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NOVEMBER 2-8, 2025

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INSERTS

Price Chopper (fr)  
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(lc) = limited circulation  
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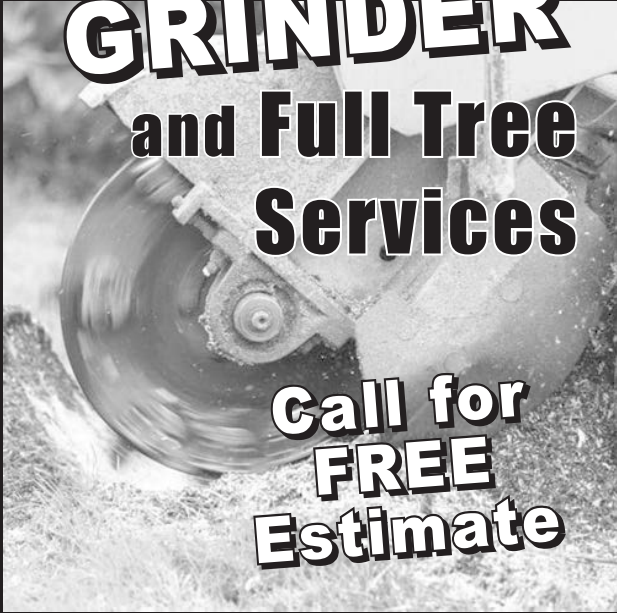
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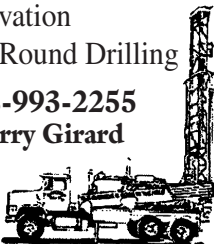
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FOR SALE: Large square bales of first cutting hay. Call for a price at 518-231-8401 we will deliver.

FOR SALE: Saw mill, 48 feet long with gas power plant. 518-376-8229.

MEAT TURKEYS for sale, 35-40 pounds, \$75 each, call 518-461-8168.

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CHENANGO TECHNOLOGY SOLUTIONS Computer Repair-Smart Device Setup-Network Setup, Let us handle your technology needs. We offer competitive prices and professional service. Serving Norwich, NY and the surrounding areas. Call today 607-289-3467.

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# Auctions



**Vernon Market**  
11 Ruth Street, Vernon, NY 13476  
Office: 315-829-3105 ▪ Tom Becker, 315-264-5469

**Weekly sales every Monday at 1:00 PM & Thursday at 2:00 PM**  
**Small animals (Chickens, ducks, rabbits, etc.) must be in by 12 PM for Monday's 1 PM Sale.**  
*We hold the right to refuse small animals after 12 PM*

**Thursday November 6th 2025 at 1 PM**  
**Special Consignment:** Otsego County farmer herd dispersal of 75 head dairy, 10 handling heifers, 6 fresh, the rest in all lactations. Free stall housed, milked in a tie stall. SCC 130,000. Nice young set of cows with good udders and good legs.  
**ACCEPTING CONSIGNMENTS NOW!**  
**Call the office or Tom today to advertise at 315-829-3105 or 315-264-5469.**

**Next Feeder Sale: Saturday, December 6th at 12 PM**

**Watch our Facebook Page: Empire Livestock LLC and our Website, empirelivestock.com for updates!**

## FARM & CONSTRUCTION EQUIPMENT, TRUCKS & NEW IMPORT EQUIPMENT PLUS – Monthly Repo Vehicle Auction

Manasse Auction Yard, 12 Henry St. (Rt. 26S), Whitney Point, NY 13862  
**Saturday November 8, 2025 9:30AM**

