

# FALL

## HOME IMPROVEMENT

A Turnpike and Oneonta-Cooperstown Pennysavers, Gazette Publication • Issue #3 • November 16, 2023

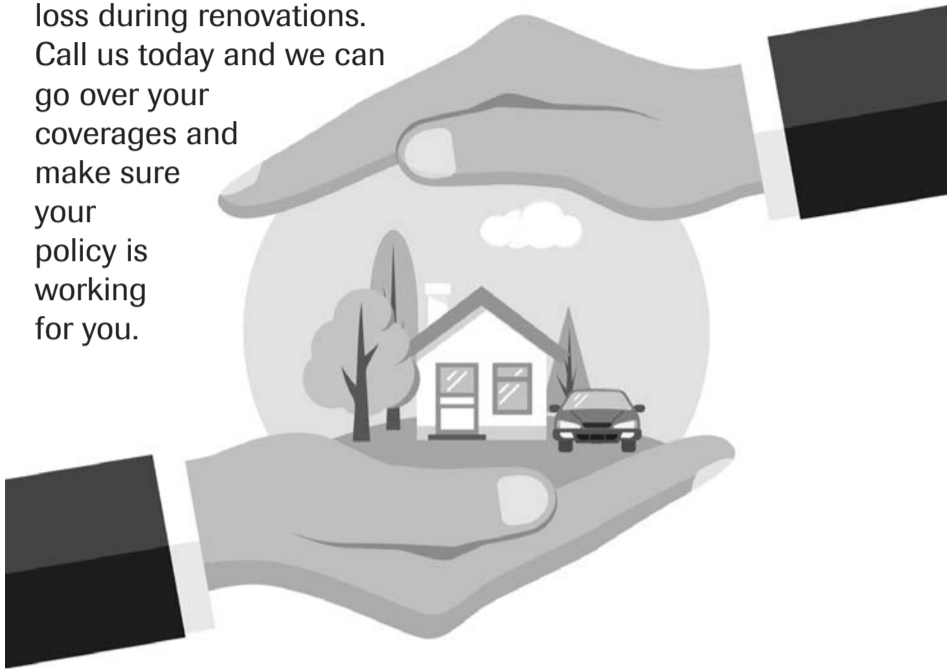
### Issue Three

- 8 steps to a more functional kitchen
- The benefits of working with an interior designer
- Design ideas that can create a peaceful feel



## Did you know that not all homeowners insurance policies are created equal?

Not all insurance policies will cover you in the event of a loss during renovations. Call us today and we can go over your coverages and make sure your policy is working for you.



### MORRIS INSURANCE

Strong • Local • Independent

128 Main Street, Morris, NY • (607) 263-5170

Auto, Home, Life, Contractor and Business Insurance



Bieritz Agency Inc • BieritzInsurance.com

# Kitchen cabinets: reface or replace?

The kitchen is a busy room in many homes. That popularity likely has something to do with why so many homeowners spend sizable sums renovating their kitchens. According to highlights from the 2022 U.S. Houzz

Homeowners have different options when it comes to cabinet renovations, and they may need to decide if they need to replace or reface their cabinets.

Kitchen Trends Study, the median spend on major kitchen remodels grew by 14 percent from the previous year, and minor remodels increased by 25 percent. Spurred on by increased time spent at home during the pandemic, the main impetus for kitchen remodels according to the study was that homeowners wanted to make these improvements all along and finally had the time and means to do so.

There are many aspects of a kitchen that homeowners can change. Houzz found 94 percent of renovators either fully or partially replaced cabinets in their improvement plans. Cabinets are a major component of kitchen

layouts. Cabinets help to establish the aesthetic of a kitchen and serve a useful function, providing necessary storage space to ensure the room does not appear cluttered.

Homeowners have different options when it comes to cabinet renovations, and they may need to decide if they need to replace or reface their cabinets.

#### Replacement

Cabinet replacement involves removing all of the existing cabinets before new cabinets are leveled and installed. According to the home improvement

*A Different Kind of Energy Company*



**NEW PROPANE CUSTOMERS**

**GET YOUR FIRST FILL FOR 99¢ PER GALLON**

**OR**

**NEW OIL CUSTOMERS**

**GET 25¢ OFF PER GALLON ON YOUR FIRST ORDER**

*Terms and conditions apply. New customers only.*

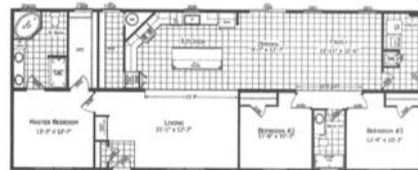


**Call Today 800-723-2583**

**Sign up online**

**www.blueoxenergy.com**

**ON OUR LOT NOW**  
**AND AVAILABLE FOR IMMEDIATE DELIVERY!**  
 – WE HAVE HOMES AVAILABLE –  
**CONTACT US TODAY TO LEARN HOW TO RESERVE YOUR NEW HOME FOR 2023**



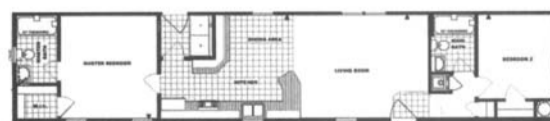
**28x72 (68) 3BR/2BA**  
**1,813 SF**

**28x48 (44) 3BR/2BA**  
**1,173 SF**



**28x60 (56) 3BR/2BA**  
**1,493 SF**

**16x70 (66) 2BR/2BA**  
**1,001 SF**



**14x70 (66) 2BR/2BA**  
**880 SF**

**Better Homes & Transport, Inc.**

★ Central NY's Best Kept Secret

**315-858-2100**  
 Fax: 315-858-2121



Family Owned & Operated

3787 US Hwy 20 Richfield Springs

www.betterhomesandtransport.com

email: betterhomes@verizon.net

**Mon-Fri: 9-5, Sat: 11-3**



resource The Spruce, homeowners can expect to pay between \$13,000 and \$30,000 for contractor grade cabinets. Cabinet replacement is a good idea when homeowners want to add more cabinet space or create a new layout in the room.

