

FALL

HOME IMPROVEMENT

A Norwich and Sidney Pennysavers Publication • Issue #3 • November 4, 2025

Issue Three

- Design ideas to give your home a farmhouse feel
- Questions to ask before embracing DIY
- What to do when a project stalls



JOHN'S MOBILE HOME

Parts & Accessories

Anything and Everything You Would Need For Your Mobile Home!



**CALL FOR
SPECIAL PRICING!
ON SALE NOW:**
Thermopride & Miller
Furnaces



Visit Our Location for:

- ✓ Miller AC & Furnaces
- ✓ Filters
- ✓ Electrodes
- ✓ Skirting
- ✓ Doors & Windows
- ✓ Roof Coating
- ✓ Nozzles
- ✓ Heat Tape
- ✓ Hot Water Tanks
- ✓ Tubs & Tub Walls
- ✓ Roof Overs
- ✓ Skylights
- ✓ Furnace Parts

SKYLINE DRIVE, ORISKANY FALLS
315-821-6159



Tues.-Fri., 9-5, Sat. 9-12
Closed Sun. & Mon.



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

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

We offer: B20 Heating Oil, Diesel, Gas and Propane



**Furnaces
and**



CAST IRON BOILERS



Oil and Gas
Mobile Home Furnaces



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

• 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



We can build the outrageous or elegant, the simple or complex structures.

- Block Work to Framing
 - Sheet Rock to Electric
 - Kitchens to Bathrooms
 - Post Beam to Custom Wood Work
 - Land Clearing to Pond Building
 - Patios to Retaining Walls
- and Everything in Between*



1-800-723-9092
315-691-4900
Don't be fooled by the Name.
We're the Best in the Game!
www.citiscapellc.com
 Senior Citizen & Military Discounts



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



800-238-7833 or 607-674-6363
Fax: 607-674-9706
www.SteelSalesInc.com

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

OPEN TO THE PUBLIC

Call us for your metal roofing & siding, drainage culvert pipes, rebar, wire mesh, structural beams, columns, custom handrails, brackets, and any other metal items your project requires!

Custom Fabrication

350 Ton Press Brake



High Definition Plasma Table



Plate Roller



Cincinnati Hydraulic Shear



OMAX Water Jet



Monarch Vertical Milling Machine



**THE
CNY SOURCE
FOR SNOWPLOW
WEAR PARTS!**

Wakeman 1 Gravel Bank



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

607-434-4132

How To Make Your Dishwasher Work Better

The dishwasher is an unsung hero of many a kitchen. When a dishwasher is working properly, it can make fast clean-up of scores of dishes, silverware and glasses.

As handy as dishwashers can be, sometimes they seem to lose their cleaning power. While inadequate cleaning may indicate the time has come to replace the dishwasher, many times all the appliance needs is a little maintenance and TLC.

Begin by investigating the interior of the dishwasher. Check for any visible food particles or debris, cleaning out any food traps at the bottom of the dishwasher. The mat-like item at the bottom is called the coarse filter and is meant to catch big particles that could prevent your tub from draining. Don't forget to clean the rubber seals around the perimeter of the dishwasher where the door meets up with the tub of the dishwasher, as this is a prime location for debris to gather.

Running an empty dishwasher with a clarifying rinse can help wash away any residue and improve performance. Plus, this maintenance task can remove odors and refresh the dishwasher. Put two cups of white vinegar in the bottom of the dishwasher so that it will distribute through the appliance during the cleaning cycles. White vinegar will naturally break down old dishwasher soap and scale buildup inside of the unit. Consider a short rinse afterward with some baking soda to remove odors and scour the interior of the appliance as well. Baking soda and vinegar are popular cleaning substances and are safe to use around food items.

For more intense cleaning, create a bath of vinegar and water in your sink basin. Remove parts from the dishwasher, such as shelving and the utensil holder, so that they can soak in the solution.

