/tanks; Miller Legend welder; Husky 12hp 35 ton log splitter; JD 55011 diesel; wagon tongues; PTO shafts; bolts, bits, sockets, saw horses, hydraulic hose, chicken crates. 1-20 ft. 30" culvert pipe; 2 10' x 30" culvert pipe; 12 volt hydraulic unit; old milk tank water trough; 4 and 6 horse hitches; 4 sets ropes and pulleys; feed carts; silage carts; lg. wheelbarrow; 6 poly calf hutches; 8 ton poly feed bin with auger.

Household Items: DS160 Energy Max Stove; 2 beds with box spring and mattress; reclining sofa; chest of drawers; dresser; corner hutch; pack and play; Maytag wash machine; air powered spinner; electric meat slicer; lg. crock; box lots; rebounder; 2 reel mowers; electric chest freezer; 6 acorn style wooden chairs.



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24 • March 13, 2021

MOHAWK VALLEY COUNTRY EDITOR

How to navigate Easter celebrations in the era of social distancing

Holidays have been celebrated differently since the outbreak of COVID-19 in late 2019. Easter was among the first major holidays to be celebrated differently in 2020, and celebrations likely won't return to normal in 2021.

Celebrations and social distancing make strange bedfellows. However, it's possible for people to safely celebrate Easter with their loved ones.

- Watch virtual Mass together. Though it might not be the same as attending Mass in person together as a family, watching virtual Mass together can allow families to engage with their faith alongside one another. If the weather permits, use a projector and set it up outside so families can safely watch in the backyard. Make sure everyone wears masks and keeps their distance. If the weather is not cooperating, families can still watch Mass together, even if they're not gathered in the same space. Set up a family Zoom call via a smartphone or laptop and then ask all on the call to watch a live stream of Mass on another device.
- Take Easter brunch outside. An outdoor brunch provides another way for families to gather this Easter without compromising their health. Brunch makes more sense than dinner since it can be eaten in early afternoon when the weather is likely to be warmer than it will be at dinnertime. Heat lamps can add some warmth to outdoor Easter brunches.
- Host an egg hunt in the backyard. The Easter egg hunt is one tradition that need not be sacrificed during the pandemic. Easter egg hunts traditionally take place outdoors, and children can wear masks like many are already doing when going to school or participating in sports and other extracurricular activities.
- **Host an Easter movie night.** Families isolating and spending the day with only those in their own households can watch a movie that commemorates their Christian faith. Various films are set around Eastern

ter, including the classic "The Greatest Story Ever Told" (1965) starring Max von Sydow and Claude Rains and the more recent "Risen" (2016), which focuses on efforts by a Roman military tribune named Clavius (Jo-

seph Fiennes) who is tasked with investigating what happened to Jesus Christ's body after the Crucifixion.

Families can embrace some old and new traditions as they celebrate Easter in the era of social distancing.



The Easter egg hunt is one tradition that need not be sacrificed during the pandemic.

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Winterberry: A native of lasting beauty

by Nadie VanZandt, Extension Master Gardener Intern, University of Vermont

Dominated by shades of gray, the landscape appears bleak in winter. Look closer and you may glimpse muted mauves in the distant mountains or the warm glow that envelopes the land at the golden hour.

If that doesn't satisfy your yearning for color, consider planting winterberry shrubs. Their allure is in the brilliant red berries that add a welcome splash of color to the winter landscape.

A native woody shrub of North America, the winterberry (*Ilex verticillata*) is one of 30 species of deciduous holly hardy in U.S. plant hardiness zones 3 through 9. Com-

Laden with brilliant berries, this shrub is even more striking in winter against a backdrop of snow and bare trees.

monly referred to as black alder or winterberry holly, it grows erect to a height of 5 to 12 feet with a similar spread.

In spring its slender branches are covered with small green leaves followed by clusters of tiny white flowers, about one-quarter inch wide, that grow in the leaves' axils (near the stem). In the fall, after shedding its leaves, the shrub reveals an impressive mass of berries of brilliant color varying from bright red to deep orange to golden yellow, depending on the cultivar.

Laden with brilliant berries, this shrub is even more striking in winter against a backdrop of snow and bare trees.

In addition to aesthetic year-round appeal, winterberries do not mind wet feet. They are ideal for boggy areas or rain gardens. In their natural habitat they grow in water-logged sites, swamps and near streams and ponds. In such wet environments they tend to form thickets and develop suckers, yet they are not invasive.

As is typical of the genus, the winterberry is dioecious, which means that each plant is either male or female. The gender is identified by the characteristic of its blossoms.

The male winterberry produces staminate flowers (with stamens) while the female produces pistillate flowers (with pistils). Since only pistillate

> flowers produce fruit, winterberries require a strategic planting of male and fem a l e plants to maximize pollination by insects for an abundance of berries.