**Refacing**

Cabinet refacing is less messy and less disruptive than replacement. All cabinets remain the same size and in the same location. The cabinet boxes must be in good shape to facilitate a refacing. The process involves installation of new drawer fronts and cabinet doors, as well as veneering of the cabinet boxes. New hardware typically is installed as well. The insides of the cabinets typically remain the same. The Spruce says cabinet refacing can be 30 to 50 percent cheaper than a replacement.

Most people call in professionals to change their cabinets. Cabinet replacement can be a do-it-yourself job, but it involves measuring and ensuring everything fits and is leveled appropriately. Homeowners who choose to reface their cabinets themselves may opt to paint or restain. Wood veneer or a new door and drawer panel installation can be complicated and is best left to qualified contractors. FH238160

# Nappi Tile and Marble

We offer a tile for any application. Stop in our store to see the most extensive samples of tiles in the area. Our showroom is open for your shopping needs. Design and installation services available.



*you dream it, we build it!*



NappiTileandMarble.com  
10700 Rte. 23, Davenport Center  
607-278-6411



**Don't Buy a Pole Barn Package Until You've Contacted Us!**  
*We Offer Competitive Pricing and Guarantee Satisfaction.*

## POLE BARN PACKAGE



*Designed to meet Your Needs*



**SHEDS AVAILABLE NOW!**

**24' X 32' X 10' POST FRAME PACKAGE:**

**Call for current pricing**

- **MATERIAL PACKAGE**
  - Pre-Engineered Wood Trusses (6/12 Pitch, 4' O/C)
  - 4.125 x 5.187 Structural Glulam 3 Ply Eave Posts (8' O/C)
  - 4.125 x 5.187 Structural Glulam 3 Ply Gable Posts (10' O/C)
  - 2 x 8 Treated Skirt Boards (1 Row)
  - 2 x 4 Wall Girts (24" O/C) and Roof Purlins (24" O/C)
  - 2 x 10 Double Top Girt Truss Carrier
  - 1/4" M W I Dbl. Bubb. Dbl. Foil Temp Shield Insulation on Roof
  - Beige Evertast II Traditional Steel Siding
  - Ivy Evertast II Traditional Steel Roof
  - One Bag of Concrete Mix Per Post Hole
- **DOORS & WINDOWS**
  - Two Clopay 9 x 8 4300 Series Ins. Overhead Door Ins. Stds
  - One 3' 9 Lite Entry Door
- **12" OVERHANG ON ALL SIDES W/ VENTED ALUM. SOFFIT**
- **FASTENERS**
  - 1 1/2 Inch Screw for Steel Wall, Roof Panels
  - 5 In. Ledger Lock Screw for Truss Carrier
  - 3 1/2 In. Galv. Pole Barn Nails for Skirt Board
  - Galvanized Steel Framing Nails
- **DETAILED BUILDING PLANS**

**Call Today for Your FREE Quote!**



2726 State Hwy. 7, Bainbridge, NY  
(Located Between Rte. 8, Sidney and Bainbridge, NY)  
**607-967-4877**  
www.metalroofingandmetalsiding.com



SINCE *the original* 1921



- RESIDENTIAL
- COMMERCIAL

**GARAGE DOORS & OPENERS**

**SALES • SERVICE**

**OVERHEAD DOOR CO.**

**1-800-255-7750**

## Did you know that not all homeowners insurance policies are created equal?



Not all insurance policies will cover you in the event of a loss during renovations. Call us today and we can go over your coverages and make sure your policy is working for you.

### BIERITZ INSURANCE

Strong • Local • Independent

209 Main Street, Cooperstown, NY • (607) 547-2951

Auto, Home, Life, Contractor and Business Insurance



Bieritz Agency Inc • BieritzInsurance.com

# Design ideas that can create a peaceful feel

Homes are often characterized as sanctuaries for their residents. A calm place to come home to after a busy day at work or school is often just what people need to unwind.

Certain design components can help individuals turn their homes into relaxing respites from the daily grind. With that goal in mind, individuals can consider these ideas to create a peaceful feel inside their homes.

- **Paint with neutral colors.**

Wall colors can define the mood in a given room, and neutral colors have long been linked to a calming effect. Subtle shades like beige, taupe and light gray are known to create a relaxed vibe in a room, so these colors can be a go-to choice. Some people consider neutral colors a tad boring, so individuals concerned by that impression can limit neutral colors to rooms designated as sanctuaries, like a reading room, a spa bathroom or a bedroom.

