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GENERAL

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GENERAL

continued from previous page

cable. Separation agreements. Custody and support petitions. 518-274-0380 Z39G

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HELP WANTED

TAKING APPLICATIONS for saw mill laborers. Please apply in person at Cannonsville Lumber Inc., 199 Old Route 10, Deposit, NY 13754 607-467-3380. Pay based on experience. BTFHW

Youth Services Coordinator: The William B. Ogden Free Library seeks a part time Youth Services Coordinator to fill approximately 20-30 hours per week at \$16-\$17.50 /hour. The ideal candidate will be able provide reference, reader's advisory, and customer service to children and their caregivers, provide story hours, plan and deliver a variety of programs that appeal to children and teens, seek to collaborate with community partners; and offer off-site outreach. This position's work schedule includes working evenings and Saturdays. A full job description is available on the library's website. Interested candidates are encouraged to send a cover letter, resume, and three professional references to Heather Johnson, c/o William B. Ogden Free Library, PO Box 298, Walton, NY 13856. Or by email at wa.heather@4cls.org. Resumes will be accepted until the position is filled. B40HW

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DELAWARE COUNTY FORECLOSURE NOTICE

Pursuant to a judgment of foreclosure and sale of this court entered in the Delaware County Clerk's Office and directing the sale of the premises in this mortgage foreclosure action duly made and entered, Michael E. Trosset, Esq., the referee in said judgment named, will sell at public auction in the Delaware County Courthouse, 3 Court St. Delhi, NY 13753, on the 30th day of October, 2024, at 10:00 a.m. in the forenoon of that day the premises described by said judgment to be sole therein described as follows:

"All that certain piece or parcel of land, situate in the Town of Roxbury, County of Delaware, State of New York, and being more accurately bounded and described as follows: **PARCEL A** - Beginning at a point marked by a 5/8" iron rod set with a cap marked RETTEW on the southerly bounds of New York State Route 23 at the northwest corner of lands now or formerly of Larry W. Moran as described in Liber 937 of Deeds at page 80. Thence proceeding from said point of beginning and along lands of said Moran, South 14° 30' 43" West 362.84 feet to a found iron pipe. Thence along lands now or formerly of Herbert and Marion Van Aken as described in Liber 787 of Deeds at page 41, North 74° 06' 08" West 404.46 feet to a 5/8" iron rod set marked RETTEW. Thence along lands now or formerly of WT JH Realty Associates as described in Liber 755 of Deeds at page 1168 on the following three courses and distances: 1. North 41° 18' 41" East 256.03 feet partway along a stone wall, 2. North 36° 02' 32" East 137.02 feet along a stone wall to a found iron rod, 3. North 43° 25' 05" East 9.05 feet. Thence along the above mentioned bounds of NYS Rte 23, South 72° 50' 07" East 234.50 feet to the point or place of beginning. Containing 2.65 acres of land. **PARCEL B** - Beginning at a point marked by a 5/8" iron rod with a cap marked RETTEW on the northerly bounds of New York State Route 23 at a southeasterly corner of lands now or formerly of William and Maureen Braunsdorf as described in Liber 621 of Deeds at page 429, thence along lands of said Braunsdorf on the following three courses and distances: 1. North 26° 19' 08" East 30.00 feet to a 5/8" iron rod set with a cap marked RETTEW, 2. South 73° 39' 19" East 161.00 feet to a 5/8" iron rod set with a cap marked RETTEW, 3. South 15° 03' 41" West 30.00 feet to a 5/8" iron rod set with a cap marked RETTEW. Thence along the aforementioned bounds of NYS Rte 23, North 73° 30' 08" West 166.87 feet to the point and place of beginning. Containing 0.11 acres of land. Also granting spring rights as described in Liber 744 of Deeds at page 13. Subject to any covenants, easements, restrictions and agreements of record. Subject to a twelve-foot wide right of way over an existing driveway located at the northeast corner of the above-described PARCEL A. Said right of way being more particularly described as follows: Beginning at a point marked by a 5/8" iron rod set with a cap marked RETTEW on the southerly bounds of New York State Route 23 at the northwest corner of lands now or formerly of Larry W. Moran as described in Liber 937 of Deeds at page 80. Thence proceeding from said point of beginning and along lands of said Moran, South 14° 30' 43" West 69.63 feet. Thence through lands of the grantor on the following two courses and distances: 1. North 08° 17' 13" West 30.97 feet, 2. North 14° 30' 43" East 41.64 feet. Thence along the aforementioned southerly bounds of NYS Rte 23, South 72° 50' 07" East 12.01 feet to the point or place of beginning. Reserving a right of way over PARCEL A to Herbert S. Van Aken as described in Liber 744 of Deeds at page 13."

NEW YORK STATE NOTICE OF FORMATION OF A LIMITED LIABILITY COMPANY

Notice of Formation of KFLH LLC. Articles of Organization filed with Secretary of State of NY (SSNY) on 08/16/2024. Office location: Delaware County. SSNY designated as agent of Limited Liability Company (LLC) upon whom process against it may be served. SSNY should mail process to C/O LLC: 108 Fair Street, Cooperstown, NY 13326. Purpose: Any lawful purpose.

DELAWARE COUNTY NOTICE OF SALE

NOTICE OF SALE SUPREME COURT COUNTY OF DELAWARE FREEDOM MORTGAGE CORPORATION, Plaintiff AGAINST THOMAS E. GALLAGHER, IV, ET AL., Defendant(s) Pursuant to a Judgment of Foreclosure and Sale duly entered March 15, 2024, I, the undersigned Referee will sell at public auction in the Courtroom of Delaware County Courthouse, 3 Court St., Delhi NY 13753 on October 15, 2024 at 10:00AM, premises known as 235 Wedemeyer Road, Downsville, NY 13755 AKA A/K/A Long View Road A/K/A Long View Lane, Downsville NY 13755, F/K/A 1 Wedemeyer Road A/K/A Long View Road A/K/A Long View Lane, Downsville NY 13755. All that certain plot piece or parcel of land, with the buildings and improvements erected, situate, lying and being in the Town of Colchester, County of Delaware, and State of New York, Section 378., Block 1, Lot 48. Approximate amount of judgment \$67,457.43 plus interest and costs. Premises will be sold subject to provisions of filed Judgment Index #EF2019-860. The aforementioned auction will be conducted in accordance with the DELAWARE County COVID-19 mitigation protocols and as such all persons must comply with social distancing, wearing masks and screening practices in effect at the time of this foreclosure sale. Robert W. Carey, Esq., Referee Gross Polowy, LLC 1775 Wehrle Drive Williamsville, NY 14221 19-002817 82028

DELAWARE COUNTY NOTICE OF SALE

STATE OF NEW YORK SUPREME COURT: COUNTY OF DELAWARE WELLS FARGO BANK, N.A., Plaintiff, v. CASSIDY THOMPSON, Defendants.