Some dishwashers have removable spinning cleaning arms. Take these off, if possible, and let them soak to dislodge any residue that has clogged the water jets. Use a pipe cleaner or another flexible device to carefully remove



D
Palmer's
Trucks & Accessories

Your
**ONLY Local
Authorized
Plow Dealer with
Over 40 Years Plow
Experience**

**Authorized
Dealer for:**



Rte. 12 South, Oxford • 607-843-2112

palmerstrucks@gmail.com



any debris from the water holes. You may be amazed at what has built up in these small holes.

You also may need to inspect the drain line, which is often made of plastic and connected to the trap under the kitchen sink. On occasion, this tube can get blocked and prevent the dishwasher from draining effectively.

In addition to these cleaning techniques, using a rinse agent may help the dishwasher work better. According to Jet Dry, the maker of a popular rinse agent, rinse agents help your dishwasher rinse away residue that causes spots and film on dishes and glasses. They are designed to lower the surface tension of the water, causing it to sheet off the dishes during the final rinse. This prevents the formation of droplets of water that can remain on the surface of the dishes and form spots and film.

Maintaining a dishwasher with regular cleaning can help it perform better during each and every load. EL156198

WESTCOTT ELECTRIC

Commercial/Residential
Licensed and Insured

- New Electric Services
- Upgrade Service – meters and panels
- Repairs and renovations
- Car Chargers
- Generator – Sales/Installs
- Generator Interlock Kit Installations
- Additions
- Site Lighting
- Lighting Upgrades – LED Lighting Retrofits or Replacements
- RV Outlets

Professionals who take pride in their service and stand behind their work

Fast and Reliable Service

New Customers Only – 5% discount on your first job with us.
(Max discount \$250)
Mention this ad when you call to get your discount!

Sharing our name, number and/or website with family and friends is always appreciated

88 Cortland St., Norwich, NY 13815
607-334-5510
www.westcottelectric.com

HUGE INVENTORY



**OVER 100 TRAILERS
IN STOCK**
**Enclosed Cargo • Utility • Dumps
Landscape • Equipment**

AUTHORIZED

Pace American • Sure-Trac • Haulmark
Triumph • Sport Haven

www.ashleytrailers.com
(607) 722-1622

DIRECTLY AT EXIT 3 OFF INTERSTATE 88
2 NY STATE ROUTE 369
BINGHAMTON, NY 13904

TRAILERS
& HITCHES
ASHLEY



**FREE
DELIVERY WITHIN
40 MILES**

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

Yoder's
QUALITY SHEDS

**278 ATSWELL RD.,
RICHFIELD SPRINGS
315-858-0841**
MON-FRI 8 AM - 5 PM
SAT. 8 AM - 3 PM
CLOSED SUNDAY



Faber's
HOME & KITCHENS



FAMILY OWNED AND OPERATED IN OXFORD SINCE 1989



LOOKING FOR A NEW KITCHEN OR BATH...

COME TO THE #1 DESIGN CENTER IN CHENANGO COUNTY.



Our designers have over 50 years of combined experience.

BUDGET TO CUSTOM, WE CAN HELP!

Call or stop in today to start your dream kitchen or bath.

Flooring • Windows

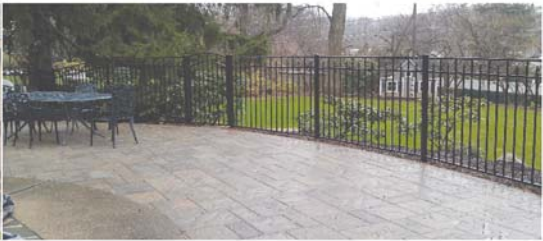
- Shower Doors
- Countertops-

Corian, Quartz, Granite & Laminate

NO INTEREST FINANCING available to qualified buyers. Stop in for details.



• WINDOWS • DOORS • SIDING • AWNINGS
• SCREEN & 3 SEASON ROOMS • SHEDS • PERGOLAS



• VINYL FENCE • ALUMINUM FENCE • CEDAR FENCE



• VINYL RAILING • ALUMINUM RAILING



• COMPOSITE DECKING • POLY DECKING



• DOCKS • CARPORTS • GARAGES • UTILITY & AGRICULTURE BLDS.