> Planting one male plant for every four or five female plants

will optimize pollination and fruit production. Botanists recommend locating a male plant within 40 feet of a female plant. It is important to select male and female plants of the same flowering period for proper pollination by bees and butterflies.

Planting enough shrubs to share with wildlife could enhance the berry show in fall and winter. Many species of birds use this shrub for their nests and eat the berries. Although not a favorite of deer and moose, these mammals occasionally browse on winterberry stems and leaves.

The best time to plant winterberries is in the spring. They are sold as bare rootstock, in containers or balled and burlapped. Be sure to take a soil sample to check the pH of the planting site, and amend the soil accordingly.

Winterberries look best planted "en masse" as a backdrop to other plants or at the forest edge. They grow well in full sun to part shade and thrive in moist soil, rich in humus, with a pH of 4.5-6.5.

Space them three to five feet apart, measuring from center to center. For best results, follow the planting guidelines recommended by the nursery where you purchase your plants.

Once established after two to three years in the ground, you can trim suckers and prune them to shape before growth emerges in early spring. As a bonus, winterberry branches with scarlet berries make attractive floral arrangements both indoor and outdoor during fall and winter.

This winter as you map out the plants you would like to add this year, consider giving this amazing native the place it deserves in your garden.



Commonly referred to as black alder or winterberry holly, it grows erect to a height of 5 to 12 feet with a similar spread.

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MOHAWK VALLEY COUNTRY EDITOR

The Kitchen Diva

Spring Food Drive

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by Angela Shelf Medearis

Hope for the best, Prepare for the worst

I live in Texas, in an area that has been hit recently with a massive power-grid failure, freezing temperatures, icy roads, frozen pipes, water pressure woes and boil water notices for the past several days. To say that our state was unprepared for this weather disaster is an understatement.

Whether you live in an area that has been hit with pandemic quarantines and lockdowns, work and school closures, bad weather, power outages, frozen pipes and water cutoffs — or you just need to stock your pantry for the times when you're unable to shop, here are some ways to create an emergency pantry using canned goods as staples.

A typical emergency pantry:

- Dried and/or evaporated milk
- Pasta, rice, cereals, crackers, bread (can be frozen for months)
 - Jars of processed cheese spread
 - Granola bars, Pop Tarts
 - Canned fruits and vegetables
- Canned meats & fish (chicken, ham, tuna)
 - Canned fruit, vegetable juices
 - Peanut butter
 - Canned bean, potato salad
 - Unsalted nuts
- Canned baked beans, chili, hash, spaghetti, soup
 - Dried fruits
 - Instant beverages
- Baby food and formula (if needed)
- Bottled water

Additional supplies:

- Non-electric can opener
- Paper towels, foil
- Medications (prescription and nonprescription) that family uses on a regular basis
- Paper goods (toilet paper and tissues), napkins, plates, bowls, cups
 - Plastic cutlery
- Bar soap and rinse-free body wash (if sanitizers or liquid soaps are unavailable)
- Food and water for pets
- Catering sterno cans, matches and aluminum chafer pan sets (disposable party buffet serving sets can be used for cooking and re-heating food safely)

Tips for creating and stocking an emergency pantry:

- Choose foods your family enjoys. Good options include low-sodium canned beans, vegetables, fruit (packed in juice), breakfast cereal, peanut butter, pouches of fully cooked whole grains and pastas, nuts, whole-wheat crackers and shelf-stable milk or plant milk (sold in aseptic boxes in the grocery aisle).
- When buying canned foods, choose low-sodium or no-salt-added products, and choose fruits packed in their own juice or water instead of syrup.
- Store canned goods in a cool, dark, dry area away from furnaces, pipes and other places where temperature changes occur. Store metal cans off the floor because moisture may lead to rust.
- Always use the FIFO (first-in, first-out) method when it comes to using foods from storage so that you're sure to use your oldest cans first. If you see a can or jar with a broken seal or is rusting, bulging or denting, it should be discarded. If any food does not look or smell right, throw it out.
- Keep at least 6 gallons of water per family member to be prepared for one week. Store water in airtight, food-grade storage containers. Replace water every

six months.

Here are a few recipes using ingredients that should be in every emergency pantry — grains and beans! They are versatile, nutrient-dense, packed with protein and very filling. These No-Cook Emergency Pantry Recipes courtesy of Trisha Calvo, a writer for Consumer Reports, are simple and easy to prepare.

No-cook emergency pantry recipes

Overnight oats — Mix rolled oats with water and let sit overnight on a counter. In the morning, add peanut butter, raisins or other dried fruit, and a little cinnamon.

