ONEONTA-COOPERSTOWN EDITION · SEPTEMBER 12, 2024 PENNYSAV

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Grand Union (fr) Bassett (fr) Price Chopper (Ic) Curtis Lumber (Ic) "Save" Inserts (Ic)

(fr) = full run (lc) = limited circulation



ED LIGHTS M SCHOOL BUS

DID YOU KNOW:

Local!

An estimated 50,000 motor vehicles illegally pass New York State school buses every day.



To place a classified ad go to: pennysaveronline.com For Sales & General Assistance: 800-767-7862 or advertising@pennysaveronline.com

For Delivery: 800-236-1363 or delivery@pennysaveronline.com Visit Us Online: www.pennysaveronline.com

Oneonta-Cooperstown Pennysaver

Sales & Business Office 18-20 Mechanic St. Norwich, NY 13815 frontdesk@pennysaveronline.com

THE LAW SAYS:

STOP

- It is illegal and very dangerous to pass a stopped school bus when the large red lights located on top of the bus are flashing. Flashing lights mean the bus is picking up or discharging students.
- You must stop whether you are approaching the school bus from the front or overtaking it from the rear.
- You must always stop for flashing red lights, even on divided and multilane highways and on school grounds.
- The first-time fine for illegally passing a school bus is a \$250 to \$400 fine, 5 points on your license, and/or possibly 30 days in jail.
- Worse yet, the memory of hitting or killing a child may be one you carry for the rest of your life!

Yellow lights mean the bus is going to stop. Slow down! Red lights mean students are getting on or off the bus.

Want To Up Your Game? I'M HERE TO HELP!

I specialize in Sports and Performance Psychology from novice to professional

- 10 Years Experience
- Certified CMPC **Approved Mentor**
- Serving Chenango and neighboring counties



dr.bobhoople@gmail.com Website: www.dbhsport psychologyconsulting.com

AFFORDABLE TV & internet. If you are overpaying for your service, call now for a free quote and see how much you can save! 1-855-399-2803

ATTENTION OXYGEN Therapy users! Discover oxygen therapy that moves with you with Inogen Portable Oxygen Concentrators. Free information kit. 1-866-477-9045

ALASKA, EUROPE, Hawaii + dozens of other popular trips! Starting at \$1649 pp (double req'd.) YMT occupancy Vacations plans everything, leaving you to relax & enjoy. Call 1-877-626 -1958 M-F for more details. Use promo code YMT2024 for \$250 off. Limited time only.

CHILDREN'S PLAYHOUSE \$20.607-386-4132.

Local Fall Mums.

Hanging Baskets,

Pumpkins, **Ornamental Gourds**

ARE HERE!



Dr. Bob Hoople

607-348-5265

10 YEAR GUARANTEED DEC licensed and insured. 40 years' experience. Contact 607-263-5041or 607-373-1285.

BATH & SHOWER UPDATES in as little as 1 day! Affordable prices - No payments for 18 months! Lifetime warranty & professional installs. Senior & Military Discounts available. Call: 1-877-543-9189.



CHERRY VALLEY-SPRINGFIELD CS FALL 2024 CONTINUING ED CLASSES

Call or email Mrs PJ Johnson at (607) 264-3265, x518 or pjohnson@cvscsd.org to register or for more info.

COURSE	DATE/TIME	FEE
AARP SMART DRIVER COURSE	October 19/9:00 am-3:45 pm	\$25/members, \$30/non- members
ATTACHMENT TRAUMA & CONDUCT PROBLEMS	October 21/6:00 -7:30 pm	\$15/1 class & copy of the presenter's book
BASKET WEAVING: (2 choices)	September 21/9:00 am-3:00 pm	\$60-65/1 class all supplies included
BASKET WEAVING (3 choices)	October 19/9:00 am-3:00 pm	\$12, \$55 or \$60/1 class all supplies included
CRICUT WORKSHOP: Adding Music to Cricut Projects	October 5/9:30 am-Noon	\$30/1class all supplies included
CRICUT WORKSHOP: Create a Wood Fall Sign	September 28/9:30 am - Noon	\$30/1class all supplies included
DANCE FOR LIFE	September 30-November 18 6:45-7:45 pm	\$24/6 weeks
GERMAN COOKING CLASS	October 11/6:00-8:00 pm	\$25/1 class
GLASS ETCHING	September 21/9:30 am-Noon	\$30/1 class all supplies included
JR BEGINNER KARATE (starts 9/17)	Tuesdays/5:30-6:30 pm	\$28/6 classes
ADULT KARATE BASICS (starts 9/19)	Thursdays /5:30-6:30pm	\$28/6 classes
JR KARATE DOUBLES (starts 9/17)	Tuesdays & Thursdays/6:30-7:30pm	\$38/6 classes
ADULT KARATE (starts 9/17)	Tuesdays & Thursdays/7:30-9:00pm	\$38/6 classes
PICKLEBALL	Mondays beg Sept 23/6:30-8:00 pm	\$10/5 classes, \$3/walk-ins
POUND	Monday beg Sept 30/6:00-7:00 pm	\$45/5 classes, \$12/walk-ins
UKULELE FOR THE FUN OF IT!	Wednesdays beg September 25 6:30-7:30 pm	\$50/6 classes, walk-ins \$10/class
UNDERSTANDING ESTATE & ELDER LAW PLANNING	October 19/10:00 am	No Fee/1 class registration required
VINYASA FLOW YOGA	Mondays 9/23-10/21/ 5:30-6:30 pm	\$45/5 classes, \$12/walk-ins

FOR COURSE DESCRIPTIONS & MORE INFO, GO TO CVSCS.ORG & USE THE DROP DOWN MENU UNDER THE ALUMNI & COMMUNITY HEADER TO ACCESS CV-S CONTINUING ED. UPDATES WILL ALSO BE POSTED ON THE CV-S FACEBOOK PAGE

COFFEE TABLE with ceramic top and four benches, brown \$50. 607-386-4132.

FREE: Cherry hutch, brown love seat recliner, or pine wardrobe. Call 518-673-8198, 518-573-9003. You pick up.

HOME BREAK-INS take less than 60 seconds. Don't wait! Protect your family, your home, your assets now for as little as 70\'a2 a day! 1-844-591-7951.

PRESSURE COOKER brand new, \$100. 607-725-6739



10-MONTH TERM

APY*





They supply us with baked goods, cleaning the store, and merchandising the shelves. Thank you Pathfinder Village for allowing us to have your team of great workers be part of our store! Also for doing a great job at your booth at our Customer Appreciation Day.

TAKING ORDERS FOR NY GROWN CONCORD GRAPES \$14.95/half bushel Please order by September 14th



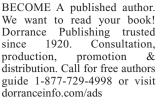


Open Yours Today!

877.642.7328

sfcuonline.org

*APY = Annual Percentage Yield. APYs and term accurate as of 09/01/2024. Offer subject to change without notice. A penalty will be imposed if a withdrawal is made prior to the maturity date. Fees may reduce earnings on account. Exclusions may apply. Membership eligibility required. **INSURED BY NCUA**



BEST SATELLITE TV with 2 Year Price Guarantee! \$59.99/mo with 190 channels and 3 months free premium movie channels! Free next day installation! Call 888-570-0887

Best satellite TV with 2 Year price guarantee! \$59.99/mo with 190 channels and 3 months free premium movie channels! Free next day installation! Call 888-605-3849

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have bags available for purchase Inquire within about later varieties

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Sat. 8:00 am - 3:00 pm • Closed Sun. & Wed.

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Early Variety Apples

Will Be Here Tues., Sept. 24, 8 am

WINDY RIDGE BULK & VARIETY

1176 County Highway 24, Richfield Springs

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IH, KUBOTA, Cub CASE Cadet, Stihl, Gehl, Uebler, Brillion, Demco, Meyer, Kuhn, Knight, Krone. Parts, service, sales and lease. Daily UPS. Largest parts department in Central New York. White's Farm Supply, Route 12, Sangerfield. 315-841-4181.

DIRECTV Stream - Carries the most local MLB Games! Choice Package \$89.99/mo for 12 mos Stream on 20 devices at once. HBO Max included for 3 mos (w/Choice Package or higher.) No contract or hidden fees! Some restrictions apply. Call IVS 1-866-859-0405



SWING SET with 3 swings, good condition \$40. Contact 607-386-4132.

\$13 Bushel

Will be open

Wednesday Sept. 25th

TURKEY ROTISSERIE OVEN, brand new in box, \$100. 607-725-6739



HENRY HITEMAN ENGINE AND HOSE COMPANY, INC.

\$5,000 **Grand Prize**

West Winfield Fire Department PO Box 158. West Main Street West Winfield, NY 13491-0158

25 **Prizes**

Application for West Winfield Fire Department's

37th ANNUAL GREAT GREENBACK GIVEAWAY

A maximum of 600 tickets to be sold at \$50.00 each. Prizes are awarded as follows:

1st Prize -		\$5,000.00
2nd Prize -		\$3,000.00
3rd Prize -		\$1,500.00
2 Prizes	@	\$500.00 each
10 Prizes	@	\$200.00 each
10 Prizes	@	\$125.00 each

Drawing Saturday, July 12, 2025 at 2:00 PM at the West Winfield Fire Department, 373 West Main St., West Winfield.

Again this year in addition to the 25 cash prizes we traditionally draw, we will be having four additional drawings of \$125.00 each. Purchasing your tickets early will increase your chance of winning any or all the four added prizes! The four added prize drawings will not affect prize values or odds for the July 12, 2025 drawing as described above.

Dates for the bonus drawings are:

October 7, 2024 December 2, 2024 February 3, 2025 **April 7, 2025**

Tickets that have been purchased as of these dates will be eligible to win all the above prizes including the main drawing in July 2025. The ticket will be drawn on those dates during our monthly meeting and the winner will be notified as soon as possible. To be entered:

1. Use an application form for each ticket which may be paid using cash, check made payable to Henry Hiteman Engine and Hose Co., Inc. or online at westwinfieldfd.com or a link on Henry Hiteman Engine & Hose Company Facebook page.

CRAFTER'S ALERT

Fall Craft Show Sidney Elks Lodge October 19, 2024 10:00-2:30 \$10 Table/space Call 607-434-6238

Diagnosed with lung cancer & 65+? You may qualify for a substantial cash award. No obligation! We've recovered millions. Let us help! Call 24/7 1-877-707-5707

LOOKING TO BUY property? Check out our Real Estate ads!

SHOP LOCAL: Anytime, any day. Visit us on line at www. pennysaveronline.com



Repairs, Maintenance, Weekly Service,

Chemical Checks & More!

Schedule an appointment today!



CANOE FOR SALE: Old Town, fiberglass 16'; green; asking \$350.00; very good condition; bought through L.L. Bean; used by family over 40 years; still in good shape on Otsego Lake; call 607-547-8563 for more information if interested or to see.

Consumer Cellular - the same reliable, nationwide coverage as the largest carriers. No long-term contract, no hidden fees and activation is free. All plans feature unlimited talk and text, starting at just \$20/month. For more information, call 1-844-919-1682



New York State Pistol Permit Class

September 28th & 29th, 2024 Saturday 8-5 & Sunday 8-5

This 18 hour course meets the training requirements under the NYS Concealed Carry Improvement Act.