**Construction Equipment, Tractors & Farm Equipment, Trucks, Storage Containers & New Equipment Starting at 11:30AM**

**Including:** Group of Super JD Tractors & Equipment From Madison County Estate; JD 5083E Tractor w/ Ldr & Full Cab, 4wd, 1074 Hrs, Rear Dual Remotes, Super Nice; JD 5045E Tractor, 2wd, Open Station, 125 Orig Hrs, As New!! JD 7000 4-Row Corn Planter, Dry Fert. w/ Insecticide Boxes, Nice; JD 3-Bottom Semi-Mount Plow, Exc. Cond; Set of Frontier Pallet Forks For JD 540 Ldr; New Frontier 6' Snow Pusher Box For JD Ldr; Frontier RC2072 6' Finish Mower, Rear Discharge, Like New; **Group of Nice International & Farmall Farm Equipment From Local Farm Downsizing:** IH 656 w/ Ldr & Cab, Gas Eng, 3pth, Super Nice; IH Skid Ldr w/ Gas Eng; IH – McCormick Deering 76 Pull-Type Combine, Super Clean; IH 510 Grain Drill w/ Grass Seed, Nice; IH 35 Side Rake; 2pth Sickle Bar Mower, Hard To Find; IH 4-Bottom 2pth Plow; Farmall 3-Bottom 2pth Plow; 28' Grain Auger on Wheels; IH Chisel Plow, Trailer-Style; UFT Fert. Spreader, Dual Axle; 2pth 2-Bottom Plow; 2pth 2-Row Cultivator; Woods 6' Rotary Mower; 2pth 5' Back Blade; **Boom Lift From A Local Home Rental Co:** Genie Z45-34 Articulated, 45' Reach, Gas Eng, 2500 Hrs, Super Nice; **Mid Sized Wheel Loader:** Cat 906H 2 Mid-Sized Wheel Ldr w/ Full Cab, Skid Ldr-Type Bucket, 4000 Hrs; **Tracked & Wheeled Skid Loaders:** '17 Takeuchi TL 12R Track Ldr, Cab w/ AC, Hi-Flow Hyd's, Hyd Bkt Coupler, 3800 Hrs, Nice! '19 Cat 232D Wheeled Skid Steer, Full Cab w/ AC, 7200 Hrs, Super Nice, Runs & Drives, Has Noise In Drivetrain **Loader Backhoe – Tool Carrier:** Cat 426C IT, Backhoe w/ tool carrier arrangement, 4wd, cab, ext hoe, 5800 hrs, nice; **Compact Tractor w/ Ldr, Utility Tractors & Farm Equip.:** Almost New JD 1023E w/ Ldr, 4wd, 2 Hrs, Faint Noise in PTO; Ford 5610 series II, 2wd w/ Ford 777F loader, 3500 orig hours; Ford 3000 Utility w/ Power Steering; Fork 9N, All Restored; JD 348 Square Baler w/ Kicker; **UTVs – Gators – Golf Carts:** JD RSX 850 Gator, 4wd, Very Fast, 400 Hrs; Cub Cadet Challenger UTV, Gas Eng; (6) New IRG – SD Lanch Fancy 48 Volt Elec. Golf Carts w/ Roofs, Lifted, Rear Seat, All Are New; (10) New IRG Elec. Dbl & Sgl Seat Carts / Utility Vehicles; Yamaha Gas Golf Cart; **Truck Tractor & Commercial Trucks:** '19 Volvo VNR Day Cab Truck Tractor, D12 Eng, I-Shift Trans, Real Clean; '17 IH Durastar Cab & Chassis, Cummins Dsl Eng; Kenworth T600 S/A Yard Tractor; (4) '17-15 Ford F550 Cab & Chassis, Diesel Engines, All Are Not Running & Need Work; **Special – Aluminum Gooseneck Stock Trailer:** Alumilne 28' Aluminum Gooseneck Stock Trailer, Real Nice; **(25) New Midi & Mini Imported Excavators:** GT/CFG DM-20, Dsl w/Hyd. Thumb; NT -18k, Diesel; (2) New AGT MX 20; (2) OK-20R w/ Hyd. Thumb; OK 18R w/Hyd. Thumb; (2) OK -16R w/Hyd. Thumb; (2) AGT MX 15RX & (4) H15R, (5) AGT MX 12XR; Plus Others!; Also Asst. New Mini Excavator Attachment Sets & Asst. Attachments; **New Mini Tracked Skid Loaders:** (6) Asst Tracked Mini SSL's; Many Mini SSL Attachments Of All Types - Post Pounders, Trenchers, 4-N-1 Buckets, Hyd. Forks, Grapples, Etc; **Landscape Trailer:** New Reiser 14' Landscape Trailer w/ Gate; **New SSL Attachments Of All Types; Special: 20+ Temporary Buildings & Steel Buildings:** Many New All Metal Steel Buildings, Sizes Include: 45' x 25'; 45' x 22'; (2) 33' x 25'; (2) 23' x 22'; 33' x 42', Many To Choose From; **New Easy Kleen Washers; (4) New 40' Storage Containers Some w/Side Doors; (3) New -10' Steel Storage Containers; (20) Pallets of PA Stone Products – Pattern & Pavers; Lg. Qty. Of New Black Painted Alum. Fence Panels; Many New Steel Dbl. Entry Gates; Plus Misc. Items – (3) 53' Semi Van – Storage Trailers; Group Of Quality Contractors Tools Of All Types Including:** Siding Brakes; Generators; Ridgid Power Pipe Threaders; Many Asst. Power Tools; Ladders; Lg Rolling Tool Boxes; Air Nailers; Plus Many Other Quality Tools; **Restaurant & Meat Cutting Equipment;** Fancy Comm'l Countertop Cappuccino / Espresso Machine, Like New! Vulcan Convection Oven, Like New; Super Nice Hobart & Biro Meat Cutting Band Saws; (2) SS Countertop Comm'l Meat Grinders.