- **Employ natural light.**

Natural light also can help to establish a serene setting at home. Large windows that let daylight in can improve anyone's mood. A 2022 study from researchers at the University of Chile in Santiago found that the more natural light that entered a home, the happier people said they felt. Study authors even noted that the largest uptick in well-being was found among participants who lived in homes in which windows covered at least 40 percent of the dwelling's wall space. Opening blinds or curtains and, if possible, installing

What's Your

**G  
A  
M  
E  
P  
L  
A  
N**

## Home Equity Line of Credit

**1.99% APR\***

12-Month Introductory Rate  
No Closing Costs!\*\*

**8.50% APR\***

Current Non-Promotional  
Variable Rate



**877.642.7328**

**SFCUONLINE.ORG**

**APPLY TODAY**

\*APR = Annual Percentage Rate. As of 08/21/23, the introductory rate of 1.99% Annual Percentage Rate (APR) is a promotional rate and will not change until the first day of the 13th month after the day of the loan closing. After the promotional period, the loan will become a variable rate loan and the interest rate and payment may change. The interest rate is based on the highest prime rate (Index) published in the Wall Street Journal plus the Margin (ranging 0.00 - 0.25%). Margin is based on credit worthiness and Loan-To-Value. No floor rate and max. APR = 15%. \*\*If HELOC is paid off and closed within 3 years, the borrower agrees to reimburse the Credit Union for closing costs initially waived (Estimated Cost = \$300 - \$4,000). Title insurance may be required and is paid by the borrower. Eligible properties are 1-4 family, owner-occupied residences in NYS. Membership eligibility required. Loan approval based on credit worthiness. Subject to change without notice.

NMLS# 609016





larger windows in a home can help to establish the relaxing, happy vibe individuals are aiming for.

**• Utilize plants to set a peaceful tone.**

The United Kingdom-based Royal Horticultural Society notes that research has found that indoor plants can benefit psychological well-being. The RHS notes that improved mood and reduced stress levels are two benefits that indoor plants can provide. A good mood and less stress can help individuals establish the peaceful feel they're aiming for at home.

**• Keep devices out of bedrooms.**

Watching television while lying in bed, scanning a smartphone before turning off a nightstand light and retiring for the night, or reading an e-reader instead of a print book at night can transform a bedroom from a serene setting into one that's overrun with stimuli. According to the Sleep Foundation, technology stimulates the mind, which can make it harder to fall asleep. In addition, blue light emitted by devices disrupts the natural production of melatonin, a hormone that makes it easier to fall asleep. That can negate any efforts individuals have undertaken to make their bedrooms as peaceful as possible. Designate bedrooms in the house as technology-free zones to ensure the peaceful vibe continues uninterrupted until everyone goes to bed.

A peaceful home makes for the perfect respite at the end of a busy day. Various design choices can help individuals establish a serene vibe throughout their homes. HI23B442



**KAUFFMAN BUILDING**

Bainbridge, NY  
[www.kauffmanbuilding.com](http://www.kauffmanbuilding.com)  
**607-563-1024**



**We have the solution to all your storage needs. Call today for a shed quote!**

**RANDY & BRENDA'S**

**FOR ALL YOUR – DEMOLITION  
 – SCRAP METAL  
 – FALL HOME IMPROVEMENTS**

10, 12, 15 & 20 YARD DUMPSTERS AVAILABLE

Give us a call and get your dumpster today!

You Fill It



We'll Haul It

315\*858\*9024  
 607\*434\*3556



- Ponds Dug
- Excavating & Bulldozing
- Driveways & Foundations
- Gravel/Stone Hauled
- Septics Dug, Pumped & Repaired

**RANDY & BRENDA'S**

315\*858\*9024 • 607\*434\*3556



**mahindra FALL SALES EVENT**

**0% FOR 84<sup>MO</sup> AND ZERO DOWN!**

Now on MAX, eMAX, 1626, 2638 CAB and more!\*

Fall is here, and our prices are falling. With 0% interest for 84 months and \$0 down on the MAX, eMAX, 1626, 2638 CAB and more, take full advantage of the season on the toughest tractor out there. Learn how you can save by visiting your local, family-owned dealer or go to [MahindraUSA.com](http://MahindraUSA.com) today.

**NORWICH OUTDOOR POWER EQUIPMENT**

5876 County Rd. 32- East River Road, Norwich  
 607-334-4378 • [www.norwichope.com](http://www.norwichope.com)  
 8:00-5:00 Monday-Friday and 8:00-12:00 on Saturday



\*Available 0% APR financing for up to 84 months on purchases of new eMax 20 S Open Station & Cab, Max 26 XLT HST, 1626 Shuttle & HST 1635 Shuttle & HST, 1640 Shuttle & HST 4540 4WD & 4550 4WD Mahindra tractors made from October 1, 2023 through October 31, 2023. See dealer for complete qualifying program and offer details. Subject to approved retail installment credit with Mahindra Finance USA LLC. Attachments, taxes, freight, set up and delivery charges could increase the monthly payment. Monthly payment may exclude tax, title, administration fees and other dealer fees and charges. Available at participating U.S. dealers. Price and model availability vary by dealer. Not all customers will qualify. All credit subject to review and approval and other terms and conditions. All financing is in Mahindra Finance USA LLC's sole discretion.