NOTICE OF SALE IN FORECLOSURE

PLEASE TAKE NOTICE THAT In pursuance of a Judgment of Foreclosure and Sale entered in the Office of the County Clerk of Delaware County on July 25, 2024, I, Xibai Gao, Esq., the Referee named in said Judgment, will sell in one parcel at public auction on October 29, 2024 at 111 Main Street, Village of Delhi, NY 13753, at 11:00 AM the premises described as follows:

9 2nd Street aka 9 2nd St Delhi, NY 13753 SBL No.: 171.10-4-25

ALL THAT TRACT OR PARCEL OF LAND situate in the Village and Town of Delhi, County of Delaware, State of New York.

The premises are sold subject to the provisions of the filed judgment, Index No. EF2023-770 in the amount of \$307,136.62 plus interest and costs. The aforementioned auction will be conducted in accordance with the Court System's COVID-19 mitigation protocols and as such all persons must comply with social distancing, wearing masks and screening practices in effect at the time of this foreclosure sale.

Woods Oviatt Gilman LLP Attorneys for Plaintiff 500 Bausch & Lomb Place Rochester, NY 14604 Tel.: 855-227-5072

DELAWARE COUNTY LEGAL NOTICE SURROGATE'S COURT, DELAWARE COUNTY File # 32,874/A

SUPPLEMENTAL CITATION THE PEOPLE OF THE STATE OF NEW YORK,

By the Grace of God Free and Independent

TO: JACKIE PORTER, if she be living, and if she be dead, to her heirs-at-law, next of kin, distributees, if any such there be, all of whom and all of whose names, ages, places of residence and post office addresses are unknown to the Petitioner and cannot after due diligence be ascertained. And to Any and all persons who are, or who claim to be heirs at law, next of kin, distributees of JESSIE VAN LOAN, if any such there be, all of whom and all of whose names, ages, places of residence and post office addresses are unknown to the Petitioner and cannot after due diligence be ascertained.

Upon a petition having been duly filed by **MANUFACTURERS AND TRADERS TRUST COMPANY**, whose principal place of business is located at One M&T Plaza, Buffalo, New York, **YOU ARE HEREBY CITED to show cause before the DELAWARE COUNTY SURROGATE'S COURT, located at Delaware County Courthouse, 3 Court Street, Delhi, New York, on December 4, 2024 at 9:00 A.M.** why a Decree should not be made in the matter of the **Accounting of Manufacturers and Traders Trust Company as Trustee of the Trust under Article SECOND of the Will of JESSIE VAN LOAN** (the "Trust"), construing the terms of the Will of Jessie Van Loan to direct that the Estates of Nancy Price and Gerald Lester should each receive one-half of the remaining net assets of the Trust; judicially settling, allowing and approving the final account of the Fiduciary; fixing and determining the commissions due the Fiduciary; fixing and determining the amount of the attorneys' fees for legal fees rendered to the Trust; releasing, exonerating and discharging the Fiduciary of and from any and all further liability and accountability to all persons interested in the Trust; and granting such other, further, and different relief as the Court deems just and equitable. Dated, Attested and Sealed, September 18, 2024 HON. John L. Hubbard; Rebecca Vroman, Chief Clerk Blaine B. Jensen, Hodgson Russ LLP Attorney for the Petitioner, 90 Linden Oaks, Suite 110, Rochester, New York 14625 716-848-1744 BJensen@hodgsonruss.com

TOWN OF COLCHESTER PUBLIC NOTICE

Notice that the Friends of the Town of Colchester Library will be holding its Annual Board Meeting on Tues. October 15th, 2024 at 6:00 PM. The meeting will be held at Colchester Town Hall, 72 Tannery Road Downsville, NY 13755 in the library downstairs. Election of officers will take place followed by a business meeting.

TOWN OF TOMPKINS NOTICE OF PUBLIC HEARING

Notice is hereby given that the Town of Tompkins Preliminary Budget for the fiscal year beginning January 1, 2025, has been completed and filed in the office of the Town Clerk where it is available for inspection during regular office hours. Further notice is hereby given that the Town Board will meet, and review said budget and hold public hearing at the Tompkins Town Hall at 7:00 PM on Tuesday, October 8, 2024. At such hearing, any person or persons may be heard in favor or against any item or items therein contained in the Preliminary Budget.

JOIN OUR TEAM

Immediate openings for:
EMERGENCY DEPARTMENT NURSES
at O'Connor Hospital in Delhi, NY!

Use your skill and experience to care for your community:

- Work your full scope of practice as an RN, including ABGs and management of ventilators
- Set a rotating schedule every 2 weeks

Plus:

- Comprehensive health benefits
- Generous paid time off
- and more!

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EMERGENCY TIMELINESS
2024



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**TOWN OF COLCHESTER
NOTICE OF PUBLIC
HEARING**
PUBLIC HEARING
In accordance with section 240 of the Laws of 2006, The Downsville Fire District will hold a Public Hearing pertaining to the Proposed 2025 Budget for the Downsville Fire District.

Said Hearing will be held at the Downsville Fire Hall, 15166 St Hwy 30, Downsville, NY 13755 on October 15, 2024 at 7:00 pm and is open to the public.

A copy of the proposed budget is available at the office of the Clerk of the Town of Colchester or by contacting the Downsville Fire District, PO Box 341, Downsville, NY 13755.

Lavonne Shields, Secretary
Downsville Fire District



**TOWN OF FRANKLIN
NOTICE TO BIDDERS**
The Town of Franklin is listing surplus equipment as follows:
2011 F350 Pickup w/ Plow
2007 Mack Granite Dump Truck w/ plow & wing
Ford 6610 Tractor
Kuhn 3 pt. disc mower
All items up for bid at Auctions Int'l.
Bidding ends September 30, 2024 at 6:30 PM
Any Questions call Jamie Archibald at 607-829-2211

**SIDNEY CENTRAL SCHOOL
DISTRICT
LEGAL NOTICE**
NOTICE IS HEREBY GIVEN that the tax roll and warrant for the collection of taxes for the Sidney Central School District have been approved.

All school tax payments should be made either by mailing to: SIDNEY CENTRAL SCHOOL DISTRICT, Attn: Tax Collector, 95 West Main Street, Sidney, NY 13838, or you may drop taxes off in a SECURE DROP BOX at the Sidney Central School District – District Office Vestibule (Door 11) as follows:

**Monday through Friday – 8:00am – 4:00pm
September 1, 2024 through November 8, 2024**

Taxes will be collected without penalty from September 1 to September 30, 2024; with a 2% penalty from October 1 to October 31, 2024; and with a 3% penalty from November 1 to November 8, 2024. After November 8, 2024, all unpaid taxes will be returned to the County Treasurer. School taxes are then re-lieved with an additional penalty and payable with the Town and County Tax that you will receive in January of 2025.