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**Auction Order: Ring 2 - 9:30 AM-** Misc. Tools & Shop Equipment In Building; **11:00AM-** Start Of Vehicles Followed By Lawn & Garden Tractors And New & Used Attachments, Followed By Misc. Items In Tent Bldg; **Ring 1 - 11:30AM:** Start Of Const. & Farm Equipment In Field. (2) Auctions At Once Going All Day Long.

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CERTIFIED ORGANIC MARKETING AGENCY

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First Monday of each Month – Normal Monday Sale & Monthly Fat Cow & Feeder Sale.

Second Monday of each Month – Normal Monday Sale & Monthly Heifer Sale.

Third Monday of each Month – Normal Monday Sale & Monthly Sheep, Lamb, Goat & Pig Sale.

Fourth Monday of each Month – Normal Monday Sale & Monthly Organic Day.

Fifth Monday (if there is one) – Normal Monday Sale

**Mon. Nov. 3rd** – Normal Monday Sale & Monthly Fat Cow & Feeder Sale. A group of Angus Cross Feeders and expecting many more.

**Let's keep the cattle in the market place to help the competition – sending direct gives you no competition. Beef prices have been strong time to cull the bottom end. Let us help you.**

**\*\*OUR CAFE IS ALWAYS OPEN EVERY SALE DAY – COME IN AND ENJOY A GREAT MEAL WITH MISSY!\*\* WATCH FUTURE ADS ON UPCOMING SALES WE HAVE IN THE WORKS. IF YOU HAVE SOMETHING TO SELL IF IT'S ONE OR A WHOLE HERD, LET US HELP YOU THROUGH THE PROCESS.**

**\*\*Trucking Assistance** – Call the Sale Barn or check out our trucker list on our Web-Site. Call to advertise in any of these sales it makes a difference. Watch website for any last minute updates. Directions: Hosking Sales LLC 6096 NYS Rt. 8, 30 miles South of Utica & 6 miles North of New Berlin, NY. www.hoskingsales.com; Like us on facebook.

## HOSKING SALES

Tom 607-972-1770, Brenda 607-972-1771,  
Dan Hosking 607-972-8773 - Office 607-847-8800

## PUBLIC AUCTION FRIDAY, NOVEMBER 21 AT 9 AM

### Organic Grass Fed Dairy & Farm Dispersal

492 Marshville Rd., Canajoharie, NY 13317

**Auction For Aaron & Mariam Fisher 518-673-3565**

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**COWS:** 60 Cows approx 20 1st calf; 10 Heifers 1 due 12/12/25, 4 bred, 5 breeding age; 3-1 yr. old heifers; 13 Calves the youngest calves are on nurse cows & will be sold together. SCC average 200,000, 4.3 BF. All cows will be A2-A2 tested by sale day. This is a closed herd and all cows were born on the farm, mixture of Holstein and Jerseys.

**HORSES:** Sprite is gray & Connie is black. A main line team 12 and 15 yr old Percheron; Pepsi 18 yr. old Percheron mare, good broke. Diamond 8 yr. old Percheron gelding. Rose 5 yr. old Percheron mare, green broke; Star Percheron gelding born April 2023 full sibling with Roxie Percheron mare born April 2024. Blackie 20 yr. old Black Morgan gelding.