\$200 per person

Held at: **Dolgeville Rod & Gun Club** 697 Peckville Road, Dolgeville, NY 13329

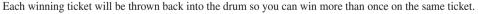
For questions or to register, contact (518)921-9162 2afirearmscourse.com

2. Mail completed application form to: West Winfield Fire Department Attn: Great Greenback Giveaway PO Box 158, West Main Street

West Winfield, NY 13491-0158

3. Ticket sales will end PROMPTLY at 1:00 PM on the day of the drawing.

4. The drawing will begin with the 25th prize and continue to the 1st prize.



- 5. Requests for special or lucky numbers will be honored on a first come, first served basis.
- 6. Members of the West Winfield Fire Department are eligible to purchase tickets and you do not have to be present to win. Purchasers must be 18 years of age. Taxes will be withheld on some of the prizes.
- 7. Multiple names are allowed on tickets, but the primary contact should be listed first.

8. Call (315) 822-6223 with questions or for information updates.

Name:		
Address:		
City:		
Phone:		
Email:		
Ticket# Choices (if Avail	able):	

Name:		
Address:		
City:		
Phone:		
Email:		
Ticket# Choices (if	Available):	

List multiple names on back of application if more space is required.

Detach Here





ADVERTISING

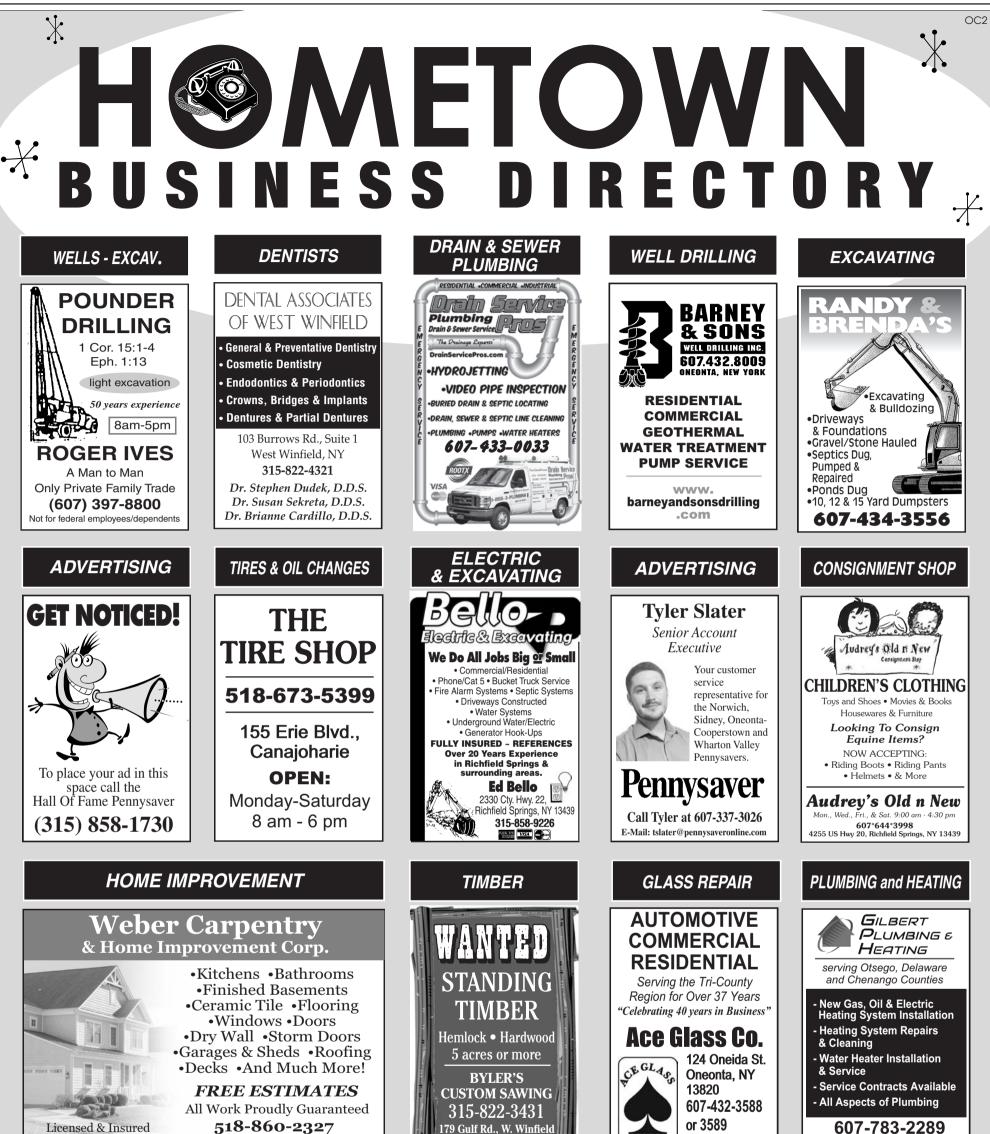


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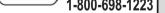


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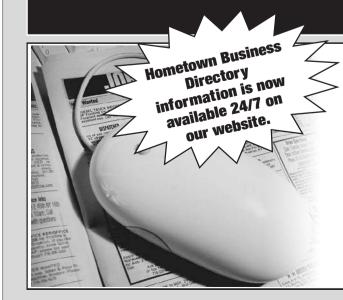
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roof! Sign up for Direct and get your first free months of Max, Paramount +, Showtime, Starz, MGM+ and Cinemax included. Choice package \$84.99/mo. Some restrictions apply. Call DIRECTV 1-888-534-6918

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DIVORCE \$389 - Uncontested divorce papers prepared. Only one signature required. Poor person Application included if applicable. Separation agreements. Custody and support petitions. 518-274-0380

EXPERIENCE THE JOY of creativity, learn how to draw and paint in oil. Enrollment starting now, weekly classes at \$65 per 2 hour session, 85 Broad Street, Norwich. 707-656-3150.



OLD GUITARS WANTED! Gibson, Fender, Martin, etc 1930s to 1980s. Top dollar paid, call toll free 1-866-433-8277.

PELLET STOVE for sale, model Magnum Winchester, good condition, \$650. 518-231-1035 or 516-768-0590.

STAINLESS STEEL turkey fryer with stand and frying basket, all extras included, no tank \$65, 607-287-1332.





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Give us a Call! 607-674-9529 "The DISH/WiFi Guys In Sherburne"

HUNTING

PAD

2024 FALL & WINTER OUTDOOR RECREATION GUIDE

No matter what type of business you're in, if your customers are lovers of the outdoors, you'll be able to reach them with an ad in the Outdoor Recreation Guide. Copies will be distributed from mid October throughout Chenango, Delaware, Otsego, Schoharie, and parts of Herkimer, Broome, southern Madison, Fulton and Montgomery counties. It will be available in restaurants, motels, real estate offices, convenience stores, power equipment dealers, sporting goods dealers, clothing stores, hunting shops, and winter sports areas.

> AD DEADLINE: FRIDAY, SEPT. 13

BLACK CAT ANTIQUES AND GIFTS

IS A PRIMITIVE and country mix of old purposeful clutter and handmades. Handmade Warm decorations, Glow Candles and wax melts. 14 East Main St Earlville, NY 3156915721 Hours Tues-Fri 9:00-4:00 Sat 9:00-2:00 Check out our Facebook page

DON'T LET THE stairs limit your mobility! Discover the ideal solution for anyone who struggles on the stairs, is concerned about a fall or wants to regain access to their entire home. Call AmeriGlide today! 1-833-399-3595

DON'T MISS IT- Mayhood's Sporting Goods biggest sale of the year. 15th annual Customer Appreciation Sale is this Saturday September 14th from 9 am to 5 pm. Huge savings of up to 50% off in store and under the tent. Free hot dogs and soda. 10% off all guns, 20% off all gun power. Free giveaways all day long including special gun giveaways both long guns and hand guns plus coozies, hats and much more. Select shot gun slugs, ammo, primers and accessories on sale!

Get DISH Satellite TV + Internet! Free Install, Free HD-DVR Upgrade, 80,000 On-Demand Movies, Plus Limited Time Up To \$600 In Gift Cards. Call Today! 1-866-479-1516

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FREE HIGH speed internet if qualified. Govt. pgm for recipients of select pgms incl. Medicaid, SNAP, Housing Assistance, WIC, Pension, Survivor WIC, Veterans Benefits, Lifeline, Tribal. 15 GB internet. Android tablet free w/one-time \$20 copay. Free shipping. Call Maxsip Telecom! 1-833-758-3892

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FRUIT TREES

SEPTEMBER THRU APRIL is the time to prune. We do orchards; large and small, fruit trees, blueberry bushes. Call Bob 607-746-3365.

FURNITURE

REFURBISHED USED furniture!! Dutch Valley Furniture Barn. Thursday, Friday and Saturday 9 am to 4 pm. Another time?? Call 607-965-8724.

Get DISH Satellite TV Internet! Free Install, Free HD-DVR Upgrade, 80,000 On-Demand Movies, Plus Limited Time Up To \$600 In Gift Cards. Call Today! 1-866-782-4069 TV Services

WANTED: Oval dining table 81" - 96" long, preferably with chairs. 908-625-4422.

LIFETIME

BULK DROP DISTRIBUTION BEGINS WEEK OF: SEPT. 23

JUST

COLUMN

INCH

PENNYSAVER opper

*Cannot be combined with any other discount. All display ads will incur an additional \$5.00 online advertising fee

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Call today and receive a **FREE SHOWER** PACKAGE **PLUS \$1600 OFF** SAFE STEP WALK-IN TUB 1-855-916-5473 Walk-In Tub. Not applicable With purcha illable while supplies last. No cash value. Must present ase. CSLB 1082165 NSCB 0082999 0083445

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TENNESSE

HOME GROWN PRODUCE. Tomatoes, squash, cucumbers, beans, onions, beets, potatoes, garlic, sweet corn and cabbage. Aaron Yoder 484 CR41 West Edmeston.

HughesNet - Finally, super-fast internet no matter where you live. 25 Mbps just \$59.99/mo! Unlimited Data is Here. Stream Video. Bundle TV & Internet. Free Installation. Call 866-499-0141

INJURED IN AN ACCIDENT? Don't Accept the insurance company's first offer. Many injured parties are entitled to major cash settlements. Get a free evaluation to see what your case is really worth. 100% Free Evaluation. Call Now: 1-833 -888-2038. Be ready with your zip code to connect with the closest provider.

JOHN'S PRESSURE WASHING

HOUSEHOLD, DECKS AND all other pressure washing needs. Commercial or residential. Free estimates and insured. 607-965-8079

KNOW SOMEONE in your area with alcohol, tobacco, or other drug problems? Get the beautiful cassette tape "Raised from the Ruins." Free, confidential. You'll love it! Call Freedomline. 1-800-528-0070.

Leading smart home provider Vivint Smart Home has an offer just for you. Call 833-427-0530 to get a professionally installed home security system with \$0 activation.

MobileHelp, America's premier mobile medical alert system. Whether you're home or away. For safety & peace of mind. No long term contracts! Free brochure! 1-888-489-3936

MORRIS TENT **RENTALS INC**

OFFERS A full line of party rental equipment. We can provide tents, tables and chairs, dishware, glassware, flatware and linens, dance floors, lighting and staging ... everything you need to make your event perfect. Call 607-263-9916 or stop in our showroom at 26 Mill Street, Morris, NY www.morristents.com.

NEED A PLACE FOR MOM OR DAD?