Dated: August 14, 2024
Nancy A. Edwards
District Clerk

**MIDDLETOWN-
HARDENBURGH FIRE
DISTRICT
NOTICE OF PUBLIC
HEARING**
Notice of Public Hearing:
Pursuant of Town Law Section 181, subdivision 3, The Board of Fire Commissioners of the Middletown-Hardenburgh Fire District will be holding a public hearing on Tuesday, October 15, 2024, at the 3rd Floor meeting room of the Margaretville Fire Station, located 77 Church St, Village of Margaretville, NY. at 7:00 PM. The purpose of this meeting is to present the budget for the fire district's annual meeting for the year of 2025. Copy of proposed budget is available at the office of the town clerk during normal business hours, as well as the fire district secretary by calling 845-586-3100.

Barbara Funck, Secretary
Middletown-Hardenburgh Fire District

**DELAWARE COUNTY
NOTICE OF FORMATION OF
A LIMITED LIABILITY
COMPANY**
MARZIG HOLDINGS NY LLC. Arts. of Org. filed with the SSNY on 08/12/24. Office: Delaware County. SSNY designated as agent of the LLC upon whom process against it may be served. SSNY shall mail copy of process to the LLC, 2785 Grand Avenue, Bellmore, NY 11710. Purpose: Any lawful purpose.

**DELAWARE COUNTY
NOTICE OF FORMATION OF
A LIMITED LIABILITY
COMPANY**
460 Decatur Realty LLC. Filed 8/15/24. Office: Delaware Co. SSNY desig. as agent for process & shall mail to: 460 Decatur St, Bklyn, NY 11233. Purpose: General.

**DELAWARE COUNTY
LEGAL NOTICE**
Town of Franklin
Public Notice
Election Notice
An election for a six year term on the Board of Directors of the Kellogg -Franklin Trust will be held on October 15th 2024 from 6-8PM at the parsonage on 68 Church Street Treadwell NY 13846. This volunteer position is open to residents of the former A L Kellogg School District or Town of Franklin residents and registered voters. Individuals wishing to run and serve are required to submit to the Kellogg-Franklin Trust secretary a petition containing 25 signatures including addresses, all of which are required to be residents of the original A L Kellogg district (which includes parts of Meredith and Delhi) or the Town of Franklin. Petitions can be obtained from the Kellogg-Franklin Trust Secretary-Dorian Huneke, 307 Case Hill Rd, Treadwell NY 13846 . questions call 607 829-6678. Petitions must be filed at least 7 days prior to the October 15th election date.
Kellogg-Franklin Trust
Lori Taggart-chairperson

**TOWN OF COLCHESTER
NOTICE TO BIDDERS**
NOTICE TO BIDDERS
PLEASE TAKE NOTICE that pursuant to the provisions of Section 103 of General Municipal Law, Sealed bids will be received by the Town of Colchester for the following:
No. 2 Heating Fuel to be delivered as needed to Town Hall, 72 Tannery Rd, Downsville. **Kerosene** to be delivered as needed to Paige Cemetery, 15505 State Hwy 30 and Highway Garage, 6292 River Rd, Downsville. **Winter Blend** to be delivered as needed to Highway Garage, 6292 River Rd, Downsville. **Diesel Fuel** to be delivered as needed to Highway Garage, 6292 River Rd, Downsville. **Propane** to be delivered as needed to Highway Garage, 20246 County Hwy 17, Cooks Falls; Highway Garage, 6292 River Rd and Public Safety Building, 6292 River Road; DWD Water Building, 222 Tub Mill Rd; and Town Hall, 72 Tannery Rd, Downsville. All bids requested at Firm price and/or Fluctuating price ("Differential" price per gallon to be added to the Journal of Commerce Albany Average for the day of delivery. All invoices shall include the daily petroleum prices for that day of delivery). Fuel products are to be delivered for up to one year from time of bid acceptance to following year's acceptance of new bids. Non-collusive form must accompany all bids. Sealed Bids will be received at the office of the Colchester Town Clerk, 72 Tannery Road, Downsville, New York until 4:00 PM on the 16th day of October, 2024. Bids to be opened and read aloud on October 16, 2024 at 4:00 PM at the Colchester Town Hall. Bidders are responsible for the timely delivery of their Bid proposal. Bidders are advised not to rely on the Postal Service or any other mail delivery service for the timely and proper delivery of their bid proposals. Bids will be submitted in sealed envelopes at the above address and shall bear on the face thereof Bid Proposal No.01-25 Fuel and the name and address of the bidder. The contract for the above bid proposal will be awarded by the Town Board to the lowest bidder. The Town of Colchester reserves the right to reject any or all bids in the best interest of the Town. DATED: September 23, 2024, Arthur M. Merrill, Supervisor