Power bean and grain bowl or wrap filling — Combine drained canned beans with a pouch of precooked grains, drained canned corn, olive oil and any vegetables, herbs and spices you like. This dish also makes a delicious filling for a wrap, tortilla or pita bread.

Salmon or tuna stuffed avocados — Combine chunks of canned salmon, tuna or canned smoke trout with chopped tomato and cucumber. Toss with a dressing of lemon juice or white vinegar, olive oil, paprika, and salt and pepper. Use to stuff in avocado halves, top lettuce greens or as a sandwich filling.

Chunky gazpacho — Combine a can of diced tomatoes with its juice, chopped onion, chopped cucumber, a little Tabasco sauce or cayenne pepper, and a dash of salt and pepper. You can also add chopped red or green peppers, drizzle with olive oil and top with fresh parsley or cilantro, if you have any of these. For a heartier dish, add a can of chickpeas (drained).

Corn salad — Combine drained canned corn with vegetables you have on hand (tomatoes, peppers and onions, for example), chopped. Add drained canned black beans if you like. Toss with a dressing made of one-part apple cider vinegar and one-part olive oil, fresh or dried basil, and a little salt and pepper.

Angela Shelf Medearis is an award-winning children's author, culinary historian and the author of seven cookbooks. Her new cookbook is "The Kitchen Diva's Diabetic Cookbook." Her website is www. divapro.com. Recipes may not be reprinted without permission from Angela Shelf Medearis.

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Stock your pantry for the times when you're unable to shop. Photo by Steve Cukrov

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28 • March 13, 2021 MOHAWK VALLEY COUNTRY EDITOR



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New Listing \$209,000 13 Persbing Rd, Amsterdam



Fabulous 3 BDRM, 1.5 Bath Brick Style Colonial Home with a 2nd Full Bath Plumbed for you to finish off. Large City Lot, 3 car garage, Roof, Natural Gas Furnace and Electrical Replaced 5+/- years ago. Beautiful Hard Wood Flooring throughout the home

New Listing \$179,000 538 State Highway 30A, Fonda



Nice Brick 3 BDRM Ranch home with a HUGE 3 car garage, covered patio area to entertain & enjoy, shed and extra large outbuilding to use for a workshop/recreation area, full basement, new hot water heater, annual taxes \$5,537. Home has hard wood throughout and under carpets.

New Listing \$207,000 222 Log City Rd, Amsterdam



Look at this 3 BDRM, 2 Full Bath Ranch home with 2 car garage and 0.75+/- Acres located just outside of the City Limits. Annual taxes \$4,777 Home was remodeled in 2017. New Carpet placed in hallway & bedrooms Great back vard to enjoy and work with for your wants and needs.

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arge Spacious Brick home that offers 4 to 5 BDRMS. 2 Full Baths, Over 2,500 sq. ft. of living space, large barn/outbuilding to use for a garage and/or hobby shop. Large Beautiful back yard. Country Setting to enjoy but just a minute to

City of Johnstown. Home has annual taxes of \$3,929 and has public water. Call listing agent Katie-Anne Isabella on her cell (518) 866-1089 to view. **Listing Agent is related to the seller**

If you are looking to buy or sell, give us a call! Because Your Move Matters...

Reduced \$129,900 9 Bergerette St, Gloversville



Great 3 BDRM, 1 Full Bath home situated on a Dead End RD just as you head out of the City Limits. 1 Car Garage. Full Basement that has a bar/recreation room started that could add to your desired living space. back deck to sit out and enjoy, wood stove and ductless wall A/C Unit.

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This is a super space for a large storage building or workshop which it is currently used for both. Annual taxes are \$1.072. Note that there is no well or septic on premises so a

buyer would have to have a septic installed and well drilled or dug if they needed water and plumbing.

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ities. Great open floor plans to work with. Consider setting it up for retail/office/apartments/dance or art studio's/storage/ warehouse/brewery/distillery... You imagine it.. you can do i here. Annual taxes \$2,827.

2 Family \$44,500 48 Walnut St, Gloversville



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Vacant Land \$9,500 Currytown Rd, Sprakers



that you could build a home or camp on. Enjoy the Charleston State Forest that is a short distance away. Need a lace to park your RV when you visit

2.18 +/- Acres

Upstate New York? Annual taxes are only \$287. Give us a call to check out this piece of property. GPS 414 Currytown Rd, Sprakers, NY and look for our sign across the road.

69.000 45 E. Main St, St. Johnsville



This home is back on the market, buyer's financing fell through. Home has gone through inspections & appraisal. Nice 3 BDRM, 1.5 Bath home that offers over 1,600 sq. ft. of living space and off street parking. Taxes are \$2,086 annually. Take a Look ~ it is just waiting for you to move on into it!

NYS Licensed Real Estate Salespeople