116 WARN POND RD., OXFORD - CALL FOR A FREE ESTIMATE 607-843-9834

Hours: Mon., Tues., Wed., & Fri. 10 am-5 pm; Thurs. 10 am-6 pm; Saturday 9 am-1 pm

**YOUR COMPLETE
BIG/LITTLE
HOME CENTER**

- Kitchen Cabinets & Vanities**
Omega Framed
Omega Full Access Frameless
WF Cabinetry
WF Capital
JSI Cabinetry
Cubitac Cabinetry
Avance Cabinetry
US Cabinet Framed
US Cabinet Frameless
Backwoods Amish Built RTA
Kitchen Kompact
Amerock Cabinet Hardware
Wurth Cabinet Hardware
Richeliu Cabinet Hardware
Rev-A-Shelf Cabinet Accessories
- Outdoor Kitchens**
Open Air Outdoor Cabinetry
Rock Run Aluminum Cabinetry
- Countertops**
WilsonArt Quartz
Silestone Quartz
Hanstone Quartz
Dekton
Sensa Granite
Coran Solid Surface, Quartz & Endura
Laminate - Custom & Postform
MSI Quartz
- Vanity Tops**
Quartz & Granite
Remee Cultured Marble, Granite, Quartz
Stone Central Granite or Silestone
Samuel Mueller Solid Surface
Swanstone Solid Surface
- Ceramic Tile & Stone**
Florida Tile - Wall, Floor, Backsplash
Merola Tile - Wall, Floor, Backsplash
Lungaro Backsplash & Specialty Tile
Earthen Treasure Granite, Marble, Stone Tile
- Sheet & LVT Flooring**
IVC Flexitec
Tarkett Fiberfloor
Flooration LVT Glue Down
Congoleum Triversa LVT Click
NextFloor StoneCast LVT Click
NextFloor Scratchmaster LVT Click
H*Flor Pikes Peak Click
H*Flor PRESTG Artistry Glue Down/Click
Trillium Cerameta LVT Glue Down
Generations Lineage LVT Glue Down
- Flooring**
BSL Hardwood
Elite Advantage Engineered Hardwood
Advanced Edge Sports Flooring
- Carpet**
NRF Select Carpet
Carpet Tile - Commercial & Residential
Indoor/Outdoor Carpet
Foss Carpet Tile
NEFS Carpet
- Shower & Tub Walls**
Samuel Mueller Solid Surface
Swanstone Solid Surface
Fibo Laminate
Wedi Tub & Shower Systems
Certified Wedi Pro Shower System Dealer
- Shower Doors**
Century Bathworks Shower Doors
Arizona Shower Door
Samuel Mueller Shower Doors
- Samuel Mueller Bath Accessories**
Grab Bars, Shelves, Towel Bars, Hooks,
Shower Niches/Storage Pods,
Shower Seats - Fixed & Stand Alone
- Maidstone Claw Foot Tubs, Kitchen & Bath**
Oak Pointe Stair & Railings Components
Wood, Metal, Cable
- CycloVac Central Vacuum Cleaners**
- Railings & Porch Posts**
Superior Plastics Vinyl
Superior Plastics Cable
Keylink Aluminum
Keylink Aluminum Cable
Eastern Illusions Vinyl Railings
Eastern Ornamental Aluminum
Evolve Solid Plastic Railings
- Decking**
Clubhouse Cellular PVC
MoistureShield Composite
Evolve Solid Plastic Lumber & T&G Decking
Renew Decking & Trim
Rhino Armadillo Decking
TruNorth Composite
Duxxbak Composite Decking
Aeratis Cellular PVC Porch Flooring
Siberian Larch Wood Decking
Western Larch Wood Decking
Lunawood Thermowood Decking
Tropical Hardwood Decking
Southern Yellow Pine Porch Flooring
Western Red Cedar Boards, Decking, Siding
Trimax Plastics Structural Plastic Lumber
ZipUP Underdeck Ceiling Panels
- Fencing**
Superior Plastics Vinyl
Keylink Aluminum
Masterlink Chain-link
Eastern Illusions Vinyl Fence
Eastern Ornamental Aluminum
Eastern Cedar
- Siding**
Royal Vinyl Siding
Foundry Vinyl Shakes & Siding
MidAmerica Shutters & Siding Accessories
Koma Cellular PVC Boards & Trim
Metal Sales Steel Roofing & Wall Panels
- Awnings - Retractable, Window, Door Pergolas, Sun Shades, Canopies**
Aristocrat Awnings
Sunair Awnings
Agecraft Aluminum Awnings
- Screen & 3 Season Rooms**
Ballew's Aluminum Screen Rooms
Ballew's Alum. Carport & Patio Covers
Ballew's Mobile Home Roof Overs
Ballew's Aluminum & Vinyl 3 Season Rms
Aristocrat Aluminum & Vinyl 3 Season Rms
- Outdoor Patio & Stone Veneers**
Adorn Firepits, Planters & Pavers
Genstone Veneer Panels
Adorn Mortarless Stone Panels
Interceramic Ledger Stone
Slimstone Stone Veneer Sheets
- Boat Docks**
Tommy Docks & Accessories
Techstar Dock Floats
Dockmaster Boat Ramps
DockEdge Dock Components & Accessories
American Muscle Dock Components & Accessories
- Doors & Windows**
NC Fiberglass & Steel Entrance Doors
Wood & Molded Prehung Interior Doors
Woodgrain Interior & Exterior Wood Doors
National Vinyl Sliding Doors
Larson Storm Doors
National Vinyl Replacement Windows
National Vinyl New Construction Windows
- American Steel Carports, Garages, Ag Blds**
Catskill Sheds & Garages