KELSEY MANOR Home for Adults in Afton offers each resident a private room with 1/2 bath and TV. Call 607-639-1164 or visit Kelseymanorhome.com.

NOTICE!

THE COMMUNITY FOR Advertising. Nonprofit organizations may place a free clas-sified in the "For The Community" section advertising their money making event if they have placed a display ad for the same event, otherwise, non-

PARADISE POOL & SPA SERVICE LLC

POOL PERFECTION starts Cleaning, here. repairs, maintenance, weekly service, pool openings and closings. Schedule your pool opening and find out about our weekly service! 607-371-3879 (call/text) pool.spa.607@gmail.com.

PREMIER **ROOFING "THE** FIVE STAR ROOFER"

SAVE 5% on your next roof when you bring in the display ad coupon the in home improvement section. Call 607-563-9099 to take advantage of this offer and get a free estimate.

PREMIER **ROOFING "THE** FIVE STAR **ROOFER**"

SAVE 5% on your next roof when you bring in the display ad the home coupon in improvement section. Call 607-563-9099 to take advantage of this offer and get a free estimate.

Prepare for power outages today with a Generac Home Standby Generator. Act now to receive a 7-Year warranty with free qualifying purchase* Call 1-855-948-6176 today to schedule a free quote. It's not just a generator. It's a power move.

PROFESSIONAL lawn service: Fertilization, weed control, seeding, aeration & mosquito control. Call now for a free quote. Ask about our first application special! 1-833-606-6777

REPLACE YOUR roof w/the best looking & longest lasting material steel from Erie Metal Roofs! 3 styles & multiple colors available. Guaranteed to last a lifetime! Limited Time Offer up to 50% off install + Additional 10% off install (military, health & 1st responders.) 1-833-370-1234

REPLACE YOUR roof with the best looking & longest lasting material steel from Erie Metal Roofs! 3 styles & multiple colors available. Guaranteed to last a lifetime! Limited Time Offer up to 50% off install + Additional 10% off install (military, health & 1st responders.) 1-833-370-1234

Safe Step. North America's #1 Walk-in tub. Comprehensive lifetime warranty. Top-of-theline installation and service. Now featuring our free shower package & \$1600 off - limited time! Financing available. 1-855-417-1306

SICK & TIRED of VARICOSE **VEINS?**

If Your Legs Ache, Throb, Itch, Cramp, Have Rashes, Swelling, Restlessness, Ulcers, or Clots, Then It's Probably a Vein

SKUNKS SQUIRRELS COYOTES,

BEAVERS, Chipmunks Woodchucks, etc. Nuisance wildlife control. DEC licensed. 607-373-1754 Ed.

SPECTRUM TRIPLE PLAY! TV. internet & voice for

\$99.97/month. Fastest internet. 100 MB per second speed. Free Primetime on demand. Unlimited voice. No contracts. Call 1-877-338-2315 or visit http:/tripleplaytoday.com/news.

STEEL SALES INC

Your source for Steel, Stainless, Aluminum & More. We also offer Custom Fabrication, Metal Roofing & Siding! We are Open to the Public and located at 8085 State Hwy. 12 Sherburne, NY 13460. For more info call us at 800-238-7833 or 607-674-6363. Or visit our website at www.SteelSalesInc.com

THE MAGIC CLOSET: A joint project of several churches in Morris providing used clothing and household. Zion Episcopal Parish, 162 Main Street, Morris. Wednesdays and Saturdays 10:00am-noon. Or to make an appointment call 607-263-5859 or 607-263-5116.

THERE'S ALWAYS something happening on our Facebook page! Like us at page! www.facebook.com/pennysaver online!

THINKING ABOUT MAKING A SWITCH?

CALL US, NOT THEM! 607-674-9529. Empire Wireless puts great TV and internet at your fingertips. We sell nationwide for Dish, DirecTV, Frontier, HughesNet, Exede and Viasat. Empire Wireless, LLC., located downtown Sherburne, NY 607-674-9529 or empirewirelessllc.com.

TRAIN RIDES

RICHFIELD SPRINGS Scenic Railway - Friday night party trains start at 6:30pm. Saturday trains run on the hour 1-4. Trains leave from South Columbia Station located on Mckoon's Road, 2/10ths of a mile west from Mr. Shake off Route 28. information Tickets and ucsvroute.com. 315-717-5969

TWO BRAND NEW electric Bluetooth, \$100 each, 607-725-6739 6739.

VINTAGE WHITE 1940 GE Refrigerator in East Springfield. Works and makes ice. Good condition. Local pickup only! \$250. Call 330-933-1703.

WAKEMAN 1 GRAVEL BANK

UNADILLA, NY. Screened gravel, stone products and cobbles. Delivery available. Roll off dumpsters for rent. 607-434-

WILLY'S FARM & CIDER MILL Opening Day 2024! Saturday

September 14th: Family Sing Along! 1-3pm, Join us please! Corn maze, pumpkin people, goats and some really beautiful scenery! Mom's homemade apple pie and those famous, yummy apple cider donuts. Baked goods, breads & cookies! painting, candles, Crafts, garlic, pumpkins, tinware, gourds, apples, cider, wood crafts, honey, maple syrup, jellies & cheeses! Custom Pressing by appointment only, please call 607-638-9449 or 607-638-9026. Come on up, sit & relax. Hours Friday 12-5, Saturday 9-5, Sunday 11-5 (also open on 10/14). 349 Badeau Hill Road, Schenevus, Follow the red & white signs! Like us on Facebook.

WOOLWAX UNDERCOATING AVAILABLE THROUGH

Empire Wireless. Woolwax is a clean, simple and safe process to provide excellent rust protection for any vehicle. Undercoating, cavity clean out and descaling of frame. Call Empire Wireless of Sherburne, NY for pricing and appointments. 607-674-9529.

ULTIMATE WIPES WARM for adults and babies. This wipes warm provides a clean and warm wipe in one. Anti-Micobial additive to fight off bacteria. Prince Lionheart. Get free gift 877-894-5398.



R Д POLE BARN PACKAGES, DON'T MISS IT- Mayhood's metal roofing & siding. Great Sporting Goods biggest sale of the year. 15th annual Customer prices. Best in the area! Appreciation Sale is this Saturday September 14th from 9 Homeowners & contractors welcome. Mountaintop Enterprises, am to 5 pm. Huge savings of up 2726 State Hwy. 7, Bainbridge, to 50% off in store and under the NY, 607-967-4877. tent. Free hot dogs and soda. QUALITY HAY solid bales. \$5 10% off all guns, 20% off all a bale. Oneonta area. Call 607gun power. Free giveaways all

WANTED:

for

day long including special gun

giveaways both long guns and

hand guns plus coozies, hats and

much more. Select shot gun

slugs, ammo, primers and

buying farm and construction

equipment of all kinds. One

piece or multiples at a time.

Renwick's Equipment, 607-287-

FOR SALE One Mueller bulk

tank 1500 gallon & one variable

speed milking machine pump.

Excellent condition. 607-316-

FOR SALE: 2024 1st and 2nd

baleage, 2023 1st and 2nd

baleage, more you buy better the

FOR SALE: Gehl 700 Chopper/-

3038 2 RW Corn & HA 1000

grass head/hydraulic turn - 540

PTO: Gehl 610 Silage Wagon

needs floor: McCormick Grain

Drill: Brillion Seeder - 8 ft.: 2

steel push carts; Ralco Bedding

Chopper 8HP gas motor; 2-4

floor fans; 1-3' floor fan wired

220. Call 607-783-2342 leave

FOR SALE: Hereford service

bulls, 2 year, 1 year old. Nine

brown egg laying chickens. NI

corn picker JD bucket loader.

FOR SALE: John Deere 60

tractor and front end loader to go

with it. Works good \$3,200 or

best offer. 200 Mumbulo Road,

FOR SALE: One row 717 New

Holland chopper with corn head

& hay pick up head \$2,000.

Also 1 row New Holland

chopper with just one row corn

head \$1,750. Two row Dahlman

potato harvester \$9,500. Call Tom at 518-868-4376.

HAY FOR SALE: Square bales

\$2.50a bale off wagon. Round

Edmeston, NY 13335.

message will call back.

607-627-6677.

607-783-2342

accessories on sale!

EQUIPMENT

8307

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pricing

pricing.

725-1843. THREE POLLED Hereford feeder size bull calves. Four month old Border Collie, good watch dog. Free kittens. 607-

TRACTOR FOR SALE

693-1047.

1968 FORD 5000 diesel tractor. Runs good, good tires, works real well. \$5,000. Call 607-287-7295.

TRAILERS - Dump, Landscape, Equipment Cargo, Utility, in stock, great selection. Call for information. North Norwich Motors & Trailer Sales, Route 12, North Norwich, NY. 607-334-6956. www.nonomo.com.

WANTED TO **BUY JERSEY** COWS

TWO/THREE full blooded cows that are on the small size, nor real large frames or tall. 2.5-5 years old. Will pay \$1,500.-\$2,000 each. Text or call 518-588-0188.

WANTED TO BUY: Tractors, any condition. I pay cash. James MacFadden Jr. 518-284-2090

WE BUY FARM machinery. One piece or full line. Frank Walker, Inc. 607-829-5172 website:

frankwalkerauctions.com.

YORK RAKE MODEL RW 7' like new, used twice, Cat 1, 3 point hitch. \$2200 firm 607-316-0293

NH782 CHOPPER WITH grasshead \$2500. Gehl970 Bezter tandem axle unloading wagon. NH28 blower \$3000. All shed kept field ready, 10 hp electric motor with Directal switch 607-656-4061.

OUR 1 PRICE **IS YOUR BEST PRICE!**

YOU'LL FIND a great selection of new and preowned vehicles at the best price. Find your next car, SUV or truck at Matthews Ford. More. Every way. Every day. 175 E. Main St. Norwich across from Chenango County Fairgrounds, 607-334-3273, matthewsauto.com. Hours: Monday to Thursday 9am to 7pm; Friday 9am to 6pm; Saturday 9am to 4pm.

PROCESSING

Now Booking Appointments for Hog & Beef Processing. 607-847-8234.

IMPROVEN



profit classified rates apply. A free ad can be placed only when a non-profit organization has a notice of a meeting or an activity which does not involve money.

OUR 1 PRICE IS YOUR BEST PRICE!

YOU'LL FIND a great selection of new and preowned vehicles at the best price. Find your next car, SUV or truck at Matthews Ford. More. Every way. Every day. 175 E. Main St. Norwich across from Chenango County Fairgrounds, 607-334-3273, matthewsauto.com. Hours: Monday to Thursday 9am to 7pm; Friday 9am to 6pm; Saturday 9am to 4pm.

OVERPAYMENT SCAMS!!

SELLERS BEWARE. Don't accept payment for more than your selling price, no matter how enticing.

Problem that can be Treated in Only Minutes Right in the Office. Accepting Most Insurances Including Medicare. Call 607/431-2525 for Your Complimentary Leg Vein Exam and Ultrasound Today. Dr Eric Dohner at Schweiger Dermatology Group in Oneonta, Cobleskill Norwich, and Binghamton.

SKIN **PROBLEMS**?

Schweiger Dermatology Group Specializes in Acne, Rashes, Moles and Warts. Dermatology Appointments Now Available! We Promise to See You the WEEK You Call! Oneonta, Norwich, Cobleskill, and Binghamton. Accepting Most Insurances Including Medicare. Call 607/431-2525 Now or visit SchweigerDerm.com

LOOKING TO BUY property? Check out our Real Estate ads!