**FARM EQUIPMENT:** 530 Case tractor, all new rubber, PTO 3pt.; New Holland 7050 4x4 round baler; Beaudine inline hay wrapper; I&J 3 wheel mower, 8' bar, 2 yrs. old; Vicon 9' disc mower; 4 wheel power cart, approx. 60hp Noah Fisher; 2 wheel power, approx 50hp I&J; Vermeer 8 wheel rake; N.H. rolabar rake engine & hydraulic drive; 10' spinner rake; Tonutti 4 Star tedder w/ engine; 40' Joe's Machinery skeleton hay elevator; 2 flatbed wagons; E-Z Trail spinner fertilizer spreader, ground drive, bought new, not much use; 9' spring tooth harrow; old 7' disc; 6' water packer 30"; JD single bottom plow-trailer; Lancaster manure spreader w/engine; NI manure spreader, ground drive, needs repair; Herschberger logging cart; J.S. fore cart w/brakes; White Horse fore cart; 2, 4, 6 horse hitches; 8 set of work harnesses; 1 set driving harness; collars, pad, lines, etc.; Takeuchi TB015 mini excavator, 3085 hrs.; NH Super 717 chopper w/table, rebuilt, excellent; JD 7590 chopper w/table; 4405 Jaylor mixer for parts; approx. 600 4x4 inline wrapped certified organic hay; old storm front carriage; 20' Turner manual sawmill 18hp Honda; Hay Saver round bale rack; milking set-up, Kubota diesel, cooling, vacuum pump, oil comp; semen tank w/inventory of Triple Hill Holsteins; Mueller 545 gal. bulk milk tank; shock box w/solar panel; Cyclops fencers; 5 bucket milkers, BRK pulsators; extra bucket, strainer, wash tubs; milk house supplies, soap, etc.; milk temperature recorder; Agri-Metal 530 feed cart; GDM whelping den; 10 Agri-Plastics calf hutches; used pallets; 30' PTO buzz saw; 4 headlocks 12' 6 hole; 2-1 row 717 NH corn heads; 2 row 717 NH corn head; 2-way plow, parts or fix; 717 chopper for parts; fiberglass foot bath; silage cart; wooden extension ladders; Kwik Cut bale slicer, slip on pallet fork; 6 nipple nurse bar; 3 DynaGlo kerosene heaters.

**Auctioneers Note:** Great opportunity to add to your line of equipment and/or horses and cows.



Lic # AU005568

**518-921-2016**  
**Auction Zip # 18971**

**\* No buyers premium.**

**Food Available Day of Sale**

**Phone Conference Bidding Available**

# Employment

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CAREGIVER FOR ELDERLY woman with Parkinson's, 20-40 hours per week \$18.10/hour in Salisbury, must have car. Call 315-429-3253.

**COMPANY EXPANSION IN YOUR AREA**  
CUSTOMER SERVICE and Assistant Managers. Full training. If you're not earning \$25/hour, text your name and area to 315-864-4017.

HELP NEEDED once per week. 70 year old female, pick me up in Amsterdam at The Sentinels, to purchase groceries. 518-231-2359.

LOOKING FOR HOME Health Aid for elderly woman in Richfield springs. Assisting with meals, toileting, ambulating, laundry, cleaning, etc. Will be paid through CDPAP after several requirements have been met. Can be part-time or full-time. Call Marilyn at 607-282-6217.

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## HELP WANTED

**Locations: Empire Livestock, LLC Central Bridge, NY**

**Ring / Office Clerk:** Responsible for clerking livestock/sale items into auction block. Must have experience working with cattle, Microsoft Office and performing general office duties. Every Tuesday and occasional Saturday hours are required. Must be reliable and have own dependable transportation. Hourly pay of \$15.50 - \$17.00 depending on experience.

**Contact:** [hr@empirelivestock.com](mailto:hr@empirelivestock.com) or call 570-215-3353 for an application, OR call Tom at 315-264-5469 for more details.

Empire Livestock LLC is an equal opportunity employer

## HELP WANTED

**Location: Empire Livestock, LLC – Central Bridge, NY**

**Barn Labor:** Experience handling all types of livestock required, cleaning barns, some maintenance of barns/equipment. Must be able to work every Tuesday and occasionally on Saturday for special sales. Must be reliable and have dependable transportation. Hourly wage \$15.50-\$17.00 depending on experience.

**Contact:** [hr@empirelivestock.com](mailto:hr@empirelivestock.com) or call 570-215-3353 for an application OR call Tom at 315-264-5469 for more details.

Empire Livestock LLC is an equal opportunity employer.

## HELP WANTED

**Location: Empire Livestock, LLC – Vernon, NY**

**Ring/Office Clerk:** Responsible for clerking livestock/sale items into auction block. Assisting in office before/after sale docking in tickets, answering phones, checking out customers. Part-time 2-3 days per week depending on sale days, occasional Saturday hours required. Must be reliable and have own dependable transportation. Hourly pay range of \$15.50-\$17.00 depending on experience.

**Contact:** [hr@empirelivestock.com](mailto:hr@empirelivestock.com) or call our office 570-215-3353 for an application OR contact Tom Becker at 315-264-5469.

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## Garage Sales

ESPERANCE: Sunday November 9th, 10am-4pm. 335 State Route 30. Last sale of the year. Old coins, old pictures and watches, new watches, tools, clothing, books, odds and ends. Elgin pocket watch (B.W. Raymond-21 jewels). Sale in heated garage if cool. 518-868-4418.