You Dream It, We Build It!

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.



Nappi Tile and Marble





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

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



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!



Call Today for Your FREE Quote!

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. Bubbl. 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**



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



NEED THE PERFECT WEBSITE?

Design, Hosting, Domain, SEO, Security & More





IMPACT MARKETING CONCEPTS

ImpactMarketingConcepts.com • 607-318-1289
Powered by the Pennysaver



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



- Spray Foam Insulation
- Cellulose Insulation
- Batt Insulation



- Insulation Removal
- New Construction & Retro Fit Construction
- Basement & Crawl Spaces

Serving Otsego County and the surrounding areas.

**607-267-3549 &
607-434-9410**

 Nichols Spray Foam Insulation LLC
Nicholssprayfoam@yahoo.com

DS STOVES 2025 FALL SPECIALS

**Purchase a Coal Stove and 1 Ton Coal
Get a 1/2 Ton Coal FREE**



Anthra-Glo



Anthra-Max



Comfort Max



Energy Max



HeatRight



Aqua-Gem



Coal Boiler



The Dawn Series
Burns
LP or Natural Gas

- Stocking Chimtek Chimney Dealer
- Super Pro Triple Wall Stainless Steel Dealer
- Stainless Steel Chimney Liners
- Stainless Steel & Black Stove Pipe

DUTCHMAN 518-993-2543
Stoves & Chimneys 95 Willet Street • Fort Plain, NY 13339

CLIP 'N SAVE! ASPHALT PAVING

**Residential • Commercial
Driveways • Parking Lots
New Work • Repairs • Seal Coating
Concrete Sidewalks**



**Book Now
For 2026
Season!**

**Driveway
& Parking Lot
Sealing**

**Yacano's
PAVING**

607- 336-1400

CLIP 'N SAVE!