4132

WE ARE OPEN. We service all makes of lawn equipment and we pick up. Otego Sales & Repair 607-988-7859.

WE BUY GOLD & SILVER

EVERY DAY. No appointment necessary. McNeil Jewelers, 25 South Broad Street, Norwich 607-334-2617.

Wesley Financial Group, LLC Cancellation Timeshare ExpertsOver \$50,000,000 in timeshare debt & fees cancelled in 2019. Get free info package & learn how to get rid of your timeshare! Free consultations. Over 450 positive reviews. 833 -308-1971

LOOKING FOR a certain item? Check out the Pennysaver classifieds, delivered to your home FREE every week and available on line at www.pennysaveronline .com

ECREATION

1998 NITRO 15 ft. bass boat. 40 HP Evinrude. Ready to fish. Needs TLC. \$2,150. Call 607-353-9269

9/14/2024 FREE TREE identification program with forester Mike Blasko 9:30 am, York Forest Owners New Association, 363 County Road 33, Norwich, NY 607-902-4090.

AT PERFORMANCE REC. 369 Hoke Road you can....Get your Snowmobile or ATV serviced and repaired. Pickup available. You can buy your Canadarago Club membership, buy your Ames oil by the quart or gallon, get your belts, plugs, ice studs, and carbides installed. Pick up chains, tires, plow kits for your ATV or side by side. Plus use the Sled Park and Ride for free. Open Monday-Friday 9-5; Saturday 9-1. 315-858-0370

BURLEY TANDEM BIKE 27 speed, excellent condition \$800; 24 speed Trek 1200 \$750. Call 607-244-9188.

FIREWOOD FOR SALE? Need to buy another cord? Find it or sell it in the Pennysaver!



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WE CARRY Enclosed, Utility, Snowmobile, Equipment, Gooseneck & Dump. Over 200 in stock plus parts and accessories. Ashley Trailers & Binghamton, NY. Hitches, www.ashleytrailers.com 607-722-1622.

CLEAN UP WITH OUR classifieds and make a tidy profit. Dust it off and turn your clutter into cash! Sell it in the Pennysaver: Call us today at (1-800-767-7862).

8319 State Route 5

TRAILERS - Dump, Landscape, Equipment Cargo, Utility, in stock, great selection. Call for information. North Norwich Motors & Trailer Sales, Route 12, North Norwich, NY. 607-334-6956. www.nonomo.com.

HUNTERS' **HEADQUARTERS**

12 FOOT tree stand ladder with harness, new \$150, sell for \$75, Otsego Lake, 973-534-1075.

ATTENTION FISHERMEN Two Ugly Stik with Abu Garcia reel, Two poles with Penn 10 reel, one Ugly Stik with new Penn 10 reel, two #8 Yeck downrigger weights. Several lures (new & used). Leave message 607-369-9432.

FOR SALE 2005 Yamaha model SX230 boat with trailer, 140 hp engine, nice condition \$15,000 call 607-334-2001.

ICE FISHERMEN: Two Eureka ice fishing tents, (one new, one used), Three Heritage Laker tipups, poles and manual auger. Leave message 607-369-9432.

A DOLLAR HERE, a dollar there, get that unused stuff out of your hair. Place a Pennysaver ad today!

Find a

Great Pet!

Check out the

Pennysaver

classifieds!

AWN & GARDEN

DON'T MISS IT- Mayhood's Sporting Goods biggest sale of the year. 15th annual Customer Appreciation Sale is this Saturday September 14th from 9 am to 5 pm. Huge savings of up to 50% off in store and under the tent. Free hot dogs and soda. 10% off all guns, 20% off all gun power. Free giveaways all day long including special gun giveaways both long guns and hand guns plus coozies, hats and much more. Select shot gun slugs, ammo, primers and accessories on sale!

GREAT DEALS, great prices... why look anywhere else for the item you've been wanting? Bet we have it in the Pennysaver!

50% OFF

Annuals, Houseplants

& Selected Items

518-801-4165

CANNING TOMATOES for sale \$12.00 a half bushel - paste \$14.00. Monson Road Nursery, 199 Monson Road, Edmeston,

DID YOU KNOW ... You can either call in, Fax, e-mail, go to our website or stop in our office to place an ad with the Pennysaver.

CLEAN UP WITH OUR classifieds. Dust it off and turn your clutter into cash! Call (1-800-767-7862).

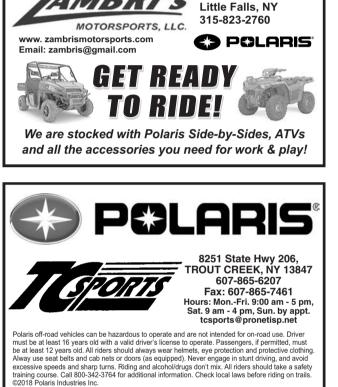
STILL THE BEST BUY around; spend only \$8 and make \$\$. Sell your vehicle in the Pennysaver. Call (1-800-767-7862).

FIND YOUR DREAM JOB in our Employment section.









Snowmobiles • Rangers • ATVs



AUCTIONS

FALL CONSIGNMENT **AUCTION**

In Our Yard - Rt 206 East, Bainbridge, NY Saturday, October 19th

9:00 am

Taking consignments of farm and industrial equipment, tools and more.

Check Auctionzip forinfo or call Ron Ingham Auctioneer (607)760-3310 Kristena Hulbert Auctioneer 5164 State Hwy 206, Bainbridge, NY 13733



BOB & DARLENE BALLARD Friday, September 13 at 5:00 PM & Saturday, September 14 at 9:30 AM

5899 Geer Rd., Hamilton, NY

Friday 9/13 at 5:00 PM – Guns: Remington Wingmaster 870, Marlin 782 microgroove 22 cal. W. scope, Mossberg Chuckster Model 640 22 mag. w/scope, Argentine Mause 765 mm, w/scope, Mossberg 22 w/scope, JC Higgins 16 ga., Remington 22 short or long, "Savage Arms" Stevens Model 94 series, 20 ga. 3" chamber, Crossman 2100 classic air rifle, hunting clothes, etc... Equipment & Tools & Misc.: 2 single axle trlrs., 14' alumn. row boat,

gas generator, air compressor, Troy Bilt pressure washer, Craftsman front tine rototiller, shop vacs, Delta 10" table saw w/stand, Skil saw, chop saw, drill press, planer, Milwaukee sawsall, laser level, wood clamps, shop vacs, acetylene tanks & cart, some welding misc., Homelite chain saw, tap & dye set, misc. hand tools, hardware, saw blades, weed eaters, limb trimmer, pole saw, have-a-heart trap, 8'& 6' step ladders, 20' ext. ladder, fishing tackle, gas cans gas grill, deck table, lawn chairs, Shocker 26" alum. bike, 10X10 tent w/side curtains, etc.

Saturday 9/14 at 9:30 AM – Lawn Tractor & Boat: Husqvarna 2348 lawn tractor, 20' pontoon boat w/25 hp motor & high/low trailer, outboard motor cart.

Clocks, Antiques & Collect., Furniture & HH: Gr. Father clocks, Mantel, Ogee, Coo coo, Regulator, Calendar, etc., Patterson & Sons record player, blanket box w/tray rockers & highchair, short leg chairs, child's wicker doll carriage & wood doll cradle, dolls of all kinds to include: antique dolls, Ashton Drake, Franklin Mint, Danbury, china, bisque, wood, etc., Anri figures, misc. military, wood boxes, cameras, Catholic "Last Rites" box, Ig. qty. smalls, jugs, bowl & pitcher, Christmas houses, chest of drawers-opens into desk, Fostoria pattern Colony Ig. set w/serving pcs., Westmorland milk glass set serv. for 8, early 1900's tea set, some sterling spoons, jewelry, coin, Lester " Betsy Ross Spinet" piano, double recliner couch, os chair, sofa bed, glider chair, wood rocker, enamel top table w/4 chairs, Cushman full bed & highboy, desk & chair, 2 & 4 dr. file cab., lighted curio cabinet, foldable shelves, misc. stands, gas grill, lawn chairs, misc. kitchen,

etc., etc., etc... PLEASE SEE PICTURES – TOO MUCH TO LIST!

Note: Sale order to be determined by auctioneers. Plan on attending both davs.

Note: The Real Estate is on the market. Bob & Darlene are moving to So. Carolina and selling their great collection of many years!!!!!

EVANS AUCTION SERVICE

William E Evans Auctioneer, LLC, Norwich, NY "A Trusted Name in Auction Service since 1916 Assisted by Don Turnbull

Tele: 607-334-5752 • www.evansauctionservice.com • www.auctionzip.com #6177 TERMS: Cash or good NYS check. NO BUYERS PREMIUM. Lunch available.

Tax Foreclosed Real Estate Auction

St. Lawrence County • Online Only 90+ Parcels: Lots, Acreage, Homes, Commercial Properties Online Auction Start: Saturday, September 14[™],2024, 12PM Online Auction Closing Begins: Saturday, September 28[™], 2024, 10AM ****Action Required**** pate in this online only auction, please visit our website and complete the "Online Bidder Registration Packet". Bidder Packet Due By: Thursday, September 26", 2024, 4PM



For complete information, visit UCTIONS www.StLawCoAuction.com or call 800-536-1401, Ext. 111 PROFESSIONAL AUCTIONEERS elling Surplus Assets 7 Days a Week Online"



Saturday, September 21 at 9:30 AM & Saturday, September 28 at 9:30 AM

580 Co. Rd. 34 (Springvale Rd.), Norwich, NY

PART I - 9/21/24: Selling complete inventory of construction business to include: Vehicles, Equipment & Tools, Hand Guns, Long Guns, Archery, Hunting & Fishing equipment (Expect a long day)

PART II - 9/28/24: Remainder of above inventory plus great quality HH., Antiques, Collect., and Professionally Framed Artwork.

Be sure to save these dates & see website for pictures and future ads. Real Estate is on the market, Campbell's moving south.

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PUBLIC AUCTION Saturday, September 14th – 10 AM **Rain or Shine** NEW TREND FARM MACHINERY DISPERSAL 154 Opalka Road, Fort Johnson, NY

Tractors: JD 5625 4WD w/cab (pre-emission, loader ready, power reverser, 288 hours), JD 5115M 4WD w/cab (pre-emission, loader ready, power reverser plus, front weights, 257 hours), CaseIH 95 4WD w/cab (front weights, 177 hours), CaseIH 885 4WD w/cab & front blade (2117 hours), 1980 Case 1390 4WD w/loader (rear weights, 820 hours). Note: These are one-owner tractors, and we expect low hours to be correct.

Farm Equipment: JD MX15 batwing mower (257 hours), CaseIH 8360 haybine (rubber roller), IH 500 transport disc, NH 570 baler w/NH 72 thrower, Kuhn GA6622 double rotary rake, NH Proted 3625 6-spool tedder, McKee 720 3 pt snowblower, (4) metal hay wagons, Buffalo Valley 36 ft hay & grain elevator, Midland zip seeder, York RI8 8 ft stone rake, Ford post hole digger, (2) dump trailers, 7x16 utility trailer, WinCo 55kw PTO generator, skeleton hay elevator.