MIDDLEBURGH: A&S Huge Garage Sale, Friday Nov. 7th-Sunday November 9th, 8 am- 5 pm 4894 St. Rt. 30, Middleburgh, lots of tools, Furniture and so much more! Too Much to list!

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**SEE THE MAN ANTIQUES AND COLLECTIBLES**  
WE BUY ANTIQUE and unique items. Stop in and see what's new. 54 North Main Street, Sherburne, NY 607-316-8463.

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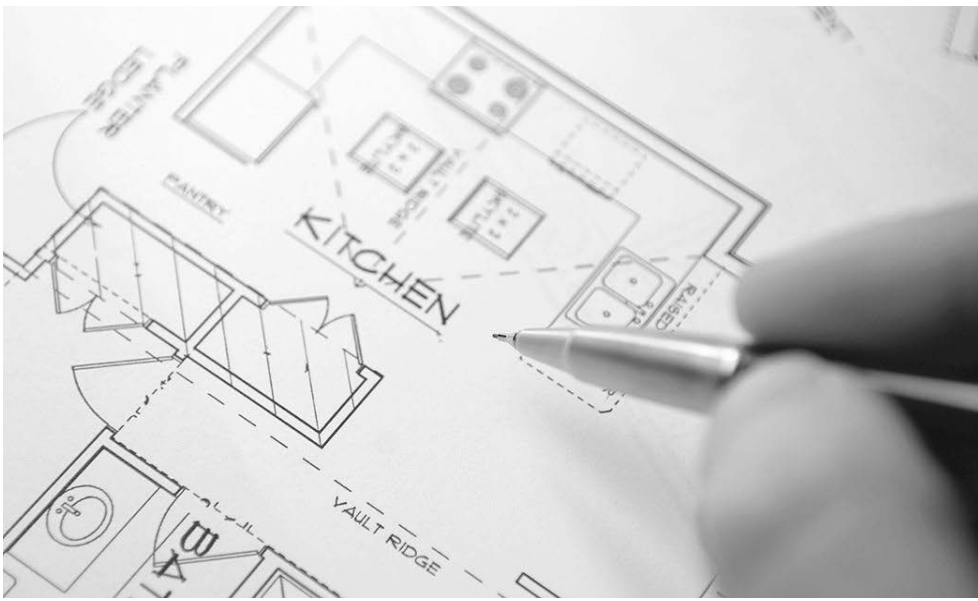
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# Cooking up a kitchen remodel

A successful kitchen renovation project requires careful planning and a detailed vision of what the space will look like upon completion. Whether a homeowner is thinking about giving the kitchen a major overhaul or just a minor refresh, bringing that vision to life doesn’t happen overnight. There is a process that must go into a kitchen renovation. Embarking on a kitchen remodel can be an exciting venture and homeowners may be eager to dive right in, but familiarizing oneself with what to expect prior to the start can help property owners navigate the process more smoothly.

- Inspiration and design: The first phase involves dreaming up kitchen plans and making practical decisions regarding efficiency and functionality. Considerable time may be spent working with a designer and architect, which will involve choosing materials and a color scheme.
- Creating a budget: According to Angi, the average kitchen remodel costs \$26,934, but price ultimately varies depending on the scope of the work. Costs may be less or more depending on the size of the kitchen and the materials chosen.
- Demolition: Before a homeowner can have a new kitchen, the old one must be removed. The real physical transformation begins with the demolition, which tends to be quick but messy. It is essential to set up an alternative “mini kitchen” elsewhere, or expect to be dining out throughout the remodel. The demo process may reveal any issues that will need to be remedied before the real work can begin, such as structural damage, leaks, mold, or other hiccups.
- Contractor work begins: It can take one to three weeks for contractors to install plumbing, mechanical components, electrical wiring,



ductwork, and more, followed by structural needs and drywall, according to sink and faucet manufacturer Blanco. Flooring and cabinets will follow, and can take another week or more. Fabricating custom countertops is a lengthy process and can represent the bulk of a kitchen renovation timeline. Expect a few weeks for countertops to be measured, made and then installed.

- Appliances and finishing touches: Appliances will be delivered and hooked up at the tail end of the renovation. Finally, the backsplash, fixtures and lighting are put into place. The last leg of the remodel will include painting, trim work and installation of hardware on cabinets and drawers.