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**DELAWARE COUNTY
SUMMONS FOR PUBLICATION**
Supplemental Summons and Notice of Object of Action SUPREME COURT OF THE STATE OF NEW YORK COUNTY OF DELAWARE ACTION TO FORECLOSE A MORTGAGE INDEX #: EF2023-860 NATIONSTAR MORTGAGE LLC Plaintiff, vs CHRISTOPHER HUTCHBY AS HEIR TO THE ESTATE OF DANIEL L. HUTCHBY IF LIVING, AND IF HE/SHE BE DEAD, ANY AND ALL PERSONS UNKNOWN TO PLAINTIFF, CLAIMING, OR WHO MAY CLAIM TO HAVE AN INTEREST IN, OR GENERAL OR SPECIFIC LIEN UPON THE REAL PROPERTY DESCRIBED IN THIS ACTION; SUCH UNKNOWN PERSONS BEING HEREIN GENERALLY DESCRIBED AND INTENDED TO BE INCLUDED IN WIFE, WIDOW, HUSBAND, WIDOWER, HEIRS AT LAW, NEXT OF KIN, DESCENDANTS, EXECUTORS, ADMINISTRATORS, DEVISEES, LEGATEES, CREDITORS, TRUSTEES, COMMITTEES, LIENORS, AND ASSIGNEES OF SUCH DECEASED, ANY AND ALL PERSONS DERIVING INTEREST IN OR LIEN UPON, OR TITLE TO SAID REAL PROPERTY BY, THROUGH OR UNDER THEM, OR EITHER OF THEM, AND THEIR RESPECTIVE WIVES, WIDOWS, HUSBANDS, WIDOWERS, HEIRS AT LAW, NEXT OF KIN, DESCENDANTS, EXECUTORS, ADMINISTRATORS, DEVISEES, LEGATEES, CREDITORS, TRUSTEES, COMMITTEES, LIENORS, AND ASSIGNS, ALL OF WHOM AND WHOSE NAMES, EXCEPT AS STATED, ARE UNKNOWN TO PLAINTIFF, KELLEY HUTCHBY AS HEIR TO THE ESTATE OF DANIEL L. HUTCHBY, UNKNOWN HEIRS OF DANIEL L. HUTCHBY IF LIVING, AND IF HE/SHE BE DEAD, ANY AND ALL PERSONS UNKNOWN TO PLAINTIFF, CLAIMING, OR WHO MAY CLAIM TO HAVE AN INTEREST IN, OR GENERAL OR SPECIFIC LIEN UPON THE REAL PROPERTY DESCRIBED IN THIS ACTION; SUCH UNKNOWN PERSONS BEING HEREIN GENERALLY DESCRIBED AND INTENDED TO BE INCLUDED IN WIFE, WIDOW, HUSBAND, WIDOWER, HEIRS AT LAW, NEXT OF KIN, DESCENDANTS, EXECUTORS, ADMINISTRATORS, DEVISEES, LEGATEES, CREDITORS, TRUSTEES, COMMITTEES, LIENORS, AND ASSIGNEES OF SUCH DECEASED, ANY AND ALL PERSONS DERIVING INTEREST IN OR LIEN UPON, OR TITLE TO SAID REAL PROPERTY BY, THROUGH OR UNDER THEM, OR EITHER OF THEM, AND THEIR RESPECTIVE WIVES, WIDOWS, HUSBANDS, WIDOWERS, HEIRS AT LAW, NEXT OF KIN, DESCENDANTS, EXECUTORS, ADMINISTRATORS, DEVISEES, LEGATEES, CREDITORS, TRUSTEES, COMMITTEES, LIENORS, AND ASSIGNS, ALL OF WHOM AND WHOSE NAMES, EXCEPT AS STATED, ARE UNKNOWN TO PLAINTIFF, ALLY FINANCIAL INC., PEOPLE OF THE STATE OF NEW YORK, UNITED STATES OF AMERICA ON BEHALF OF THE IRS JOHN DOE (Those unknown tenants, occupants, persons or corporations or their heirs, distributees, executors, administrators, trustees, guardians, assignees, creditors or successors claiming an interest in the mortgaged premises.) Defendant(s). MORTGAGED PREMISES: 393 Hall Road Margaretville, NY 12455 To the Above named Defendant: You are hereby summoned to answer the Complaint in this action, and to serve a copy of your answer, or, if the Complaint is not served with this Supplemental Summons, to serve a notice of appearance, on the Plaintiff(s) attorney(s) within twenty days after the service of this Supplemental Summons, exclusive of the day of service (or within 30 days after the service is complete if this Supplemental Summons is not personally delivered to you within the State of New York). In case of your failure to appear or answer, judgment will be taken against you by default for the relief demanded in the Complaint. The Attorney for Plaintiff has an office for business in the County of Erie. Trial to be held in the County of Delaware. The basis of the venue designated above is the location of the Mortgaged Premises. TO Christopher Hutchby, Unknown Heirs of Daniel L. Hutchby Defendants In this Action. The foregoing Supplemental Summons is served upon you by publication, pursuant to an order of HON. Brian D. Burns of the Supreme Court Of The State Of New York, dated the Ninth day of September, 2024 and filed with the Complaint in the Office of the Clerk of the County of Delaware, in the City of Delhi. The object of this action is to foreclosure a mortgage upon the premises described below, executed by Daniel L. Hutchby (who died on August 21, 2021, a resident of the county of Delaware, State of New York) dated the October 27, 2004, to secure the sum of \$67,500.00 and recorded at Book 1195, Page 98 in the Office of the Delaware County Clerk on November 1, 2004. The mortgage was subsequently assigned by an assignment executed November 11, 2007 and recorded on March 11, 2008, in the Office of the Delaware County Clerk at Book 1522, Page 161. The mortgage was subsequently assigned by an assignment executed November 8, 2017 and recorded on November 22, 2017, in the Office of the Delaware County Clerk at Book 2111, Page 15. The mortgage was subsequently assigned by an assignment executed July 14, 2022 and recorded on July 15, 2022, in the Office of the Delaware County Clerk at Book 2393, Page 260. The property in question is described as follows: 393 Hall Road, Margaretville, NY 12455 NOTICE YOU ARE IN DANGER OF LOSING YOUR HOME If you do not respond to this summons and complaint by serving a copy of the answer on the attorney for the mortgage company who filed this Foreclosure proceeding against you and filing the answer with the court, a default judgment may be entered and you can lose your home. Speak to an attorney or go to the court where your case is pending for further information on how to answer the summons and protect your property. Sending a payment to your mortgage company will not stop this foreclosure action. YOU MUST RESPOND BY SERVING A COPY OF THE ANSWER ON THE ATTORNEY FOR THE PLAINTIFF (MORTGAGE COMPANY) AND FILING THE ANSWER WITH THE COURT. DATED: September 16, 2024 Gross Polowy LLC Attorney(s) For Plaintiff(s) 1775 Wehrle Drive, Suite 100 Williamsville, NY 14221 The law firm of Gross Polowy LLC and the attorneys whom it employs are debt collectors who are attempting to collect a debt. Any information obtained by them will be used for that purpose. 82651