Recycle The Right Way



- 1) All containers must be clean & covers removed
- 2) All paper dry & free of plastic
- 3) In the right bin

#1 – see through plastic	= #1 PETE
#2 – colored plastic jugs & bottles	= #2 HDPE Colored
#2 – milky color plastic jugs & bottles	= #2 HDPE Natural
#5 – tubs	= #5 PP
all metal food & drink cans	= Tin Cans
clear glass food & drink containers	= Clear Glass
most wine bottles	= Green Glass
most beer/yeast bottles	= Brown Glass
junk mail/magazines/paper	= Junk Mail
newspaper/pennysaver	= Newsprint
cardboard boxes / kraft paper	= Cardboard*

* Waxy or plastic coated cardboard is garbage.

Household Batteries
(just tape ends with clear tape)

Fluorescent Light Bulbs
(limit 2 per day per resident)

We Also Accept All Electronics

All **CLEAN** recycling is **FREE!**

3 Convenient Locations

- 1) **NORTH NORWICH TRANSFER STATION**
– 6701 NYS Hwy 12, Norwich
M 8–noon, T-Sat 8–4
- 2) **BRISBEN TRANSFER STATION**
– 177 Coutermarsh Rd., Greene
M 8–noon, T-Sat 8–4
- 3) **PHARSALIA LANDFILL**
– 439 CR 47, Norwich
M–F 8–4, Sat 8–noon

DID YOU KNOW?
Paint is accepted at all three locations free of charge through PaintCare!
Go to PaintCare.org or more details

Watch for upcoming recycling programs at the landfill and transfer stations.

**For all recycling and trash disposal questions
call 607-337-1792.**

Questions to ask before embracing DIY

Home improvement projects are as popular as ever. In its 2017 True Cost Survey, the home improvement site HomeAdvisor found that, between February 2016 and February 2017, homeowners spent an average of just over \$5,000 on home projects. That marked a nearly \$1,900 increase from the year prior, indicating that homeowners are increasingly opening their wallets to transform their homes.

In addition to spending money to improve their homes, many homeowners are spending their time on projects as well. While DIY projects can provide a sense of fulfillment and personal attachment to one’s home, prospective do-it-yourselfers should ask themselves some questions before picking up their hammers and getting to work.

Do I have any physical limitations?

No matter how much home improvement television shows may simplify projects, prospective DIYers should know that such undertakings are typically very difficult and oftentimes physically demanding. Homeowners with existing health conditions or other physical limitations may not be capable of performing certain tasks or may need to take frequent breaks, which can delay projects.

Do I have the time?

Many home improvement projects require a significant amount of time to complete. Homeowners whose time is already stretched thin with commitments to work and/or family may not be able to complete projects within a reasonable amount of time. That’s fine if working on a part of the home that won’t affect daily life, but can prove stressful or problematic if the project is in a room, such as a kitchen or bathroom, that residents of the home use each day. Novice DIYers should be especially honest with themselves

about the time they have available to work on the project, as such homeowners are bound to experience a few time-consuming missteps along the way.

Can I afford it?

While DIY might seem more affordable than hiring a contractor, that’s not necessarily true. Novice DIYers may need to buy or rent tools, costs that can add up. Contractors already have the tools necessary to begin and complete projects, so the cost savings of DIY might not be as significant as homeowners think. Before going the DIY route, homeowners should solicit estimates from contractors, comparing the estimates to how much a project will cost if homeowners do it themselves.

Can I go it alone?

Many home improvement projects require more than one set of hands, and it’s risky and even foolish for first-time DIYers to assume they can begin a project and see it through to completion entirely on their own. Homeowners whose spouses, partners, friends, or relatives are willing to chip in may think that’s enough. However, the DIY skills of those who volunteer may be a mystery until the project begins. Novice DIYers should enlist the help of a friend or family member with home improvement experience. If no such person is available, it may be wise to hire a contractor instead. Home improvement projects may seem simple on television. But prospective do-it-yourselfers must make honest assessments of their skills, time and budgets before taking on a DIY project. FH188178





BYLER'S COUNTERTOP CREATIONS, LLC

BYLER'S CABINETS, LLC



YOUR ONE STOP SHOP FOR ALL YOUR KITCHEN CABINET & COUNTERTOP NEEDS.