Once all the work is done, it is essential for homeowners to make sure everything is to their liking. According to HGTV and Kitchy Crouse of CK Interior Design, a regular kitchen renovation can take anywhere from six to 12 weeks. With so much time devoted to the space, homeowners should ensure it lives up to their expectations. As the renovation begins, homeowners should remember that unexpected issues can arise, including delays due to material availability or unforeseen challenges. Maintaining an open communication with the contractor, asking questions and remaining flexible helps. Although a kitchen remodel is initially disruptive, it is an investment that ultimately enhances a home’s value. FH259140

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# Design ideas to give your home a farmhouse feel

Farmhouse style homes are having a moment. A 2020 survey from Homes.com asked more than 5,000 adults across the United States about their favorite house style from a list that included bohemian craftsman, mid-century modern ranch, French chateau, and Tudor, among others. Modern farmhouse was the runaway winner, as participants in 42 of the 50 states indicated this simple, cozy style was their favorite.

Home renovation projects can help homeowners put their own unique stamp on their homes, and such projects can be both aesthetic and functional in nature. The following are some farmhouse design elements homeowners can consider as they look to transform their home interiors with this popular style in mind.

- **Exposed beams:** Exposed beams instantly evoke images of a farmhouse. The home improvement experts at BobVila.com note that this rustic renovation project can utilize real wood or faux beams that look like the real thing. Decorative beams that have nothing to do with a home’s structural integrity can be installed by skilled do-it-yourselfers. However, even faux beams are heavy, and BobVila.com recommends homeowners have an engineer assess their existing structure prior to installation.
- **Distressed wood finishes:** Distressing is designed to make something look less than perfect. Distressed wood finishes can be found throughout many farmhouse style homes. Furniture and picture frames can provide the distressed look farmhouse fans are looking for. This is a relatively inexpensive project that many homeowners can tackle on their own after watching some online tutorials that



recommend the right tools and techniques to get the job done right.

- **Kitchen sink:** Many components combine to create a truly classic farmhouse kitchen. But perhaps no component is more essential than the classic farmhouse sink. The renovation experts at HGTV note that a classic farmhouse sink features a deep, wide basin. Farmhouse sinks are large enough to handle all the dishes that come after a big family meal. Old-fashioned porcelain sinks are worth consideration by homeowners who want their kitchen sinks to evoke a traditional farmhouse feel.
- **Countertops:** HGTV recommends butcher block countertops for homeowners who favor European farmhouse style. Homeowners overhauling their kitchens to create a farmhouse feel should consider installing a large island with a walnut butcher block countertop for an authentic farmhouse feel.

Farmhouse style homes are wildly popular. Some simple renovations can help homeowners with a fondness for farmhouse style bring this classic look into their homes. FH218159

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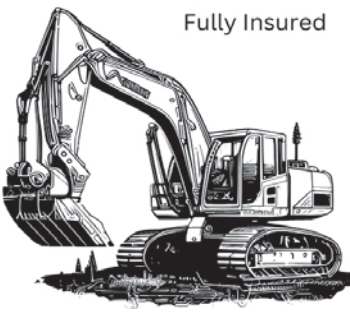


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Before fireplace season hits full swing, homeowners might want to brush up on a few fireplace facts so they can safely enjoy nights spent sitting by the crackling flames.

The Chimney Safety Institute of America advises homeowners with fireplaces to hire a CSIA-certified chimney sweep to clean their fireplaces. After a lengthy period of non-use, various issues could be affecting the chimney, many of which might not be noticeable to an untrained eye. Professional, certified chimney sweeps have extensive knowledge of fireplaces, making them valuable resources who can let homeowners know if any safety issues developed since fireplaces were last used. The National Protection Agency recommends that chimneys be swept at least once per year.

A full inspection of the chimney might be in order as well. Chimney service technicians will conduct thorough examinations of readily accessible portions of the chimney exterior and interior and accessible portions of the appliance and the chimney connection. The CSIA recommends that homeowners who plan to use their chimneys as they have in the past request a Level 1 inspection, which will examine the soundness of the chimney structure and flue as well as the basic appliance installation and connections. Technicians also will verify if the chimney is free of obstruction and combustible deposits.

Homeowners also should inspect their chimney dampers before lighting their first fires of the season. Dampers should open and close smoothly. If not, a service technician can help fix or replace the damper.

Firewood is another thing homeowners must consider before lighting their first fires of the season. The CSIA says that well-seasoned firewood works best, noting that wood that is not well-seasoned will produce more smoke than heat. In addition, the home improvement resource This Old House recommends using dense wood that's been split and stored in a high and dry place for

at least six months. Oak is an example of dense wood that, when stored properly, can make for an enjoyable fireplace experience. Avoid softwoods like pine. Pine can produce a lot of creosote, which is a byproduct of wood combustion. Creosote is highly flammable, and as it builds up in a chimney, the risk for a chimney fire increases. Choosing the right wood, making sure it's well-seasoned and having a chimney professionally cleaned can reduce the risk of a creosote-related chimney fire. A Level 1 inspection should determine if there are potentially dangerous levels of creosote deposits in the chimney.