**mahindra TRACTORS**  
**OFFICIAL TRACTOR OF TOUGH.**

# Steel Sales Inc.

## Open To The Public

P.O. Box 539, 8085 State Hwy. 12  
Sherburne, NY 13460



## Your Source for Steel, Stainless, Aluminum & More

Structural Shapes & Bars



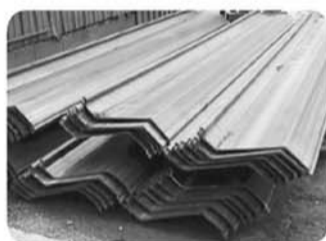
Sheet & Plate Products



Concrete Reinforcing Products



Piles Decks & Grates



Additional Building Materials



Tube & Piping



Drainage Products



Snow Plow & Heavy Equipment Wear Parts



## Custom Fabrication

350 Ton Press Brake



High Definition Plasma Table



OMAX Water Jet



Monarch Vertical Milling Machine



Plate Roller



Cincinnati Hydraulic Shear



800-238-7833 or 607-674-6363

Fax: 607-674-9706

[www.SteelSalesInc.com](http://www.SteelSalesInc.com)

## Metal Roofing & Siding

# END OF SUMMER CLEARANCE



**Nebraska**

**SAVE \$50,000**



**Indiana**

**SAVE \$7,000**



**New Jersey**

**SAVE \$5,000**



**New Mexico**

**SAVE \$10,000**



**Ohio**

**SAVE \$4,000**



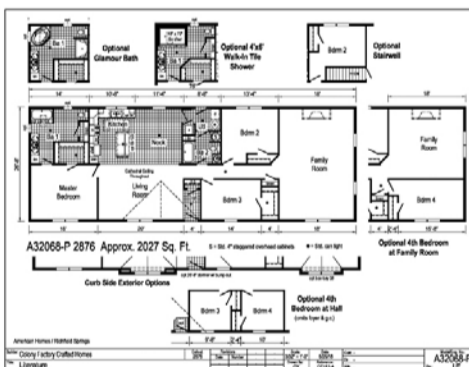
**West Virginia**

**SAVE \$10,000**



**New York**

**SAVE \$11,000**



**Georgia**

**SAVE \$10,000**

**Largest Selection In The Northeast**



**Modular Capes and 2 Stories On Display**

*The American Dream Built Here*

**Richfield Springs • 315-858-1600**

**FREE DELIVERY & SETUP WITH 60 MILES**

**Visit Us At [www.americanhomesny.com](http://www.americanhomesny.com)**

# Owner's suite renovation ideas for luxury spaces

An owner's suite is a sanctuary for homeowners. It's a place where adults can retreat, relax and unwind after a busy day. It's expected that a bed and some other furniture will take up residence in a standard bedroom, but certain elements can help homeowners create stunning spaces. While the largest bedroom in the home typically is dubbed the "owner's suite," it cannot be classified as a suite unless there is an adjoining bathroom. An owner's suite also may have many more unique features that individuals may want to incorporate into a remodel. Here are some ideas to consider.

## Upgraded closet

Those who will be overhauling the walls and layout of the bedroom can configure the space to make room for a serious closet overhaul. A spacious, walk-in closet that has built-in shelves, drawers and rods can improve the functionality of the bedroom. Draw dividers and other components also can optimize space.

## Sitting area

In large suites, homeowners may have the potential to set up a sitting area in one portion of the room away from the bed. This area can have a sofa, chairs, chaise, or other furniture and make for an ideal spot to read and lounge. Some people also enjoy having a television adjacent to the sitting area so they can watch a show in the privacy of the bedroom.



## Fireplace

Fireplaces add a unique ambiance to bedrooms and make for cozy spaces in which to cuddle up. While a traditional, roaring wood fire is one option, there is much less mess and fuss with a gas fireplace. Some gas fireplaces may not even have to be vented, and they can be turned on with the flip of a switch.

## Private patio or balcony

Owners who want to go the extra mile in owner's suite renovations can incorporate outdoor spaces into the plans. Many homes are now being built with owner's suites on the first floor, facilitating the possibility of aging in place at home. With this layout, the bedroom can be opened up to the outdoors by way of a sliding door or French doors. Decking or a patio can be outside of the room, or even a covered space similar to a Florida room. Those with second-floor suites may want to consider a small deck or balcony where bistro seating can be placed.

## Luxury bath

Owners can turn the en suite bathroom into something out of a spa. A steam shower; heated floors; separate area for the toilet, closed off from the rest of the bathroom; and dual vanities and sinks can make this a place that screams luxury and comfort. Do not forget dimmer switches for lighting, and even the inclusion of some new aromatherapy technology for increasing the potential for relaxation.

Many different features can improve the functionality and luxury of an owner's suite. HI23B435

# Home Equity Loan Rates as low as 4.25%

 **Remington**  
Federal Credit Union

39 Central Plaza, Ilion, NY 13357 • (315) 894-9924 [www.remingtonfcu.com](http://www.remingtonfcu.com)



CREDIT AND OTHER RESTRICTIONS APPLY. CANNOT REFINANCE EXISTING RFCU LOAN AT PROMOTIONAL RATE. APPLICATIONS MUST BE RECEIVED BY NOVEMBER 30, 2023. APPLICATIONS CAN BE SUBMITTED IN PERSON OR ONLINE THROUGH OUR WEBSITE.



# The benefits of working with an interior designer

Homes require an investment of time, energy and money. The payoff of those investments is substantial, and the benefits of home ownership are more profound than even longtime homeowners may recognize.

A 2016 report from the National Association of Realtors indicated that home ownership boosts kids' performance in the classroom, leads to greater participation in civic and volunteer activities and improves health care outcomes, among other benefits. With so much to gain from home ownership, it's no wonder so many people across the globe are willing to commit the time, energy and financial resources necessary to own their own homes.

Homes are undoubtedly a point of pride for millions of homeowners, and that sense of fulfillment is even greater when interiors are up-to-date and welcoming. Home trends come and go, and busy homeowners can be forgiven if they're not able to keep up with the latest interior design styles. That's the job of a skilled interior designer. Working with such professionals when redoing a home's interior can make all the difference and increase the already profound sense of pride many homeowners have in their homes.