Horse Equipment: 4-wheel Barouche w/brakes (6-person, front & rear cushioned seats), 4-wheel buckboard w/brakes (2-person), 4-wheel carriage w/brakes (4-person), Haflingers 4-wheel utility carriage wagon w/brakes, 2-wheel equestrian carriage, Harewood Carriage Company 2-wheel classic road cart, (2) jog carts, racing cart, power unit utility cart, pony cart, pony cart frame, Sturtevant-Larrabee Company horse-drawn sleigh (numbered #55, Binghamton, NY), George F Daniel 4-person horse-drawn sleigh, horse-drawn JD flatbed wagon, horse walker (suspended), approx 200 stall mats, stallion phantom, large qty of halters & bridles, extra tongues, whipple trees, wagon & carriage parts, antique foot warmers, antique carriage umbrella frames, antique carriage lanterns, collars (various sizes), (2) harnesses, leads, blinds, girths, fly shields, hanes, saddles (including Stubben English saddle, Kieffer Wien DL professional English saddle, Tex-Flex 16-1/2" western saddle, and more), saddle racks, stall parts, large qty of bits, riding crops, whips, shin guards, new & used boots, water boots, new & used horse toys, cross ties, grazing muzzles, leads, blankets, sheets, tack trunks, and more.

Lawn & Garden Equipment: JD LA175 lawn mower (312 hours), TroyBilt tiller w/chipper, TroyBilt CSV206 chipper vac, Craftsman 5/22 walk-behind snowblower, Swisher 52" ruff-cut mower (electric start).

Miscellaneous: Several double-ring tire chain sets, Ritchie waterers, large qty of farm gates, large pile of 3-rail split fencing, wooden grain bins, large qty of hand tools (wrenches, sockets, etc), Peter Wright 134# anvil, Oneida Air dust collector, woodworking shop tools, Delta bandsaw, Performax sander, Delta contractor saw w/sliding table, Craftsman radial arm saw, and more.





Consignment from Neighbor: JD 4055 (4-post ROPS, 4400 hours), JD 1470 disc bine, NH 310 baler w/thrower (shed kept), 30 ft skeleton hay elevator, Case tractor on steel wheels (ran 5 years ago).

Auctioneer's Note: This auction contains some of the nicest equipment and tools that we have had the opportunity to sell in a long time. All are shed-kept, well-maintained, with low usage from a discontinued horse farm. High quality equipment that is mostly one owner. This auction will not disappoint.

Approximate Sale Order – 10 AM Tools, Tack, and Miscellaneous 12:30 PM: Horse-drawn Equipment, Tractors, and Machinery

Terms: Cash, check, VISA, Mastercard, Discover, and American Express accepted. Positive ID required. 10% Buyer's Premium on ALL items with \$250 maximum per item. 4% Convenience Fee on <u>ALL</u> credit card purchases. Nothing removed until paid in full. Payment must be made during or immediately following auction. All sales as is where is. No guarantee or warranty expressed or implied. No internet bidding for this auction.

Directions: From NYS Route 30 in Amsterdam, turn onto NYS Route 5 West. Continue approx 3 miles and turn right onto NYS Route 67 West, After 3 miles, turn right onto Sacandaga Road. After approx one mile, turn right onto Opalka Road. Turn right onto Miller Road. Auction at end of road. Watch for auction signs.



Preview Hours: Thursday, Sept 5th and Friday, Sept 6th from 10 AM to 6 PM

To View photos, visit www.frankwalkerauctions.com Auction by: Frank Walker, Inc. (607) 610-4015

FOR THE COMMUNITY —

<u>UPCOMING</u> <u>EVENTS</u>

Owen D.Young Central School district. Our board of education meeting date has been changed from Monday September 16 to now Thursday September 19th at 6:30 pm in the Founders Study.

A 24-hour community-wide giving day to benefit nonprofit organizations serving the Mohawk Valley. Kindly consider donating on Friday, September 20 Richfield Springs Community Center Check out how you can keep helping us make a difference

www.richfieldspringscommunity center.org & click on "Ways to Help" All donations whatever the amount is welcomed and appreciated!.

Benefit auction and cornhole tournament for Walter Wart Saturday September 21: 11am-4pm at Hartwick Rod and Gun Club 132 Rod & Gun Club Drive - off state route 205, Hartwick NY Benefit Auction Ticket sales start 11am - 4pm, drawing at 4:15pm cornhole tournament registration: 11am; \$10 per person, starts at noon Food and drink available on site Donations can be made directly to the family of Walter Wart: 128 Bunn Hill Road, Mt. Vision NY 13810. For questions please call Missy Rathbun at 607-544-4069 or Jen Phillips 607-434-3750

Middlefield Fire Dept: Old Airplane Fly-In and Breakfast All you can eat pancake breakfast September 21 7:30-11:30am Eggs Cooked to order, real maple syrup, sausage, beverages and surprises. Adults \$9, children \$6 Cooperstown/-Westville Airport Route 166 Cooperstown NY

Route 80 Bowl 1st Smorgasbord of the season 2024 Sept 21st, Roast Beef, Ham and Turkey Broccoli Cheddar soup \$17 Per person all you can eat kids 3-12 \$8.50 4pm to 8pm 315-858-2149

Rummage Sale: Friday, September 20, 9 a.m. -5 p.m.; bag sale 3-5 p.m. Church of Christ Uniting, 22 Church St., Richfield Springs

Travel back with us through words and pictures to the Age of Elegance in Richfield Sunday September 15, at 2 pm. Richfield Springs Historical Association and Museum, 134 Main Street, Richfield Springs. All welcomeprogram free. See you there!

Turkey dinner Saturday September 14, 2024 4-6 pm. Take out only. Cherry Valley United Methodist Church, 84 Main Street, Cherry Valley. Menu includes: Turkey, stuffing, 2ND WEDNESDAY OF EACH MONTH. Bridgewater Senior Citizen meet 12 pm. at the Bridgewater Municipal Building. Bring a covered dish to pass and table service. Everyone welcome.

2ND WEDNESDAY OF MONTH at The Clubhouse on Monticello Road- Monthly meeting for Richfield Sportsmen's Club, 7 pm.

4TH THURSDAY OF THE month-Leatherstocking Beekeepers Assoc. meetings at the Farmers Museum, Stone Barn, main entrance, Cooperstown, 7pm. Visitors welcome. Information 607-638-5623.

ALCOHOLICS Anonymous meets every Sunday at 7:30 pm 35 Canadarago Street, Richfield Springs, in the church basement. No dues or fees.

Coming this July & August Stories come alive program every Friday, 12 pm. at the Richfield Springs Public Library collaboration with the in Richfield Springs Community Center. Age-appropriate children's books are read aloud to those ages 18 months through 7 years of age in attendance, accompanied by their caregiver(s), to take into consideration those children that are home schooled. Monthly activities are free!

EVERY 1st and 2nd Thursday-Richfield Springs Rotary Club meets at the Church of Christ Uniting in Richfield at 5:30 pm. Come see what we are all about. Visitors always welcome. For more information call Rotarian Vince Guerra at 315-868-7808.

EVERY 3RD SUNDAY of the month. The Oneonta Kidney Club meets in the Wellness Conference Room at FoxCare Center from 1-2:30 pm. Meetings are open to anyone affected by Kidney disease. For information call Doria Watson 607-435-8843.

EVERY MONDAY and Thursday, 10:30am-2:30pm.Connections at Clark Sports Center, Cooperstown.Assisting Active Adults to Age Well-ie: exercise, speakers, games and music. connectionsatcsc@gmail.com

EVERY TUES. & THURS-Senior exercise program, 9 am-10 am. Join us at the Springfield Community Center. All are welcome. Free. More info? 607-264-8190.

EVERY TUESDAY & THURSDAY Richfield Springs Food Bank at the Church of Christ Uniting. Church Street (Red Church) Richfield Springs 10am-noon and every 2nd & 4th Saturday 11am.- noon

Every Tuesday and Thursday: Senior meals, 11:30 am at the Richfield Springs Community Center, 6 Ann Street, for seniors 60+ for a suggested donation of \$4. Reservations required 24 hours in advance 607-547-6454. Sponsored by the Otsego County Office for the Aging. EVERY WEDNESDAY SOUPer Seniors, 11:30 a.m. at the Richfield Springs Community Center, 6 Ann Street. This is a senior citizen aged program whereby a catered lunch for a nominal donation of \$4.00 is provided. Designed to promote socialization and camaraderie for this segment of the population, many stay to play cards and board games. For questions call the Community Center at 315-858-3200.

FIRST WEDNESDAY of every month, 7 pm meeting for Otego American Legion Post 1555, Willow Street in Otego. We are seeking new members. "Remember only veterans look out for Veterans."

FIRST WEDNESDAY of the month- September thru May, Canadarago Snowtoppers monthly meeting, 7:00 pm at The Clubhouse on Butternut Road, Richfield Springs.

Habitat for Humanity of Otsego County HabitatOtsego@gmail.com 607-

432-7874 www.habitatOtsego.org

JORDANVILLE PUBLIC LIBRARY Board of Trustees meets the first Tuesday of the month at 6:30 pm. The public is encouraged to attend.

KNIGHTS OF COLUMBUS-1805 St Joseph the Worker Parish meetings- 3rd Tuesday of every month, for info call 315-533-2950. Members wanted.

LIBRARY RESOURCES Education & special programs are held the 2nd Tuesday of the month, 2:00 pm at Jordanville Public Library 189 Main St. Jordanville, NY.

ONEONTA TOASTMASTERS-Club meets the 2nd and 4th Thursday of each month at the Green Earth Health Foods, 4 Market St., Oneonta at 6:15pm. Our club is friendly and supportive, helping us all become better speakers. Additionally, members develop leadership skills. Guests are welcome to visit our meetings for free. oneonta.toastmastersclubs.org.

SECOND MONDAY of the month except June, July, August, 6:30 pm American Legion Auxiliary meet at the Legion, Lake Street, Richfield Springs. Website: hpspost616

THE RICHFIELD TRANSFER Station is open every Saturday 7am-12pm.

THIRD THURSDAY- Garden Club of Richfield Springs, 6:30 pm, Village Library Memorial Room. We do have a websitegardenclubof richfield springs.

TOASTMASTERS CARING Communicators Club meets 2nd and 4th Thursday of the month @12 noon at Luke's Campus at Faxton-Saint Luke's healthcare, Champlin Avenue, Utica. Contact 315-527-9070 CEDAR LAKE Community Church, Goodier Rd, Cedar Lake. Sunday Service at 10:00 am. Check out our Facebook page! Come see what we are all about!

CHERRY VALLEY FIRST Presbyterian Church, 56 Alden St., Cherry Valley. Sunday Worship 9:00 am, Sunday school 9:15 am. Rev. Ron Fralick. 607-264-3109.

CHERRY VALLEY GRACE Episcopal Church 24 Montgomery St., Cherry Valley Rev. T. Kyle Grennen 315-858-4016. Holy Eucharist Sunday 11am, followed by coffee hour. Sunday School 11 am, 2 levels of youth groups, check website www.graceepiscopalcherryvalley ny.com

CHERRY VALLEY UNITED Methodist Church, 84 Main Street, Cherry Valley. Sunday worship service is at 9:00 am. 607-264-3087.

Christ Episcopal Church, 46 River St., Cooperstown. Sunday Services 8 am and 10 am. Email Parishadmin@christchurchcoope rstown.org. Website: www.christchurchcooperstown.o rg 607-547-9555.