Looking to update your dining room or bedroom furniture?
Come check out our NEW showroom today!

Custom Built Countertops & Kitchen Cabinets - Quality Service & Customer Satisfaction.

CALL US TODAY FOR A FREE ESTIMATE!
315-867-4189

713 State Hwy 162, Sprakers, NY 12166

OUR BEST IN THE FIELD DEALS ARE HERE

For a limited time, save big on the all-new 1100 and 2100 Series. With a reliable diesel engine, our best-ever lift capacity, and intuitive tech like Crank Assist, dual-pedal HST, and a handy companion app, they're tougher and smarter than anything else out there.



BEST IN THE FIELD DEALS

1100/2100 SERIES
0% F 84^{MO} + \$2,000 CASH BACK
OR UP TO \$5,000 CASH BACK

NORWICH OUTDOOR POWER EQUIPMENT
5876 County Rd. 32- East River Road, Norwich
607-334-4378
www.norwichope.com
8:00-5:00 Monday-Friday and 8:00-12:00 on Saturday

mahindra TRACTORS
OUTWORKING THE FIELD

Available 0% APR financing on purchases of selected new Mahindra tractor models from participating dealers' inventory on qualified purchases through Mahindra Finance US LLC. A down-payment may be required for selected tractor models. Financing information is made available by Mahindra Finance USA LLC for discussion purposes only and is not a commitment to finance any transaction. The information provided is not intended and should not be construed as legal, accounting, or tax advice. All financing is subject to credit review and approval and other terms and conditions and is at Mahindra Finance USA LLC's sole discretion. Offer available for a limited time only and subject to change without notice.

We Have The Missing Piece To Your Oldest Part

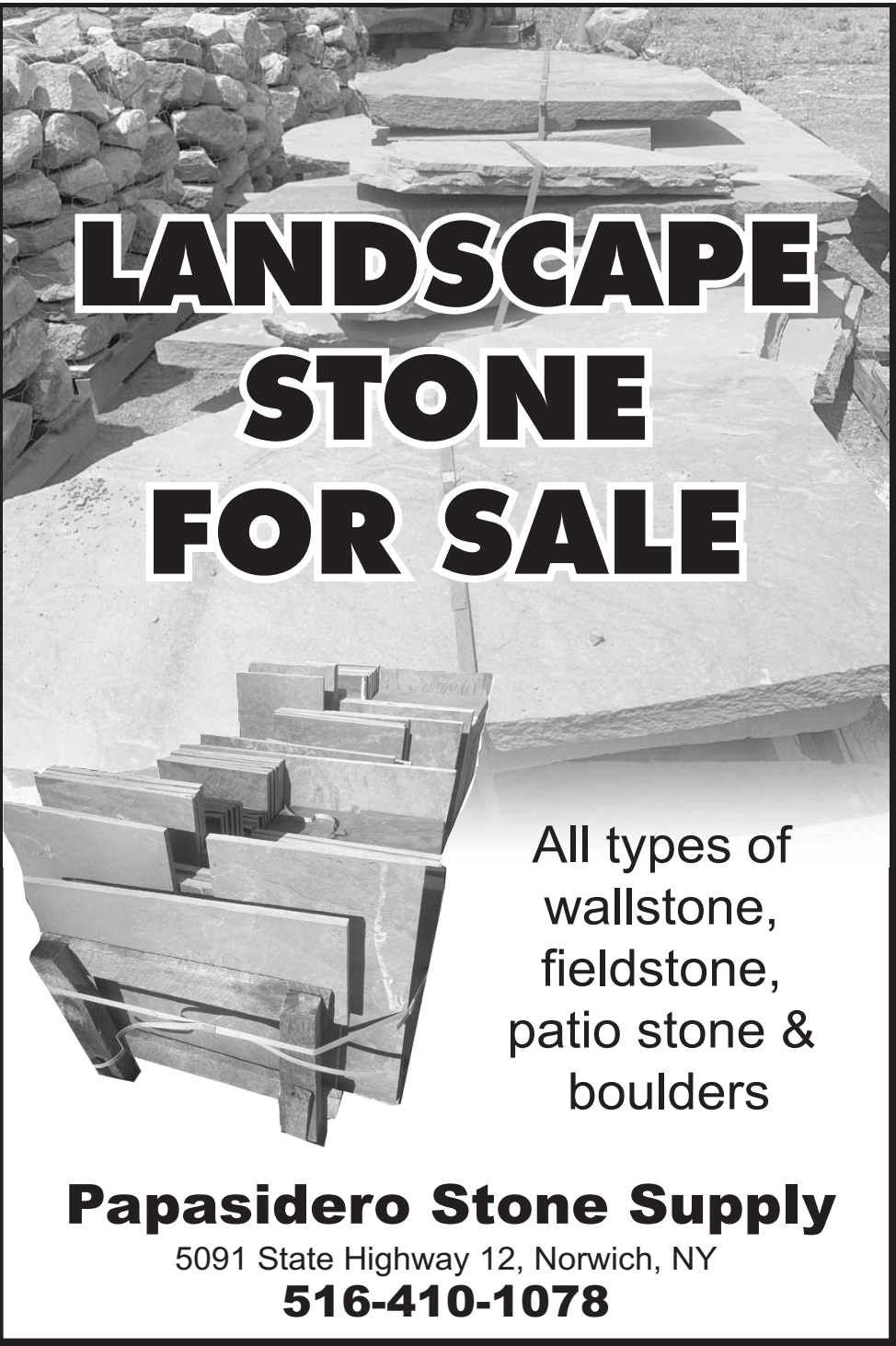
Fluorescent Bulbs, LED Bulbs
Circuit Breakers, Obsolete Breakers,
Romex, THHN, & URD Wire
100–200 Amp Pole Services
Lamp Repair
Cord Replacement on Tools