**DELAWARE COUNTY
SUMMONS FOR PUBLICATION**
Supplemental Summons and Notice of Object of Action SUPREME COURT OF THE STATE OF NEW YORK COUNTY OF DELAWARE ACTION TO FORECLOSE A MORTGAGE INDEX #: EF2023-688 U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST C/O U.S. BANK TRUST NATIONAL ASSOCIATION Plaintiff, vs MONICA SWIATEK AS HEIR TO THE ESTATE OF KELLY M. SWIATEK, ROBERT SWIATEK AS HEIR TO THE ESTATE OF KELLY M. SWIATEK, NATHAN SWIATEK AKA NATHANIEL SWIATEK AS HEIR TO THE ESTATE OF KELLY M. SWIATEK, CHARLES SWIATEK AS HEIR TO THE ESTATE OF KELLY M. SWIATEK, C.S. (NAME REDACTED HEREIN AS DEFENDANT IS A MINOR) AS HEIR TO THE ESTATE OF KELLY M. SWIATEK AS HEIR TO THE ESTATE OF , ROSALYN SWIATEK AKA ROSIE SWIATEK AS HEIR TO THE ESTATE OF KELLY M. SWIATEK, UNKNOWN HEIRS OF KELLY M. SWIATEK IF LIVING, AND IF HE/SHE BE DEAD, ANY AND ALL PERSONS UNKNOWN TO PLAINTIFF, CLAIMING, OR WHO MAY CLAIM TO HAVE AN INTEREST IN, OR GENERAL OR SPECIFIC LIEN UPON THE REAL PROPERTY DESCRIBED IN THIS ACTION; SUCH UNKNOWN PERSONS BEING HEREIN GENERALLY DESCRIBED AND INTENDED TO BE INCLUDED IN WIFE, WIDOW, HUSBAND, WIDOWER, HEIRS AT LAW, NEXT OF KIN, DESCENDANTS, EXECUTORS, ADMINISTRATORS, DEVISEES, LEGATEES, CREDITORS, TRUSTEES, COMMITTEES, LIENORS, AND ASSIGNEES OF SUCH DECEASED, ANY AND ALL PERSONS DERIVING INTEREST IN OR LIEN UPON, OR TITLE TO SAID REAL PROPERTY BY, THROUGH OR UNDER THEM, OR EITHER OF THEM, AND THEIR RESPECTIVE WIVES, WIDOWS, HUSBANDS, WIDOWERS, HEIRS AT LAW, NEXT OF KIN, DESCENDANTS, EXECUTORS, ADMINISTRATORS, DEVISEES, LEGATEES, CREDITORS, TRUSTEES, COMMITTEES, LIENORS, AND ASSIGNS, ALL OF WHOM AND WHOSE NAMES, EXCEPT AS STATED, ARE UNKNOWN TO PLAINTIFF, PEOPLE OF THE STATE OF NEW YORK, TOWN OF DELHI COURT JUSTICE COURT, UNITED STATES OF AMERICA ON BEHALF OF THE IRS JOHN DOE (Those unknown tenants, occupants, persons or corporations or their heirs, distributees, executors, administrators, trustees, guardians, assignees, creditors or successors claiming an interest in the mortgaged premises.) Defendant(s). MORTGAGED PREMISES: 17 Ogden Street Walton, NY 13856 To the Above named Defendant: You are hereby summoned to answer the Complaint in this action, and to serve a copy of your answer, or, if the Complaint is not served with this Supplemental Summons, to serve a notice of appearance, on the Plaintiff(s) attorney(s) within twenty days after the service of this Supplemental Summons, exclusive of the day of service (or within 30 days after the service is complete if this Supplemental Summons is not personally delivered to you within the State of New York). In case of your failure to appear or answer, judgment will be taken against you by default for the relief demanded in the Complaint. The Attorney for Plaintiff has an office for business in the County of Erie. Trial to be held in the County of Delaware. The basis of the venue designated above is the location of the Mortgaged Premises. TO Unknown Heirs of Kelly M. Swiatek Defendant In this Action. The foregoing Supplemental Summons is served upon you by publication, pursuant to an order of HON. Brian D. Burns of the Supreme Court Of The State Of New York, dated the Eleventh day of September, 2024 and filed with the Complaint in the Office of the Clerk of the County of Delaware, in the City of Delhi. The object of this action is to foreclosure a mortgage upon the premises described below, executed by Kelly M. Swiatek (who died on October 28, 2010, a resident of the county of Delaware, State of New York) and Christopher P. Swiatek (who died on May 23, 2007, a resident of the county of Delaware, State of New York) dated the October 19, 2005, to secure the sum of \$84,000.00 and recorded at Book 1300, Page 255 in the Office of the Delaware County Clerk on November 7, 2005. The mortgage was subsequently assigned by an assignment executed January 2, 2013 and recorded on January 7, 2013, in the Office of the Delaware County Clerk at Book 1833, Page 128. The mortgage was subsequently assigned by an assignment executed May 13, 2013 and recorded on May 24, 2013, in the Office of the Delaware County Clerk at Book 1864, Page 213. The mortgage was subsequently assigned by an assignment executed January 13, 2020 and recorded on January 14, 2020, in the Office of the Delaware County Clerk at Book 2215, Page 81. The mortgage was subsequently assigned by an assignment executed October 26, 2020 and recorded on October 29, 2020, in the Office of the Delaware County Clerk at Book 2262, Page 20. The mortgage was subsequently assigned by an assignment executed March 9, 2023 and recorded on April 6, 2023, in the Office of the Delaware County Clerk at Book 2429, Page 121. The property in question is described as follows: 17 Ogden Street, Walton, NY 13856 NOTICE YOU ARE IN DANGER OF LOSING YOUR HOME If you do not respond to this summons and complaint by serving a copy of the answer on the attorney for the mortgage company who filed this Foreclosure proceeding against you and filing the answer with the court, a default judgment may be entered and you can lose your home. Speak to an attorney or go to the court where your case is pending for further information on how to answer the summons and protect your property. Sending a payment to your mortgage company will not stop this foreclosure action. YOU MUST RESPOND BY SERVING A COPY OF THE ANSWER ON THE ATTORNEY FOR THE PLAINTIFF (MORTGAGE COMPANY) AND FILING THE ANSWER WITH THE COURT. DATED: September 13, 2024 Gross Polowy LLC Attorney(s) For Plaintiff(s) 1775 Wehrle Drive, Suite 100 Williamsville, NY 14221 The law firm of Gross Polowy LLC and the attorneys whom it employs are debt collectors who are attempting to collect a debt. Any information obtained by them will be used for that purpose. 82630