CHURCH OF CHRIST Uniting 22 Church Street, Richfield Springs, NY 13439 315-858-1553 email COCU@verizon.net. Please join us for worship services in person at 9:15 on Sunday or online at rschurchofchristuniting.com. Methodist/Presbyterian. Sunday School 9:15 am.

COLUMBIA CENTER Community Church, Columbia Center Road, Columbia Center. Rev. Gary Tyler - 3157172735. Service: Sunday 9:00 am.

COMMUNITY BIBLE Chapel, Greenough Rd., Cooperstown, NY 13326 (in Jack Toddsville). Pastor Klosheim, Associate Pastor Kellerman. Sunday, Noah Discipleship Hour classes for all ages, 9:15am; Sunday morning 10:30. Youth service group(grades 6-12) Fridays 7-9pm. AWANA age 3-grade 6, Wednesday nights 6:15-8 pm, October through April. Free Biblical Counseling. 607-547-9764.

www.communitybiblechapel.co-

COOPERSTOWN ASSEMBLY of God Sunday Service 10:30 am. 4354 State Highway 80, Hartwick, NY 13348. 607-547-2833 all are welcome.

COOPERSTOWN United Methodist Church, 66 Chestnut Street, Cooperstown, NY 13326. 607-547-9540. Rev. Wilson Jones, Pastor. Sunday Worship 9:15am & Sunday school September through June during 9:15am worship service. All are welcome.

FAITH CHAPEL, CHRIST centered, biblical. 9635 St. Rt. 20, Bridgewater, NY 13313, 315-822-6733. Pastor Jerry Race. Sunday School 9:45am. Sunday Worship Service 11am. Wednesday Prayer & Bible service 7pm. Friday Youth Time 7pm.

FIRST BAPTIST CHURCH 7680 Rt. 80 Springfield Center. Sunday morning 10:00am prayer meeting and 11:00am - 12:00pm worship service. Pastor Terry Brant.

FIRST CHRISTIAN CHURCH of South Valley, 1160 State Highway 165, South Valley. Sunday school, 9:45 am, Sunday Morning Service, 11 am, Thursday prayer service, renewal 1 pm. Church 607-264-9014, Parsonage.

FIRST PRESBYTERIAN Church of Cooperstown, Pioneer St, Cooperstown. Worship -10:00 am. Nursery and child care available. 607-547- 8401.

FIRST PRESBYTERIAN CHURCH of Springfield, Route 20, East Springfield, Sunday church service, 9:30 am, Sunday school, 9:30 am.

HOLY CROSS CHURCH- 98 Main St., Morris NY. Sunday worship at 8:30 am. 607-263-5143. See us at rcda.org/churches/holycross

JESUS NEVER FAILS Community Church. 1161 Elizabethtown Road, Ilion, NY 13357. Service held Sundays 11 am. Pastor Gary Tyler 315-717-2735.

JORDANVILLE FEDERATED Church-209 Main Street, [PO Box 83] Jordanville. Sunday Service at 11am. Rev. Scott Hocking. 315-858-2798 [answering machine]

LAURENS PRESBYTERIAN Church, 3 Main Street. Service and Sunday School 10 am. Rev. JoAnn Aymarr 607-265-3354. Food pantry and Emergency help 607-432-7883.

LEONARDSVILLE UNITED Methodist Church 2051 Route 8 Leonardsville. Sunday worship service 11am, Sunday school at 9:30 am. Interim Pastor Thomas Van Hatten.

LIV SAVED MINISTRIES, 111 South Main St., Herkimer. Service times - Wed. 6pm., Sat. 11am.

LIVING WATER FAITH Fellowship, Service Sunday at 10 am. A Charismatic Abundant, Prosperous, Victorious church in Jesus Christ, 7 Lewis Street, Oneonta. 607-433-2234.

LOOKING FOR A Bible Believing Church? Go to the churchreferralnetwork.comlooking to be in Ministry? Join our Church Referral network 16 week ministry training school to begin your paid part time church staff position. Call 607-433-2234

Southside Wesleyan Church. 5308 St. Hwy. 23 Oneonta, NY (across from Lowe's) Sun. morning worship 11 AM - Noon Kid's church and nursery available. Communion on last Sun. of month. Men's and Lady's Bible Study on Tues. 6:30 PM. Scrapbooking/Craft Club every 3rd Saturday at 1 PM www.southsidewesleyanny.org You can find us on FaceBook Coffee and fellowship before and after service. St. Pauly Clothing donation shed in parking lot. Handicap accessible. 607-432-1083.

ST. JOHN'S EPISCOPAL CHURCH, 98 Main Street, Richfield Springs. Sunday Service will be at 9:00 am. Sunday School available. 315-858-1121.

ST. JOSEPH THE WORKER Catholic Church. (2 Locations). 37 Canadarago St., Richfield Springs. 315-858-1682. Mass: Wednesday noon, Thursday 9 am, Saturday 4 pm and Sunday 10:30 am. West Winfield, 303 West Main Street. 315-822-3191. Mass: Monday noon, Tuesday 9 am, Saturday, 6 pm, Sunday, 8:30 am. sntjos9@aol.com Ruth Rowe 315-822-6412.

ST. MARY'S EPISCOPAL Church, 7690 Rt. 80, Springfield Center, Father Grennen. Worship Service 9:00am Sunday. For further information, 315-858-4016 or www.stmarys@springfieldcenter

www.stmarys@springfieldcenter .org

ST. MATTHEW'S LUTHERAN Church. 125 Main Street, Laurens. Sunday service 8:30 am. Sunday school 8:30 am.

ST. THOMAS THE APOSTLE Catholic Church, 1 Church St., Cherry Valley. Mass Sunday morning 10 am. Contact 607-264-3779,

StthomasCV@nycap.rr.com or www.Turnpikecatholics.com. Parish leader Mrs. Karen Walker.

SUNDAY WORSHIP THE Upper Room Christian Church 83 N. Kortright Church Road, Davenport at 10 am. Free. 607-434-6558.

TEMPLE BETH EL, 83 Chestnut St., Oneonta. Friday 7:30 pm and Saturday 10 am Shabbat Services. Religious School. Handicapped accessible. 607-432-5522.

www.templebetheloneonta.org.

THE CARPENTER SHOP IS Closed: Thursday night fellowship. Every Thursday night at 6pm for refreshments, service at 7pm. Located at the Burlington Flats Baptist Church, 101 Arnold Road, Burlington Flats. For more information you can call, Pastor Bob 315-725-3094.

THE FEDERATED CHURCH, Rte. 20, West Winfield. Church services and Sunday school classes (pre-K thu 7th grade): Sundays- Sunday School at 8:45, Service at 9:30. Pastor Ken McKenzie. Music by Kevin Dixon.

mashed potatoes, gravy, squash and apple or pumpkin pie. Cost \$15. Reservation only: call Ellen 607-264-3255 PJ 607-264-3703 or Ginger 315-717-4504.

<u>CLUBS &</u> <u>GROUPS</u>

2ND THURSDAY of each month, May-October Otsego County Historical Association meets, with educational programs, at Kinney Library, Harwick at 6:30 P.M. The public is always welcome. For information: 607-435-0168.

2ND TUESDAY of every month join us at the Springfield Center Community Center for lunch. Covered dish, coffee and tea provided. Bring your place seting and dish to share. Fun, Fellowship, Good Food. Spring-Star Leatherstocking Senior Group. Meal starts at noon. EVERY TUESDAY at 5:15 pm at The Green Earth in Oneonta, 4 Market Street- Introduction to Buddhism & Meditation.

EVERY WEDNESDAY @ 7:00 pm. When you don't know where to turn because someone drinks too much. AL-ANON Meeting at The Cooperstown United Methodist Church, 66 Chestnut Street, Cooperstown. New members welcome.

EVERY WEDNESDAY-CHESS at 7 PM, all levels welcome at SUNY Oneonta Hunt Union cafeteria on Bugbee Road. Email: dmv2012@aol.com. Free.

HOME SCHOOL WORKSHOP meets Tuesdays at 10:00 am. Jordanville Public Library 189 Main St. Jordanville, NY. TOPS (Take Off Pounds Sensibly) NY #1192, Burlington Flats. Thursdays weigh-in 9:00am; meeting 9:30am. First Baptist Church. 607-965-0007 or 315-858-2079.

WEDNESDAYS, 6 PM, Hartwick Baptist Church Community Soup night & Son-Shine club, K-6. For more info call 607-293-8168.

<u>RELIGION</u>

BRIDGEWATER FIRST Congregational Church, Route 8. 10 am Worship Service.

Burlington Flats Baptist Church 101 Arnold Road Burlington Flats, NY 13315 Pastor Jay Henderson Sunday Service 8am & 11am Sunday School for all ages 9:45-10:45am bflatsbaptist.com 607-965-8914 contact@bflatsbaptist.com EVANGELICAL LUTHERAN Church, 4636 State Hwy. 28, Hartwick Seminary, NY, 13326, 607-432-6852, Rev. Paul Messner, Pastor, Sunday Services 9:15 am. Sunday School 2nd & 4th Sunday. Wednesday Services at noon. Please follow NYS COVID

protocols.

EVERY THURSDAY AT 6:00pm, "Only One Way Jesus Bible Study" 2420 Cty Route 16, Burlington Flats. 315-717-4837 or 315-525-8182.

FAITH BAPTIST CHURCH 4898 State Highway 28, Cooperstown NY 13326 Sunday Services: Sunday School 10am, Worship 11am, Evening 5pm. Wednesday Prayer Service: 7pm Pastor Jerry Noseworthy Prayer Requests or More information call us : 607-282-4404

FIRST BAPTIST CHURCH OF Cooperstown, 21 Elm Street. Sunday service, 10 am. 607-547-9371. Handicapped Accessible. leave name, phone number and times to call back.

ORTHODOX CHRISTIAN CHAPEL of the Seven Holy Youths

of Ephesus, 166 East Main St, Morris NY. Rooted in the historical Christian Church (traditional, biblical and transformational). Vespers, Saturday 5:00pm Hours & Divine Liturgy Sunday 9:00am. Fr. Photie Erdman, Rector. Email: fr.photie@gmail.com. Phone: 607-288-3485. Website: www.oneontaorthodox.org

RICHFIELD SPRINGS BIBLE Church, 17 Church St, Richfield Springs. Sunday School, 9:45 am (adults & youth); Sunday morning service, 11 am (nursery available). Sunday evening service 7 pm. Monday, Olympians Youth Group after school, Teen Youth Group, 6:30 pm; Wednesday Prayer and Praise Meeting, 7 pm. Rev. Richard Unger 315-858- 2989 www.RichfieldSpringsBibleChur ch.org. TOUCHPOINT FELLOWSHIP. A community church. 148 Main St. Richfield Springs. Bible based, full gospel. Sunday Service 10 am. Rev. David Simonds. Visit us on Facebook at Touchpoint Fellowship.

NOTICE!

FOR THE COMMUNITY Advertising. Nonprofit organizations may place a free classified in the "For The Community" section advertising their money making event if they have placed a display ad for the same event, otherwise, nonprofit classified rates apply. A free ad can be placed only when a non-profit organization has a notice of a meeting or an activity which does not involve money.

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FOR THE _____

TRINITY CHRISTIAN Reformed Church, 187 Main St., Richfield Springs. Worship services are Sundays at 10:00 am. We now have a stair lift. 315-858-2448.