Before nestling up to a fireplace this winter, homeowners should consider a host of factors and safety measures to ensure their fireplaces are safe and ready for the season ahead. TF199248



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DINNER: Free to all Veterans and their families. November 11th at 12 noon. Fort Plain American Legion.

Election Night, Pancake Supper, 4-7 pm, Gallupville Lutheran Church Hall, adults \$10, children 5-12 \$5, 5 & under free, All Military Personnel eat free, pancakes, sausage, homemade applesauce, egg, homefries,beverage and cider donuts.

Ham & Fritter Supper, Thursday, Nov.6th, 4:30pm-6:30pm, St. John's Lutheran Church, 774 St. Hwy 163, Fort Plain. Ham, corn fritters, mashed potatoes with gravy, vegetables and dessert, drive thru/take out \$12

Ice Cream Social, Election day,11/4, 1pm-7pm, join us for an open house and cream social, Schowright Ambulance, 388 Main St., Schoharie, NY, 12157. Learn how you can become the neighbor that your neighbors can't live without!

Pancake Breakfast, by donation Saturday, November 8th 7:30am to 10:00am Zion St. John's Lutheran Church Hall, Route 165, Mesick Ave., Seward Sponsored byChristian Community Church of Faith

Roast Beef Dinner, Sat., Nov.15th, 4-7pm or sold out, Ages 12-64 \$15, Veterans/-Seniors \$13, Ages 5-12 \$10, under 5 free, Central Bridge Methodist Church, 196 Church St., Central Bridge,NY, 518-868-4226.

ALCOHOLICS ANONYMOUS beginners meeting Fridays at 5:30pm. Cobleskill Methodist Church 107 Chapel Street, Cobleskill.

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SARAH'S FOOD PANTRY, free. Evangelical Lutheran Church, 890 NY-443, Gallupville. Every 2nd & 4th Thursday of the month 12:00pm-4:00pm 518-421-2939.

COMMUNITY CHURCH of Howes Cave, Sunday, traditional service 10:30 am, 128 Lester Lane. Reverend Tom Davis.

FOOD PANTRY is available at Bethany Lutheran Church, 185 Church Street, Central Bridge, NY every month on the 2nd Monday 10 am -12 pm. Everyone is welcome, no questions asked.

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NEW HOPE CHRISTIAN Fellowship, 32 Spencer Street, Dolgeville. Sunday School at 9:40am, Sunday mornings, main service at 10:30am and Bible study Wednesdays at 7:00pm.

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Schoharie Seventh Day Adventist Church, Sabbath Study 10-11:30, Worship Service 12-1, 2861 St. Rt. 10, Summit, NY, 12175

SHARON REFORMED Church 6858 NY-10. Sharon Springs, NY 13459. Worship 10:30 a.m. Sunday Pastor Jim Peck. Pastor@sharonreformed.org. https://sharonreformed.org. (518) 241-3436.

Middleburgh Library - 11/3 - 3:30-5:30 PM - Create Your Own Video - Create your Own Video with Mary Carrier, MVLS Registration requested, but not required.

Middleburgh Library - 11/4 - 10:45 AM - Drop-in Storytime - Join Miss Terry for this fun, interactive storytime geared toward little ones ages 0-5 and their caregivers!

Middleburgh Library - 11/5 - 12:00-12:45 - Chair Yoga - New session! Improve your strength, flexibility, and mobility in Lucianna's Chair Yoga class! Registration is required.

Middleburgh Library - 11/6 - 11:00-12:00 - Homeschool Explorers - This Program is designed for homeschooled students to engage in fun and educational activities alongside their peers. Registration is appreciated.

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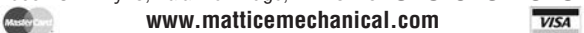