**DELAWARE COUNTY
SUMMONS FOR PUBLICATION**
Supplemental Summons and Notice of Object of Action SUPREME COURT OF THE STATE OF NEW YORK COUNTY OF DELAWARE ACTION TO FORECLOSE A MORTGAGE INDEX #: EF2023-771 WELLS FARGO BANK, N.A. Plaintiff, vs WILLARD J. CRAWN, III AS HEIR TO THE ESTATE OF DORIS G. CRAWN, BONNIE E. NATARELLI AS HEIR TO THE ESTATE OF DORIS G. CRAWN, DONNA M. VERBEKE AS HEIR TO THE ESTATE OF DORIS G. CRAWN, UNKNOWN HEIRS OF DORIS G. CRAWN IF LIVING, AND IF HE/SHE BE DEAD, ANY AND ALL PERSONS UNKNOWN TO PLAINTIFF, CLAIMING, OR WHO MAY CLAIM TO HAVE AN INTEREST IN, OR GENERAL OR SPECIFIC LIEN UPON THE REAL PROPERTY DESCRIBED IN THIS ACTION; SUCH UNKNOWN PERSONS BEING HEREIN GENERALLY DESCRIBED AND INTENDED TO BE INCLUDED IN WIFE, WIDOW, HUSBAND, WIDOWER, HEIRS AT LAW, NEXT OF KIN, DESCENDANTS, EXECUTORS, ADMINISTRATORS, DEVISEES, LEGATEES, CREDITORS, TRUSTEES, COMMITTEES, LIENORS, AND ASSIGNEES OF SUCH DECEASED, ANY AND ALL PERSONS DERIVING INTEREST IN OR LIEN UPON, OR TITLE TO SAID REAL PROPERTY BY, THROUGH OR UNDER THEM, OR EITHER OF THEM, AND THEIR RESPECTIVE WIVES, WIDOWS, HUSBANDS, WIDOWERS, HEIRS AT LAW, NEXT OF KIN, DESCENDANTS, EXECUTORS, ADMINISTRATORS, DEVISEES, LEGATEES, CREDITORS, TRUSTEES, COMMITTEES, LIENORS, AND ASSIGNS, ALL OF WHOM AND WHOSE NAMES, EXCEPT AS STATED, ARE UNKNOWN TO PLAINTIFF, PEOPLE OF THE STATE OF NEW YORK, UNITED STATES OF AMERICA ON BEHALF OF THE IRS JOHN DOE (Those unknown tenants, occupants, persons or corporations or their heirs, distributees, executors, administrators, trustees, guardians, assignees, creditors or successors claiming an interest in the mortgaged premises.) Defendant(s). MORTGAGED PREMISES: 14 Edgewood Drive Sidney, NY 13838 To the Above named Defendant: You are hereby summoned to answer the Complaint in this action, and to serve a copy of your answer, or, if the Complaint is not served with this Supplemental Summons, to serve a notice of appearance, on the Plaintiff(s) attorney(s) within twenty days after the service of this Supplemental Summons, exclusive of the day of service (or within 30 days after the service is complete if this Supplemental Summons is not personally delivered to you within the State of New York). In case of your failure to appear or answer, judgment will be taken against you by default for the relief demanded in the Complaint. The Attorney for Plaintiff has an office for business in the County of Erie. Trial to be held in the County of Delaware. The basis of the venue designated above is the location of the Mortgaged Premises. TO Unknown Heirs of Doris G. Crawn Defendant In this Action. The foregoing Supplemental Summons is served upon you by publication, pursuant to an order of HON. Brian D. Burns of the Supreme Court Of The State Of New York, dated the Eleventh day of September, 2024 and filed with the Complaint in the Office of the Clerk of the County of Delaware, in the City of Delhi. The object of this action is to foreclosure a mortgage upon the premises described below, executed by Willard J. Crawn, Jr. (who died on July 3, 2021, a resident of the county of Delaware, State of New York) and Doris G. Crawn (who died on October 27, 2022, a resident of the county of Delaware, State of New York) dated the March 29, 2012, to secure the sum of \$50,000.00 and recorded at Book 1777, Page 94 in the Office of the Delaware County Clerk on March 30, 2012. The mortgage was subsequently assigned by an assignment executed January 25, 2023 and recorded on January 25, 2023, in the Office of the Delaware County Clerk at Book 2421, Page 262. The property in question is described as follows: 14 Edgewood Drive, Sidney, NY 13838 NOTICE YOU ARE IN DANGER OF LOSING YOUR HOME If you do not respond to this summons and complaint by serving a copy of the answer on the attorney for the mortgage company who filed this Foreclosure proceeding against you and filing the answer with the court, a default judgment may be entered and you can lose your home. Speak to an attorney or go to the court where your case is pending for further information on how to answer the summons and protect your property. Sending a payment to your mortgage company will not stop this foreclosure action. YOU MUST RESPOND BY SERVING A COPY OF THE ANSWER ON THE ATTORNEY FOR THE PLAINTIFF (MORTGAGE COMPANY) AND FILING THE ANSWER WITH THE COURT. DATED: September 13, 2024 Gross Polowy LLC Attorney(s) For Plaintiff(s) 1775 Wehrle Drive, Suite 100 Williamsville, NY 14221 The law firm of Gross Polowy LLC and the attorneys whom it employs are debt collectors who are attempting to collect a debt. Any information obtained by them will be used for that purpose. 82627



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- R -
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Quinn Christopherson

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Upcoming at the Roxbury Arts Group

	Storytelling Workshop with Quinn Christopherson Headwaters Arts Center	Sunday, October 6, 12 - 5p
	Still Life Photography with Peter Pioppo Headwaters Arts Center	Saturday, October 5, 10a - 2p
	Fiddlers! 31 Roxbury Arts Center	Sunday, October 13, 3 - 7p
	Felting with Anne Gohorel Headwaters Arts Center	Saturday, October 19, 10a - 1p



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Great Quality and Flavor!!!

Sale Price Valid thru October 12th. Pick up on November 1st & 2nd, 2024

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Chicken by the case – 40 lb. cases
Sale Prices Good Through October 12th, 2024
PICK UP ON FRIDAY & SATURDAY, OCTOBER 18TH AND 19TH, 2024

FRESH CHICKEN SALE!!

- Leg Quarters \$.99 lb.....40 lb. case.....\$39.60 per case
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- Thighs (Boneless Skinless) \$2.69 lb.....40 lb. case.....\$107.60 per case
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- Whole (Skin On) Chicken Breast \$2.59 lb.....40 lb. case.....\$103.60 per case
- Whole Chicken (16 per case) \$1.99 lb.....Approx. 40 lb. case.....\$79.60 per case
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INGREDIENTS

- 2 medium sweet potatoes, scrubbed with clean vegetable brush under running water, peeled and cubed
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- ½ Tablespoon vegetable oil
- 1 Tablespoon maple syrup

DIRECTIONS

- 1. Wash hands with soap and water.
- 2. Preheat oven to 450°F.
- 3. Peel sweet potatoes. Cut the sweet potatoes in half lengthwise. Slice into ½ inch thick pieces.



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Weekly Sales Every Monday – Misc. items, Poultry & produce etc. will start approx. 1:00 before the Dairy follow with any sheep, lamb, goat & pigs. Calf sale evening after 5:30 then feeders followed by all other beef. **Let's keep the cattle in the marketplace to help the competition – sending direct gives you no competition. Beef prices have been strong time to cull the bottom end – feeders etc. Let us help you.**

Mon. Sept. 23rd – Cull Dairy ave. \$1.02 top cow \$1.25, Cull Beef \$1.16 – \$1.32, Organic Cull Dairy \$1.07 – \$1.32, Grassfed Org. Cull Dairy \$.79 – \$1.18, Bulls – \$1.60, Organic Bulls \$1.60, Dairy Feeders \$1.18 – \$1.40, Feeder Bull \$1.20 – \$1.45, Feeder heifers \$1.35 – \$2.21, Feeder Steers \$1.85 – \$2.50, Bull calves top \$5.50 top beef calf \$9.50, Heifer calves top \$6.70 beef calf \$8.50, Dairy Milking age top \$3650, Bred heifers top \$2800, Open heifers top \$1525, young calves top \$1075, Grassfed Organic Dairy Milking age top \$2600, Organic Dairy Dairy Milking age top \$3000, Open heifers top \$1400, Started heifers top \$1075.

Mon. Sept. 30th – Normal Monday Sale. Group of open heifers 500#-700# heifers & bred heifers.

Mon. Oct. 7th – Normal Monday Sale & Monthly Fat Cow & Feeder Sale. Herd Dispersal selling 60 head of Registered & Grade Holsteins info at ringside.