- Interior designers can help narrow down the possibilities. A simple internet search prior to beginning a home renovation project will turn up millions of results. That can leave homeowners' heads spinning as they try to identify their own style and plan a project that coordinates with their preferences. Experienced interior designers can help homeowners identify their style and offer practical insight as they work with clients to choose elements to incorporate into spaces they aspire to renovate.

- Interior designers can ensure a room doesn't stick out like a sore thumb. Just because a design looks good on the internet does not mean it will work well in every home, particularly if only one room is being renovated. Interior



designers recognize that and can steer homeowners in the direction of designs that will fit the larger theme of the home while still offering a fresh look and feel.

- Interior designers can save homeowners money and headaches. Renovation projects can be pricey, and that price tag only goes up when mistakes are made. Interior designers advise clients on furnishings and other design components, and that advice can save homeowners money in the long run. Furnishings may be returnable, but such returns typically come with sizable fees. By directing clients toward furnishings and other components that fit the overall design scheme, interior designers are saving homeowners the cost and headaches associated with fixable yet expensive mistakes.

- Interior designs are up-to-date on the latest trends. Real estate and design trends come and go, and dated designs can adversely affect what homeowners recoup at resale. Homeowners who want to update their home interiors with the ultimate goal of selling their homes can work with experienced interior designers who know which trends are in and which are out. That knowledge can make it easier and more lucrative to sell a home.

Homes are a significant investment, and investing in the services of an experienced interior designer can ensure homeowners maximize the value of their homes. HI23B444

Hunting season is here. The Sidekick utility vehicle gets you from the driver's seat to the tree stand, quick. Stop by your local dealer today and test drive the fast, durable Sidekick.

- Built with the strength to haul a half ton and tow a full ton\*
- Two-year, 1,000-hour warranty comes standard
- Features a gas powered engine with a top speed of 40 mph

Together we do more.®

KubotaUSA.com

\*Excludes California models. © Kubota Tractor Corporation, 2023. This material is for descriptive purposes only. Kubota disclaims all representations and warranties, express or implied, or any liability from the use of this material. For complete warranty, safety, incentive offer and product information, consult your local dealer or go to KubotaUSA.com.



**WATERVILLE**  
962 Route 12  
315-841-4181

**CANASTOTA**  
4154 Route 31  
315-697-2214

**LOWVILLE**  
8207 Route 26  
315-376-0300

**WhitesFarmSupply.com**



# 8 steps to a more functional kitchen

A kitchen is often the most utilized room in a house. Meals may be prepared, cooked and often eaten in kitchens, and the room is often utilized as a homework spot or a makeshift place to pay bills and stay on top of household needs. By enhancing the organization and functionality of the kitchen, homeowners can enjoy these popular spaces even more.

Homeowners have increased their spending on home improvements in recent years. According to the Joint Center for Housing Studies for Harvard University, project spending rose to \$472 billion in 2022 from \$328 billion in 2019. It's estimated consumers will have spent \$485 billion by the end of 2023. Kitchen renovations were the most popular upgrade and accounted for the highest budgets in 2021, according to Houzz. When the time comes to renovate a kitchen, homeowners can take steps to make these spaces more organized and therefore functional. Here are eight tips to creating a more functional kitchen.

1. Increase storage, and then invest in more. Make the most of corner cabinets and other potential dead spots in a kitchen. Various products can be used to organize awkwardly angled or shaped areas. Kitchen designers also can work with you to reconfigure cabinets and kitchen layouts.
2. Organize utensils and dishes around the sink/dishwasher. Rather than traversing the kitchen to put clean dishes away, make loading and unloading the dishwasher that much easier by locating commonly used items next to and above it. Similarly, place frequently used saucepans, baking dishes and other items near the oven or food preparation area.

## Wakeman 1 Gravel Bank



Unadilla, New York  
**Screened Gravel, Stone  
 Products & Cobbles**  
 Delivery Available

**607-434-4132**

## Home Energy Loan Special



Don't wait for the "Season of Freezin" to button up your home from colder weather!

Get that house in shape NOW with a home energy loan from Chen-Del-O FCU to stay toasty all winter long.

Money can be used to pay for wood, oil, pellets, gas, etc. for the season.

**6 mos. - 6.50% APR**

**12 mos. - 7.00% APR**

**Up to 24 mos. - 7.50% APR  
 (Appliances only)**

**Borrow up to \$5000 over the  
 \$10,000 maximum unsecured.**

**From Aug. 16, 2023 to Oct. 17, 2023.**

Don't need fuel or wood? Upgrade your old furnace or appliance to a sparkly, efficient new one!

Wood or pellet stove, generator, refrigerator, stove, washer, dryer or freezer. Bring in your estimate/bill less than 6 months old (required). New money only, some restrictions may apply.



**Chen-Del-O**  
 Federal Credit Union  
[www.chendelo.org](http://www.chendelo.org)





3. Utilize drawer and cabinet organizers. Make a place for everything in the kitchen. Take out all items and see what you need and use all the time. Then coordinate storage around those items so everything fits perfectly. Pull-out shelves and Lazy Susans also can facilitate access.
4. Add shelves to cabinets. If you can afford to have a custom-built kitchen, by all means design cabinets according to preference. If you're using standard cabinets, you may have to reconfigure shelves and spacing to fit the items you have. This also will help you maximize cabinet space.
5. Organize the garbage. Have a pull-out drawer or cabinet to store trash bins. Separate compost, trash and recycling needs.
6. Create continuity in the room. Many open concept homes will have kitchens open up to another room in the home. Mirror the design scheme from elsewhere in the house, and make sure that the flow between spaces is not obstructed.
7. Create a beverage station. A beverage station can minimize the time needed to make a cup of tea or coffee or for the kids to grab juice or chocolate milk.
8. Have a workspace in the kitchen. Whether paying bills, making a grocery list or leaving notes for the family, a dedicated workspace can add more function to the room. Be sure there is task lighting nearby and ample overhead lighting to ensure that all kitchen needs are illuminated properly. A more functional kitchen can make this already popular space even more so. HI23B447

# STORE IT WITH STYLE

We build durable custom wood sheds in a variety of sizes, shapes and styles to fit your needs and match your home!