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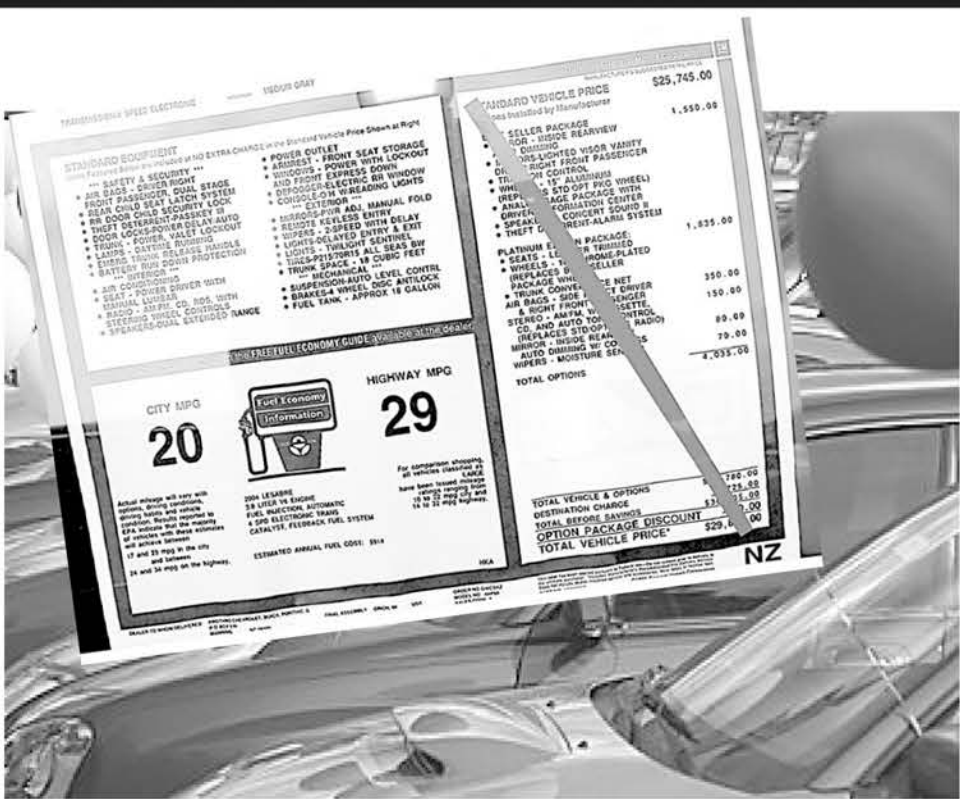
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# What Does It All Mean?

## Explaining the terms listed on window stickers

Buying a new car can be both exciting and confusing. The automotive industry, including manufacturers, dealerships and salespeople, have their own unique lingo, and buyers may not always understand some of the terms they hear as they shop for a new car.

Anyone who has ever visited a new car dealership has probably glanced at a new car sticker and felt like something has been lost in translation. Such stickers hang prominently in the windows of all new cars on the lot, but reading them can be akin to reading a complicated legal document. Drivers about to begin their searches for new vehicles may benefit from learning the following terms they might see when reading window stickers at their local auto dealerships.

- **Vehicle description:** This is typically at the top left or right of the sticker, and it includes information about the vehicle you are looking at. This includes the type of engine and transmission, the interior and exterior colors, the make and model of the vehicle, and its passenger capacity.
- **Destination charge:** Drivers who have passed auto transport trucks hauling new automobiles on the highway might not know it, but if they ever bought a new vehicle, chances are they helped to pay for the trip those cars made from the manufacturing plant to the dealership lot. That's because window stickers typically list a destination charge, which is the fee buyers pay to get the vehicle from the plant to the dealership. This might be listed as "Destination & Delivery" on the sticker.
- **Fuel economy:** Many buyers understand this term when they see it, but they might not know that the figure listed next to fuel economy, which is an estimate of how many much miles per gallon a given vehicle gets in the city and on the highway, is determined by the United States Environmental Protection Agency.
- **MSRP:** The MSRP, or manufacturer suggested retail price, is the price of the vehicle before any additional charges, including destination charges, are added in.
- **Standard equipment:** On a window sticker, the basic items the vehicle is equipped with are listed as the standard equipment. This can include a number of items, such as AM/FM radio and heating and cooling systems. The standard equipment listed on the sticker is often broken down into categories, including exterior, interior, safety/security and warranty information.
- **Optional equipment:** The special features available, such as leather interior and heated seats, will be listed separately in this category. These features may only be available as part of bundled packages, though some manufacturers allow buyers to add them a la carte.
- **Total retail price:** The total retail price includes the MSRP and the standard and optional equipment, but it does not include taxes or registration and title fees.
- **Safety ratings:** Safety ratings also are included on vehicle stickers, and these can shed light on how the National Highway Traffic Safety Administration has rated a given vehicle if it has tested that car or truck. If you are unsure of what those terms mean or if the safety ratings are not listed (the NHTSA does not test every new model every year), visit the Insurance Institute for High Safety website at [www.iihs.org](http://www.iihs.org).

Prospective car buyers may not give new vehicle window stickers more than a passing glance, but these stickers are invaluable sources of information that can shed a great deal of light on a given vehicle and its costs and features.

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