Sat. Oct 12th – sale at salebarn 11:00AM – Annual **Fall Beef Round up Sale.** Selling Beef Breed & Dairy Feeders. Special features – Ianello Beef Herd Dispersal – 45 head Commercial Herd Angus-Charlois & Hereford Cross. 17 Bred Cows, 6 feeder heifers, 10 Feeder steers, 2 finished Steers – Super group of cattle in great condition. Also, Sherwood Farms sends 35-40 Head – Mixed Herd Full Blood Waygu, F1's, Angus & Hereford Cross – Brood Cows, Feeder heifers & Bulls. If you want to consign, please let us know asap. Also, we will start taking cattle Thursday and be here by Friday at 1:00 to be preg. checked. We have plenty of Hay & water. If you need special arrangements contact us.

Mon. Oct. 14th – Normal Monday Sale & Monthly Fat Cow & Feeder Sale

Mon. Oct. 21st – Normal Monday Sale & Monthly Sheep, Lamb, Goat & Pig Sale

Sat. Oct. 26th – sale held at our Facility. Fall Premier All Breeds Dairy Sale. Selling 120 head of Registered Dairy Cattle. Call if you want to consign or need someone to stop by. These sales fill fast so let us know if you have anything.

Mon. Oct. 28th – Normal Monday Sale & Monthly Organic Day. Special: Conventional Herd – Freestall Herd 65 Milking age, a group of 500# to breeding age heifers. All AI sired with DHI info. More info to come.

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Heart of the Catskills Humane Society

WISH LIST ITEMS

Have you ever wanted to help the Heart of the Catskills Humane Society, but was never sure exactly what you could do? How about a little shopping?!! Below is a “wish list” of items that can be used by the Shelter. Buy one item...or many! Every little bit counts! The residents and staff of the Shelter would be most grateful for your generosity! Cut out and use the below list to make your shopping easier.

HOUSEHOLD GOODS OR FOOD PRODUCTS:

- ☐ Bleach
- ☐ Comet Cleanser
- ☐ Paper Towels
- ☐ Laundry Detergent
- ☐ Dishwashing Gloves
- ☐ Dishcloths
- ☐ Towels, Blankets, Sheets (gently used are okay)

PET PRODUCTS:

- ☐ Safe Cat Toys (balls, mice, catnip, etc.)
- ☐ Clay Non-Clumping Litter
- ☐ Dog/Puppy, Cat/Kitten Shampoos
- ☐ Fleece for Cat Cages (rolls that can be cut and washed)
- ☐ Dry and Canned Dog Food
- ☐ Canned Cat and Kitten Food
- ☐ Purina Kitten Chow
- ☐ Dog Biscuits
- ☐ Cat Treats & More Cat Treats!
- ☐ Good Strong Puppy Toys

COSMETIC, FIRST AID, BABY PRODUCTS:

- ☐ Wet Ones (antiseptic wipes in RED & WHITE container - unscented)
- ☐ Band-Aids

STATIONERY:

- ☐ Copy Paper, Notepads, Folders, Pens, Hi-Liters, Post-It Notes, Cat & Dog Stickers

MISCELLANEOUS:

- ☐ Heavy Duty Rubbermaid Storage Tubs to hold extra newspapers, kitty litter, etc.

Heart of the Catskills Humane Society is located at 46610 State Hwy. 10, Delhi, NY 13753.

You can contact them at 607-746-3080 or on the internet at www.heartofthecatskills.org

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2024 Toyota Tundra Limited CrewMax 4WD
Charcoal,3.4L V6, htd./cooled seats, parking sensors, tow pkg., one owner, 12800 mi.

\$57,975 \$970/72 mos.



2023 Chevrolet Silverado 1500 Work Truck 2WD
White,5.3L V8, pwr. tailgate, tow pkg., parking sensors, one owner, 15000 mi.

\$29,975 \$502/72 mos.



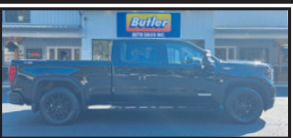
2022 Chevrolet Silverado 1500 Trail Boss Custom Crew Cab 4WD
Blue,remote start, htd. seats, parking sensors, tow pkg.,one owner, 19800 mi.

\$48,975 \$820/72 mos.



2022 Ford F-250 SD XL Crew Cab 4WD
Brown,6.2L V8, dual zone climate control, tow pkg., sat.,one owner, 45800 mi.

\$45,975 \$770/72 mos.



2022 GMC Sierra 1500 Elevation Crew Cab 4WD
Black,3.0L V6 diesel, leather, remote start, htd seats, 30100 mi.

\$51,975 \$870/72 mos.



2021 RAM 1500 Big Horn Quad Cab 4WD
Gray,5.7L V8, remote start, htd. seats, tow pkg., prev. rental, 36600 mi.*

\$38,975 \$665/72 mos.



2024 Hyundai Palisade Calligraphy AWD
Pearl White,3.8L V6, leather, remote start, htd./cooled seats, nav.,prev. rental, 19800 mi.

\$49,975 \$836/72 mos.



2024 Volkswagen Taos SE 4Motion
White,remote start, leather, htd. seats, parking sensors, prev. rental, 15700 mi.

\$27,975 \$468/72 mos.



2023 Kia Sportage LX AWD
White,htd. seats, parking sensors, rear view camera,prev. rental, 26500 mi.

\$25,975 \$435/72 mos.



2023 Nissan Rogue S AWD
Blue,remot start, leather, htd. seats, prev. rental, 21400 mi.

\$25,475 \$443/72 mos.



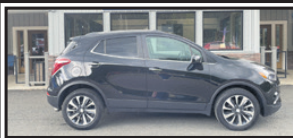
2023 Subaru Outback Wilderness
Black,remote start, leather, htd. seats, parking sensors,prev. rental, 29100 mi.

\$34,975 \$585/72 mos.



2022 Toyota RAV4 XLE AWD
Green,dual zone climate control, rear view camera, htd. mirrors,one owner, 25000 mi.

\$32,975 \$552/72 mos.



2021 Buick Encore Preferred AWD
Black,auto, cruise, pwr. seat,one owner, 56900 mi.

\$18,475 \$315/72 mos.



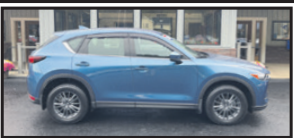
2021 Chevrolet Equinox LT AWD
White,remote start, htd. seats, rear view camera,one owner, 21200 mi.

\$26,975 \$461/72 mos.



2021 GMC Terrain SLT AWD
White,remote start, leather, parking sensors, nav.,one owner, 43600 mi.

\$27,975 \$478/72 mos.



2019 Mazda CX-5 Sport AWD
Light Blue,parking sensors, rear view camera, nav., 58800 mi.

\$20,975 \$359/72 mos.



2022 Chrysler Voyager LX
Silver,remote start, htd. seats, htd. steering wheel, parking sensors,prev. rental, 65350 mi.

\$23,975 \$401/72 mos.