12'x20' High Barn

**\$5,466** or Rent-To-Own for \$253.06/mo for 36 mos.

**Delivery & On-Site Building Service Available**

- Pressure Treated Skids & Joists
- 3/4" Tongue & Groove Flooring
- Shingle or Metal Roofing

**FREE 40 MILE DELIVERY** from Richfield Springs

*For details and a free quote please contact us today.*

## Yoder's Quality Sheds

278 Atswell Road, Richfield Springs

**315-858-0841**

## VEP/WALDRON'S

Serving Delaware, Southern Chenango and Otsego Counties

### KITCHEN CABINETS:

### Showplace Cabinetry



### Speed Queen



Top Load  
**WASHER**  
#TR3003WN  
**\$1129**

**ELECTRIC DRYER**  
#DR3003WE  
**\$1129**

— 3 year warranty —

**FRIGIDAIRE**  
**KitchenAid**



## Carpet and Vinyl Remnants available at Discounted Prices



Residential and commercial carpet, luxury vinyl, ceramic tile, & remnants.

• Huge Selection of Quality Flooring  
**Wall to Wall WE'VE GOT YOU COVERED!**  
• Financing Available

**FREE**  
In-Home Measuring!

Located at 89 Main Street, Sidney NY 13838

607-563-1434 • www.vepappliances.com

Hours: Mon.-Fri. 9 am - 6 pm; Sat. 9 am - 12 pm; Closed Sunday



## GILBERT PLUMBING & HEATING

### Plumbing & Heating Specialists



We offer full heating equipment service including new installations, repairs and service contracts.

Gilbert Plumbing and Heating has been providing quality plumbing and heating services for over 30 years.



We provide commercial and residential services for any heating or plumbing system installation and repairs.

Contact us for details or for an estimate.

**Gilbert Plumbing and Heating...Quality without Compromise!**

**Buderus**



**ThermoPride**

### 24/7 EMERGENCY SERVICE

PO Box 96, Gilbertsville, NY 13776

607-783-2289

www.gilbertph.com



# Pennysaver Classifieds Get Results!

**BEST way to sell items valued at \$100 or less- YOUR ADS ARE FREE!**

**Your Classified ad is FREE**

**BEST way to reach the maximum number of potential buyers in your area.**

**BEST way to turn your items into cash!**

**Is your item selling for more than \$100 or do you need more coverage? Run your classified ad in one set of our publications for as little as \$8!**

**2 Papers**  
\$8 Private  
\$8<sup>50</sup> Commercial

**4 Papers**  
\$11 Private  
\$14 Commercial

**6 Papers**  
\$13 Private  
\$16 Commercial



**Check the 2, 4, 6 or 7 papers you would like your ad to appear in:**

- TURNPIKE PENNYSAVER**  
*Serving Otsego & parts of Herkimer Counties*
- ONEONTA/COOPERSTOWN PENNYSAVER**  
*Serving Otsego County*
- MY SHOPPER PENNYSAVER**  
*Serving Schoharie, N. Delaware, parts of Otsego, Schenectady, Greene Co.*
- MOHAWK VALLEY MY SHOPPER**  
*Serving Western Montgomery, E. Herkimer Counties*

- NORWICH PENNYSAVER**  
*Serving Chenango, parts of Broome and Madison Counties*
  - SIDNEY PENNYSAVER**  
*Serving Delaware County*
  - GAZETTE**  
*Serving the Unadilla and Butternut Valleys*
- Add The Gazette for only \$2 more per 20 words**

**Check section your ad will appear in:**

- |   |  |   |
|---|--|---|
| <input type="checkbox"/> AUTOMOTIVE           | <input type="checkbox"/> SNOW REMOVAL          | <input type="checkbox"/> SERVICES OFFERED       |
| <input type="checkbox"/> CHRISTMAS TREE GUIDE | <input type="checkbox"/> COLLECTOR'S CORNER    | <input type="checkbox"/> BUSINESS OPPORTUNITIES |
| <input type="checkbox"/> CHILD CARE GUIDE     | <input type="checkbox"/> HUNTER'S HEADQUARTERS | <input type="checkbox"/> COMPUTER CORNER        |
| <input type="checkbox"/> PETS                 | <input type="checkbox"/> REAL ESTATE GUIDE     | <input type="checkbox"/> FIREWOOD               |
| <input type="checkbox"/> FARM                 | <input type="checkbox"/> HOME IMPROVEMENT      | <input type="checkbox"/> LAWN & GARDEN          |
| <input type="checkbox"/> FAMILY SALES         | <input type="checkbox"/> HEALTH BEAT           | <input type="checkbox"/> RECREATION             |
| <input type="checkbox"/> MISCELLANEOUS        | <input type="checkbox"/> HELP WANTED           |   |

Number of weeks to run \_\_\_\_\_

1.	2.	3.
4.	5.	6.
7.	8.	9.
10.	11.	12.
13.	14.	15.
16.	17.	18.
19.	20.	<i>If your ad has more than 20 words, please attach a separate sheet.</i>

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ Zip \_\_\_\_\_ Telephone \_\_\_\_\_

All rates are for ads containing up to 20 words. Additional words are 10¢ each (private)/25¢ each (commercial). Second week is half price for private ads.