Homeowner &
Electrical Contractor
Supplies

C.V. Electric Supply

Matt & David Ring
Over 47 Years In Business

12 Park Street, Norwich • 607-334-3292 • Fax 607-336-8324



LANDSCAPE STONE FOR SALE

All types of
wallstone,
fieldstone,
patio stone &
boulders

Papasidero Stone Supply

5091 State Highway 12, Norwich, NY
516-410-1078



SAVING MORE ON YOUR HOME LOAN STARTS HERE

Make your next move extraordinary — with fewer fees and more savings.

NO CLOSING COST MORTGAGE*

Say goodbye to closing costs and hello to homeownership.

Your next move is now more affordable. Our No Closing Cost Mortgage helps you save by excluding most upfront mortgage fees—so you can settle in faster and with fewer expenses.

HOMETOWN HEROES DISCOUNT PROGRAM**

Exclusive benefits for those who serve our communities.

With a \$500 credit towards closing costs, and a 0.125% rate discount, our Hometown Heroes Discount Program is our way of saying thank you to local educators, first responders and military personnel.

Scan the QR code to view current rates
and discover our home loan offers.





It starts here

www.nbtbank.com/mortgage

*The No Closing Cost Mortgage product excludes most up-front mortgage loan fees, including but not limited to origination fees, processing or application fees, flood certifications, credit report and underwriting fees, appraisal reports, and mortgage recording and mortgage tax fees. Borrower(s) will still be obligated to pay third-party and optional fees, including but not limited to any fees associated with buying down or extending the interest rate, real estate tax proration, homeowner's insurance premiums, home inspections and surveys, owner's title insurance and private mortgage insurance premiums, closing and escrow fees, and reserve funds for escrow accounts.

**Applicable for single-unit, owner occupied homes only. Discount available active-duty military, teachers employed full-time in public or private school, Police officers and EMS responders employed with a local municipality, city, county or state and Firefighters employed or who volunteer with a local municipality, city, county or state. Closing cost discount will be the greater of this program or the mortgage program, if available. Does not apply to FHA, VA or USDA Rural Housing loan programs.