UNADILLA FORKS BAPTIST Church, County Highway 18, Unadilla Forks, NY. Sunday school 10:00am, Sunday morning worship 11:00am. Wednesday prayer service 6:00pm. Pastor Brian Cook. Handicap accessible, for more information

unadillaforksbaptist.org or call 315-855-7563.

UNITED METHODIST CHURCH Services. Little white church. Church Street, Schuyler Lake. Services begin 8:45 am.

VAN HORNESVILLE UNITED Methodist Church, State Rte. 80, Van Hornesville, NY (239 Cemetery Road, Jordanville-GPS). Sunday morning worship service 10:30 am. Pastor Theresa Grescheck.

EXETER UNITED WEST Methodist Church 6941 State Hwy. 51 West Winfield. Sunday weekly services at 9:00 am

ZION EPISCOPAL CHURCH Morris, 158 East Main Street. Visit our website for worship dates and times; www.zionchurchmorris.org or call 607-263-5927.



EDMESTON FREE LIBRARY Hours: Tuesday-Friday Noon to 5 pm; Saturday 9 am to 2 pm; Sunday and Monday Closed. Closed all legal holidays.

JORDANVILLE PUBLIC LIBRARY: 189 Main St. Jordanville, NY. 315-858-2874 www.midyork.org/Jordanville Hours: Monday, Wednesday & Friday 3:00 pm-7:00 pm. Tuesday and Thursday 9:00 am-1:00 pm. Jordanville Public Library is part of the Mid-York Library System.

KINNEY MEMORIAL Library, Hartwick. Library hours: Monday 9 am- 3 pm. Wednesday 10 am-4 pm. Friday 9 am -2 pm. Saturday 11-5 pm.

MILFORD FREE LIBRARY hours are Tuesday and Thursday 11am-7pm and Saturday 10am-2pm. 64 South Main Street, Milford.

RICHFIELD SPRINGS Public Library Hours: Monday 11-5, Tuesdav 11-8, Wed-Fri 11-5, Saturday 10-12. 102 Main Street, **Richfield Springs**

RUSSIAN HISTORY Museum Step back into Old Russia! 1407 Robinson Road, Jordanville, NY 13361. 315-858-2468. Hours: Monday closed, Tuesdayaturday 10 am to 4 pm, Sunday 1 pm to 4 pm.



Under the Care of Bassett Hospital following a recent diagnosis of Carcinoid Endocrine Cancer, the family has been presented with an abundance of unforeseen challenges to his medical care and the expenses that go along with this. We hope that we can count on our

Springfield Historical Society displays can be viewed whenever the Community Center is open or on Thursdays 10-12. Volunteers are always welcome.

Springfield Historical Society open Thursdays 10-12, 29Å Springfield Center, NY

SPRINGFIELD LIBRARY'S Hours Tuesday: 2pm-7pm 9am-2pm Wednesday Thursday:10am-12pm & 2pm-7pm.Saturday: 9am-12pm. For more information, please contact by phone (315) 858-5802, online http://libraries.4cls.org/at springfield/ or visit us at 129 Highway County 29A. Springfield Center, NY.

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with this. We hope that we can count on our community to support the Wart Family as they work through these challenging times!
The Hartwick American Legion Auxiliary, Post 1567 and many friends and family, will host the following events: **A Benefit Auction and Cornhole Tournament Saturday, September 21, 2024 from 11 am - 4 pm** *At the Hartwick Rod & Gun Club, 132 Rod & Gun Club Drive (off State Rt 205) Hartwick, NY* **Benefit Auction**Ticket sales start at 11 am - 4 pm and Auction Drawing at 4:15 pm. **Cornhole Tournament** Cornhole Registration starts at 11 am \$10/person, starts at 12 noon. Food and Drink available on site.
The family will also accept monetary donations which should be sent directly to 128 Bunn Hill Rd. Mt. Vision, NY 13810. For questions please contact Missy Rathbun at 607-544-4069 or Jen Phillips (607) 434-3750.



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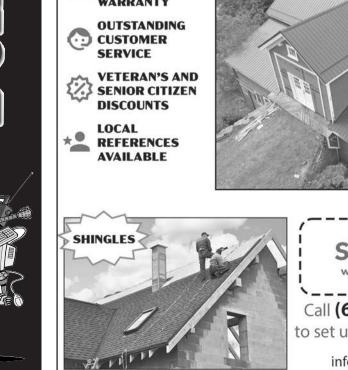
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FAMILY SALES -

COLUMBUS: Everyday, now until October 1st. 8am-6pm, 6478 State Highway 8, West Edmeston, good deals come see what we have, taking offers.

EAST SPRINGFIELD: Big Yard Sale. Saturday, September 14th, 9am-3pm. 294 Hoyer Road. Something for everyone. Look for signs on Route 20.

HARTWICK: Three Family Sale. Saturday, September 14th, 8am -? 3575 State Highway 205. Household, collectibles, clothes, no way to itemize everything.

MOUNT UPTON: Garage sale. Saturday, September 14th and Sunday, September 15th, 9am-5pm, 302 River Rd. FWD lawn mower, lots of tools and lots of stuff!

NORWICH: Friday and Saturday, September 13th and September 14th, 9am-5pm. 66 West Main Street. Rain or shine! Clearing out so the cars can go in the garage! Large variety of items - something for everyone. We have Halloween decorations and costumes, plus kitchen items, records, DVDs, books, linens, jewelry, tools, toys, crafting, collectibles, silk flowers, books, shoes/boots, clothing, games, dolls, lighting, toddler toys, bar stools, sports winter hats/gloves, items, wreaths, pet items, area rugs, step ladder, animal carrier, wrapping paper, plant stands, occasional tables, Lane cedar chest, scarecrows, and much more!!

ONEONTA: Sale. Saturday, September 14th, 8:00 am - 2:00 pm, 4 Brigham Road. Perennials, tabletop loom, children's puzzles, books & games, candlemaking items, golf balls, sports cards, Emmett Kelly figurines, Seuss plush dishes, Dr. characters, wall decor, macramÈ, ribbon, fabric, XL wicker baskets, women's sweaters, purses, miscellaneous. Vintage: arm chairs, LG wooden drying rack, ornate oval mirror, ARCTIC water jug, plus discounted marketplace on chestnut items. Pictures on Oneonta Craigslist.

ONEONTA: Saturday, September 14th, 9am-4pm, 171 Cemetery Hill Road. Garage and estate sale, tools, collectibles, 1957 Jeep truck, truck and tractor chains, much more. SHARON SPRINGS: Estate Sale of the late Seth Many, MD of Sharon Springs, NY. Friday, 13th. September Saturday, September 14th. Sunday September 15th, and Saturday, September 21st and Sunday, September 22nd. Open 9am-5pm. Eclectic collection: books, furniture, tools, art, architectural salvage, iron fence, bottles, music, parlor, kitchen and wood stoves, brass bed, hall tree, tall clock. See details, location, terms, photos and descriptions: jkantiques.com; estatesales.net and estatesales.org. By J&K Antiques and Estate Sales, LLC. Skalkaho42@gmail.com. 518-488-4273.

UNADILLA: Yard Sale. Saturday, September 14th and Sunday, September 15th, 9:00am-4:00pm, 2905 Road 13. Tools, fish poles, ice fishing tents, tip ups, auger, 2 burner camp stove, adult sleeping bag (like new), portable chemical toilet, Panasonic TV, Singer sewing machine (cabinet style), metal bed frame, tennis rackets, canning jars, dishes, clothes, books, etc.



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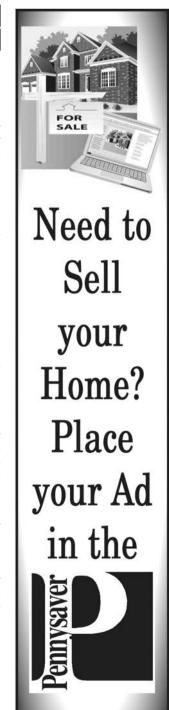
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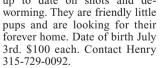
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Fall Home Improvement

Elevate the backyard experience

Chances are no one wants to replicate the side effects of the global pandemic anytime soon. Despite all of the upheaval it brought to so many people's lives, there was at least one silver lining to the pandemic: a newfound appreciation for backyards and other outdoor living areas. Back in 2021, OnePoll, on behalf of the landscaping company TruGreen, found survey participants reported spending 14 hours outside every week, which marked a three-hour increase than before the pandemic hit.

Outdoor spaces like patios, decks, yards, and even front porches remain popular places for homeowners and their loved ones to congregate. Various studies have shown that those who spend more time outside in nature have lower levels of stress, anxiety and depression. Being outside is strongly associated with improved mental and physical health. Homeowners who want to maximize the potential of their outdoor spaces can look to these ideas to take backyards up a notch or two.

Establish a gathering spot

A well-designed yard has one or more dedicated gathering spots, particularly areas that enable comfort underfoot. Homeowners can give consideration to hardscape that enables individuals to spend time outdoors without standing in soggy or buggy situations. Whether they're traditional decks, platform decks, concrete or paver patios, or areas separated from the lawn with pea gravel or another type of rock, homeowners can make the yard more useable through these spaces.



Invest in an outdoor cooking area

Grilling, smoking and even making brick oven pizzas outdoors is a major component of backyard entertaining. Outdoor kitchens can increase the convenience of prepping, cooking and serving food outdoors. Grills and other cooking gear can be built into weather-resistant counters and cabinetry.

Install a pergola

A pergola or another structure is the perfect way to add privacy to a gathering spot and create more shade and weather protection when Mother Nature does not want to cooperate.

Think beyond the summer season

When making backyard improvements, homeowners can incorporate ideas that make the yard more functional during different seasons. For example, a fire pit or outdoor fireplace can be a spot for making summer s'mores or sipping mulled cider in the fall. An enclosed three-season room offers the opportunity to see nature and enjoy it without bearing the full brunt of chilly temperatures.

There are many ways homeowners can enhance the functionality and appeal of their backyards. TF247153





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Fall Home Improvement

4 things to know about kitchen renovations

Kitchens are often described as the most popular room in a home, and that's not mere conjecture. A 2022 survey from House Digest asked participants to identify the room they consider most important in their homes, and roughly 41 percent chose the kitchen.

Residents tend to congregate in kitchens in the morning and then again in the evening when meals are prepared and, in homes without formal dining rooms, eaten. With so much time spent in the kitchen, it's no wonder that the 2022 U.S. Houzz & Home Study: Renovation Trends found kitchens to be the most popular interior room to upgrade. With so many people interested in kitchen renovations, the following are four things homeowners should know about these popular improvement projects.

1. Expect to spend some money. Most home improvement projects require a significant financial investment, but kitchen renovations are among the more expensive undertakings. The overall cost of a project will depend on a host of variables unique to each home, including homeowners' preferences, but HomeAdvisor estimated the average kitchen remodel in 2023 cost between \$14,611 and \$41,432. Homeowners considering an upscale kitchen remodel may receive six figure estimates for such projects.

2. Expect a good return on investment. If sticker shock settles in when receiving an initial kitchen remodel estimate, perhaps it can help homeowners to know that such a project may provide a strong return on investment (ROI). According to Remodeling magazine's "2024 Cost vs.