**DEADLINES:**

**Norwich-** Monday at 3 pm, **Sidney-** Monday at noon, **Turnpike & Oneonta/Cooperstown-** Monday at 5 pm, **Mohawk & Schoharie Valley-** Thursday at 12 pm.

**Mail or bring your ad to our office:**

Pennysaver  
Box 111, 18-20 Mechanic St., Norwich, NY 13815

**You may also place your ad by phone** *All ads must be prepaid*  
**607-334-4714 (Norwich office)**



**PAID FAMILY ADS:** (all ads must be prepaid) Selling items for over \$100, may not be of a commercial nature. Garage sales included.

**COMMERCIAL READER ADS:** Profit-making functions/services. Placing ads of a business nature including any rental, AKC or reg. pets, items grown or made for resale, etc.

**FREE READER ADS:** Listing must be 20 words or less and the item must be of a non-commercial nature, selling for \$100 or less, free or wanted

All Reader Ads will be on the **INTERNET** at no additional charge. Check it out at **www.pennysaveronline.com**

# Insulation Upgrades Deliver More Bang For Your Buck

Spray foam insulation is one of the best solutions for homeowners who are serious about optimizing home performance; but, insulating the whole house may not be feasible or within the homeowner's budget.

Don't rule out the spray foam option just yet.

By concentrating on certain areas of the home that are most susceptible to energy loss or inconsistent temperatures, homeowners can maximize their budget and minimize energy costs. Spray foam insulation manufacturer,

## Comfort And Energy Efficiency In The Room Over The Garage Are Easily Achieved With Spray Foam Insulation.

Icynene ([www.icynene.com](http://www.icynene.com)), guides home improvers to immediate energy savings -- and comfort -- with these rewarding insulation upgrades:

**Attics:** If your energy costs are "through the roof," consider insulating your attic with a two-in-one spray foam insulation and air barrier.

Insulating and air-sealing the attic floor is likely your best option for increasing energy efficiency and getting the best return on your insulation investment.

To improve home performance and comfort without having to spend money all at once, some Icynene contractors recommend insulating with Icynene in steps, but homeowners will notice results from the very first installation. And the very first recommendation the contractor usually makes is to insulate the attic floor because the energy savings can be considerable.

**Additions and/or rooms over garage/porch:** Bonus rooms offer desirable additional space, but they are often uncomfortable -- either too hot or too cold. In summer temperatures, an extra cooling zone can be required just



to cool the space and remove the humidity. In cold weather, it is common to find floors that are 10\* cooler than the room.

The cause -- Air is leaking through the floor to or from the unconditioned garage below. Unfortunately, the conventional way of insulating the garage ceiling is often inadequate. It is almost impossible to install conventional insulation so that it stays in contact with the floor above. The other challenge is installing it accurately around bracing and bridging between joists. Air gaps usually exist between the floor and the insulation, compromising its R-value and performance.

The cure -- Making the bonus room a comfortable space can be easily achieved using spray foam insulation. Spray foam adheres to the construction material for a continuous air-seal and complete protective barrier. A product like Icynene fills and seals all gaps to minimize air leakage, potential condensation problems, and air quality issues.

Homeowners can get comfortable in this room without cranking the A/C this summer.

More rewarding solutions are available online at [www.insulationsmart.com](http://www.insulationsmart.com).

## We Will Design Your Kitchen



We now carry Mantra and Fieldstone Cabinetry

We offer Blanco products for sinks and faucets



## COUNTERFITTERS

Your perfect fit for custom countertops

**Scott M. Warren**

Cell (518) 833-2740 • Fax (518) 284-7016

2319 State Hwy. Rte. 20; PO Box 95; Carlisle, NY 12031

@warrencounterfitters

CounterFittersAndMore@gmail.com

# Celebrate AMERICA

## SALES EVENT

L7 MODELS

# \$500 OFF!

2023 MODELS

NORWICH OUTDOOR POWER EQUIPMENT

5876 County Rd. 32- East River Road, Norwich

607-334-4378

[www.norwichope.com](http://www.norwichope.com)

8:00-5:00 Monday-Friday and 8:00-12:00 on Saturday






# Garage storage solutions

Who doesn't have a space at home that serves as a catch-all for items that seemingly have no other home? For many, this storage wasteland where items go to be forgotten tends to be the garage. Before long, clutter can overwhelm the space and create an eyesore. Garage clutter also makes the space less functional by making it harder to park a vehicle or store equipment. Organizing a garage takes work, but the end result can improve the appearance, free up space, make work more efficient, and make it easier to find and use tools more readily. Here are some ways to get started on organizing your garage.

## Start with cleaning and culling

One of the first steps when organizing a garage is to thoroughly analyze what is needed and what can be removed from the garage. If items belong elsewhere, such as in a shed or the basement, move these items first. Discard damaged or broken items. Next, move on to tools or gear that hasn't been used in some time. Will you use it again? If the item has been collecting dust for years, you likely already know the answer to that question. Pile all items in the driveway so you have a clean slate with which to start. Measure the room to figure out the dimensions so you'll know how much wall space is available for storage.

## Free up floor space

The ultimate goal of a garage storage renovation is to make floor space available, according to Stacey Schweiger of Sunshine Organizing. Lifting items off the floor makes access easier, and protects items should there be a flood or leaks.

A combination of wall shelves, overhead shelves, cabinets, and wall hooks can help homeowners create more floor area. Organization becomes easier when everything has a designated space where it can be easily returned to.



## Consider weight

When investing in shelving and racks, remember that many of the items stored in garages tend to be heavy. It's important to ensure that shelves and hooks are heavy-duty and able to withstand the weight of pressure put on them. Verify the maximum weight so that racks will not buckle or tip over and cause issues.

## Utilize overhead space

Overhead storage can be reserved for items that aren't used frequently, such as seasonal decorations or luggage.

## Out of sight

Some items should be stored out of sight and beyond the reach of children and pets. Cabinets and containers can be used and locked to secure materials, such as fertilizers, paints, solvents, and other chemicals.

## Additional ideas

Magnets, pegboards, organization bins and systems, and similar products can be used to corral small or errant items like hand tools, fasteners and more. Garage organization will take some planning and time, but the end result can be well worth the effort. TF23C524

## Call today to schedule your cleaning for optimal performance this heating season.

We offer: B10 Heating Oil, Diesel, Gas and Propane



with  
**Thermo Pride**  
Furnaces  
and  
**Buderus**  
Boilers



Oil and Gas  
Mobile Home Furnaces



Air Conditioning  
Air Handlers & Boilers



**REESE-MARSHALL**  
*We make warm friends and keep you cool.*  
since 1942

6254 County Road 32,  
Norwich, NY 13815  
**PHONE (607) 334-3633**  
www.reesemarshall.com  
email: info@reesemarshall.com

CARPET • HARDWOOD • TILE • VINYL



**Upstate  
New York's best  
selection of tile,  
hardwood, carpet  
and vinyl at the  
area's lowest  
prices.**



**National**  
FLOOR CENTER

## Shop Local and Reinvest Your Dollars in Our Local Community

- Drive a little, save a lot.
- Our best hardwood flooring is manufactured in Syracuse, NY by Maine Traditions.
- Our tile setting materials are manufactured in Plattsburg, NY by Schluter.
- Our forklifts are manufactured in Greene, NY by Raymond Corporation.
- All of our vehicles are purchased from local dealerships.
- All of our fuel is purchased from locally owned Mirabito stations.
- Our warehouse and showroom are both leased from local landlords.
- All of our charitable contributions are made to local organizations.
- We are a member of The Flooring Network. The Flooring Network brings together 50 of the largest independent retailers in the northeast, to maximize buying power, inventory, and shipping logistics. This allows us to deliver faster than most national chains at very competitive prices.



**Step Up To National Floor Center...**

**National**  
FLOOR CENTER

**National Floor Center Main Showroom**

46 South Washington Street  
Binghamton, NY 13905

**607-296-4302 / 607-772-1212**

Open Mon–Fri 9 am–7 pm, Sat 9 am–5 pm, Sun 12–5

[www.nationalfloorcenter.com](http://www.nationalfloorcenter.com)

# The benefits of energy-efficient homes

Consumer efforts to be more eco-conscious are more and more noticeable. For proof of that, one need look no further than the increase in vehicle charging stations. Such stations are more accessible than ever and illustrate that consumer preference is increasingly leaning toward products that leave as small a carbon footprint as possible. Another indicator of a growing interest in eco-friendly products is the popularity in energy-

efficient homes. In fact, a recent survey from the National Association of Home Builders found that energy-efficient features are among the most sought-after “must-haves” among homebuyers. Among those surveyed, 83 percent desired Energy Star-rated windows, 81 percent wanted Energy Star-rated appliances and 80 percent preferred energy-efficient lighting. Though eco-conscious sensibilities compel



millions of homeowners to make their homes more energy-efficient, that’s not the only reason to upgrade your home. The following are a handful of the many benefits of energy-efficient homes.

- **Save money:** Inflation was one of the biggest stories of 2022, as the cost of living rose dramatically in the wake of world events. According to data from the U.S. Bureau of Labor Statistics, inflation led to an overall 6.5 percent increase in prices. But that increase was dwarfed by the cost of electricity, which increased by 14.3 percent in 2022. Energy-efficient appliances can help homeowners overcome that spike, as the U.S. Department of Energy indicates upgrading to such products can help homeowners reduce their energy costs by as much as 30 percent.

- **Improve resale value:** As the NAHB survey indicates, modern homebuyers want energy-efficient homes. They’re also willing to pay more for such homes. Research from the mortgage lender Freddie Mac found that homes with energy-efficient ratings sold for nearly 3 percent more on average than homes without such ratings.

- **Live healthier:** The benefits of energy-efficient homes aren’t just economic, though health-related benefits certainly produce an economic incentive as well. According to the American Council for an Energy-Efficient Economy, insulation and air sealing protect individuals from heat waves and other ripple effects of climate change. The ACEEE notes that weatherization can improve indoor air quality and comfort, a notable benefit for asthma sufferers and seniors. In fact, the ACEEE estimates that integrating energy efficiency programs in homes could reduce seniors’ risk for falls in their homes, potentially saving \$2 billion in fall-related health care costs over the next decade, and improve asthma outcomes, which could reduce health care costs by as much as half a billion dollars. Energy-efficient products and practices pay numerous dividends, making them a worthy expenditure for any homeowners looking to upgrade their homes. TF235945

## PAY OFF YOUR HOME FASTER.

Introducing our **23 in '23 Mortgage:**

Get a shorter term and a fixed rate, only available in 2023.



Want to learn more?  
Scan to contact your nearest mortgage lender.

Apply today at [www.nbtbank.com/mortgage](http://www.nbtbank.com/mortgage)



focused on what matters

Member FDIC