Value Report,* a minor kitchen remodel provides a 96 percent ROI. A major kitchen remodel mid-range (49 percent) and a major kitchen remodel upscale (38 percent) did not provide as notable a ROI. 3. Expect the project to take some time. Kitchens are large rooms with a lot of components, so renovating these spaces can take some time. Estimates vary depending on the size of the room, the scale of the remodel and the materials chosen, but Angi reports a kitchen remodel for most homes takes six weeks to four months. That's a sizable window, and it reflects the likelihood that unforeseen issues like supply chain interruptions or the discovery of mold will arise at some point during the renovation. Though it's impossible to determine precisely how long a project will take before it begins, homeowners renovating their kitchens may want to plan for the project to take two months if not longer. 4. Expect to use your kitchen during the renovation. If the timeline of a renovation is scary, homeowners should know they will likely be able to use their kitchen even after the project begins. Though the room might not remain a popular gathering space once the work starts, Angi notes kitchens are typically out of commission for around six weeks during a renovation. That still requires some pre-planning in relation to meals, but it also suggests homeowners won't be without a kitchen for months on end.

Kitchen renovations are popular projects. Homeowners who know what to expect before such projects commence can make it through a renovation more smoothly. HI248162

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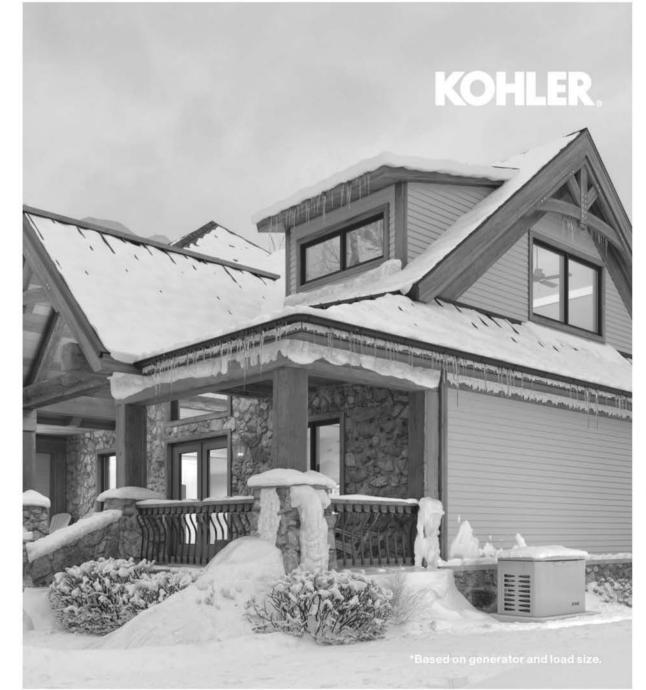
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Fall Home Improvement What to do when a project stalls

Upon embarking on a home improvement project, homeowners who have never before lived through such undertakings are often told to expect their projects to take more time than initial estimates suggested. Unforeseen complications can compromise project timelines, and some homeowners may find their projects stuck in neutral.

Stalled projects can make life at home difficult, and homeowners may feel helpless with regard to getting a project back on course. But there are ways for homeowners to get stalled projects back on course.

• Start off on solid financial footing. It's important that homeowners who want to upgrade their homes enter the home improvement process with a realistic grasp of their finances. Many home improvement projects stall when homeowners run out of money. Homeowners can avoid such unfortunate situations by only beginning a project they know they can afford. Whether funding a project with a loan or savings or a combination of both, homeowners should make an honest assessment of what they can afford to commit to a given project. If the amount of money available does not add up to the estimated cost of the project, delay the project now or you might be facing a stalled project down the road.

• Honestly assess whether or not you can finish the job. Do-it-yourselfers may have the abilities to complete a project, but they should not let their pride get in the way of their ultimate goal, which is the completion of the project. In addition to money, time or lack thereof, is often the culprit behind stalled projects. Homeowners with full-time jobs, families or both may not be able to find the time to complete a job in a timely fashion. If the project has



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been stuck in neutral and no sudden windfall of free time is on the horizon, start contacting contractors to finish the job for you.

• Ask for help. There's no shame in asking for help to complete a project. Some homeowners may underestimate the scope of a project until it's too late. Asking family, friends or neighbors for help might be the only way to get a stalled project back on track. Certain home improvement projects may not require advanced skills, and even friends or family with little or no home improvement experience can pitch in to complete such projects. When more advanced projects



stall, homeowners may want to hire contractors to complete the work. If budgets have not left much room for hiring a contractor, homeowners can perform some of the labor on their own.

• Be mindful of permits. Some home improvement projects require permits, and these permits often have expiration dates. Homeowners must keep permits in mind when projects start to stall, recognizing that they may need to reapply for permits if projects go unfinished for especially long periods of time.

Stalled home improvement projects can be a nightmare. But homeowners can address such delays in various ways to get projects back on track. FH178262



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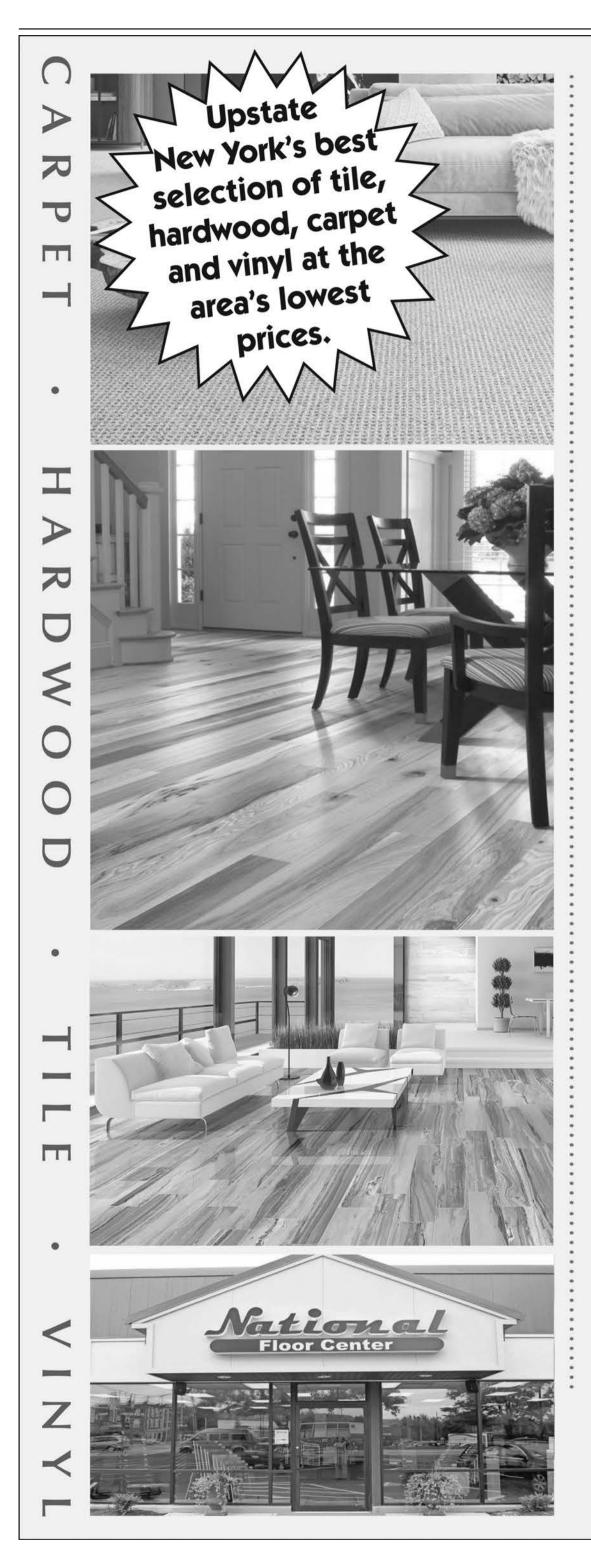
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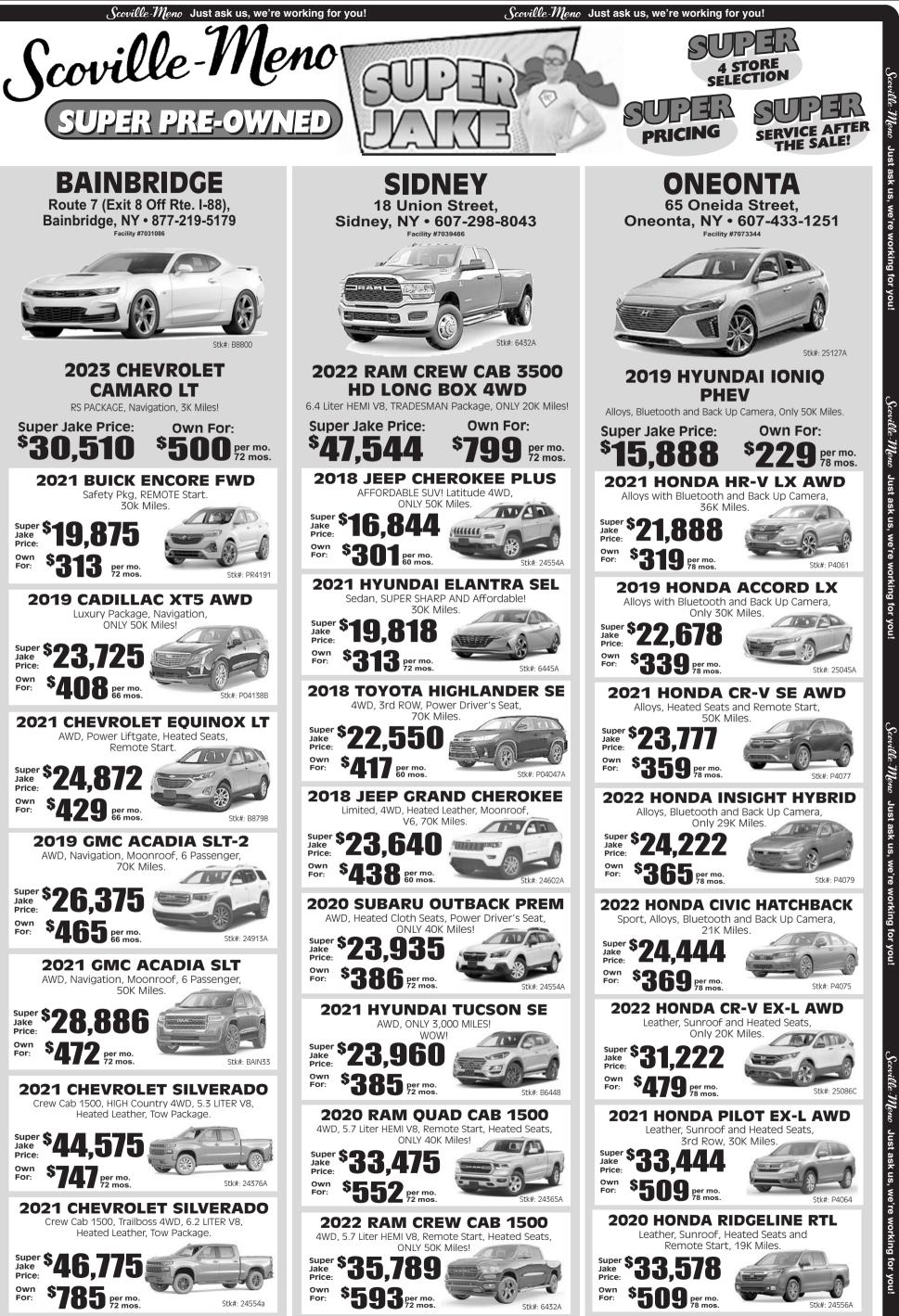
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