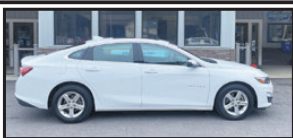
2022 Ford Transit T-350 HD DRW
White,cargo, leather, sun roof, dual zone climate control, 10000 mi.

\$3,7975 \$635/72 mos.



2023 Hyundai Elantra SE
Black,pwr. seat, htd. mirrors, parking sensors,one owner 38500 mi.

\$18,975 \$318/72 mos.



2022 Chevrolet Malibu LT
White, 4 cyl., Auto, Heated seat, Power lumbar support, remote ignition, one owner 56600 mi.

\$18,475 \$309/72 mos.



2022 Dodge Challenger GT AWD
Black,remote start, pwr. seat, parking sensors, prev. rental, 54000 mi.

\$29,975 \$504/72 mos.



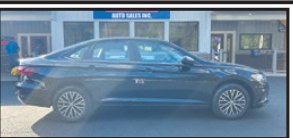
2021 Chevrolet Spark 1LT CVT
White,Pwr. windows, rear view camera, cruise,prev. rental, 61100 mi.

\$14,975 \$256/72 mos.



2021 Nissan Sentra SV
Blue,dual zone climate control, remote start, parking sensors,prev. rental, 61300 mi.

\$18,975 \$324/72 mos.



2021 Volkswagen Jetta 1.4T S 8A
Black,leather, sun roof, dual zone climate control,prev. rental, 58550 mi.

\$18,975 \$324/72 mos.

TRUCKS

2024 RAM 1500 Laramie Crew Cab SWB 4WD Black, 5.7L V8, remote start, leather, htd. seats, prev. rental, 16800 mi., stk# 024673
\$52,975 \$887/72 mos.

2023 Nissan Titan PRO-4X Crew Cab 4WD Black, 5.6L V8, auto, remote start, parking sensors, roof rack, pwr. seat, 26700 mi., stk# 24302
\$42,975 \$803/72 mos.

2023 Ford F-150 XLT SuperCrew 5.5-ft. Bed 4WD Blue, 3.5L V6, htd. mirrors, parking sensors, dual zone climate control,prev. rental, 28100 mi., stk# 024621
\$46,975 \$786/72 mos.

2022 Nissan Titan S Crew 4WD Red, 5.6L V8, auto, cruise, parking sensors, pwr. windows, prev. rental 42900 mi., stk# 024322
\$32,975 \$594/72 mos.

2022 Toyota Tacoma SR5 Access Cab V6 6AT 2WD White, dual zone climate control, rear view camera, tow pkg., prev. rental, 35700 mi., stk# 0242498
\$28,975 \$485/72 mos.

2022 Chevrolet Silverado 1500 RST Crew Cab 4WD Black, 5.3L V8, leather, htd. seats, remote start, tow pkg., one owner 26600 mi., stk# 024625
\$49,975 \$837/72 mos.

2022 Chevrolet Silverado 2500HD LTZ Crew Cab Short Box 4WD Red, 6.0L V8, leather, htd/cooled seats, sunroof, remote start, 65400 mi., stk# 024605
\$50,975 \$853/72 mos.

2022 GMC Canyon Elevation Crew Cab 4WD Black, 3.6L V6, auto, pwr. driver seat, rear view camera, tow pkg., dual zone climate control, one owner 21900 mi., stk# 0242498
\$34,975 \$585/72 mos.

2022 RAM 2500 Tradesman Crew Cab SWB 4WD White, 6.7L I6, remote start, rear view camera,prev. rental, 46500 mi., stk# 024604
\$49,975 \$836/72 mos.

2021 Ford F-150 STX SuperCab 6.5-ft. Bed 4WD Black, htd. seats, rear view camera, tow pkg., keyless entry,prev. rental, 31300 mi., stk# 024547
\$36,975 \$632/72 mos.

2021 RAM 1500 Big Horn Sport Quad Cab 4WD Black, 5.7L V8, remote start, sun roof, tow pkg., one owner, 29700 mi., stk# 024642
\$38,975 \$667/72 mos.

2021 Chevrolet Silverado 1500 RST Crew Cab 4WD Black, 5.3L V8, remote start, htd. seats, htd. steering wheel, tow pkg., one owner, 42800 mi., stk# 024685
\$42,975 \$735/72 mos.

2021 RAM 1500 Big Horn Crew Cab SWB 4WD White, 5.7L V8, leather, remote start, tow pkg., nav. one owner, 37100 mi., stk# 024628*
\$43,975 \$752/72 mos.

2020 Ford F-150 XLT SuperCrew 6.5-ft. Bed 4WD Blue, 5.0L V8, tow pkg., pwr. seat, rear view camera,one owner, 79700 mi., stk# 024600
\$32,975 \$564/72 mos.

2020 Ford Ranger XL SuperCrew 4WD Red, leather, remote start, tow pkg., one owner, 74800 mi., stk# 024573
\$29,975 \$512/72 mos.

2020 Toyota Tacoma SR5 Dbl. Cab SLB Silver, 3.5L V6, cap, pwr. seat, rear view camera, pwr. windows, tow pkg., 65100 mi., stk# 24426
\$32,975 \$564/72 mos.

2019 Chevrolet Colorado Z71 Crew Cab 4WD Blue, remote start, tow pkg, htd. seats, dual pwr. seat, one owner, 68400 mi., stk# 024555
\$31,975 \$542/72 mos.

2019 Ford F-150 4WD SuperCrew 139" XLT Red, htd. seats, parking sensors, tow pkg., pwr. seat, pwr. windows,prev. rental, 94800 mi., stk# 024535A
\$28,975 \$495/72 mos.

2019 Ford F-250 SD XLT Crew Cab 4WD White, 6.2L V8, rear view camera, tow pkg., one owner, 76900 mi., stk# 024582A
\$36,975 \$632/72 mos.

2019 RAM 1500 Classic 4WD Yellow, 5.7L V8 auto, auto climate control, pwr. windows, tow pkg., one owner 35200 mi., stk# 024541
\$36,975 \$629/72 mos.

2018 Chevrolet Silverado 2500HD LT Double Cab Long Box 4WD White, 6.0L V8, remote start, tow pkg., plow, 32900 mi., stk# 024661
\$42,975 \$747/72 mos.

2018 Ford F-150 4WD SuperCab 145" Lariat Black, 3.5L V6, leather, htd./cooled seats, nav.,one owner, 96400 mi., stk# 024531
\$33,975 \$590/72 mos.

2017 GMC Sierra 1500 SLE Double Cab 4WD White, 5.3L V8, remote start, htd. seats, auto climate control, tow pkg.,one owner, 59900 mi., stk# 024637*
\$28,975 \$555/60 mos.

2017 RAM 1500 Tradesman Quad Cab 4WD White, 3.6L V6, htd. seats, tow pkg., pwr. seat, 70500 mi., stk# 024388A
\$24,975 \$478/72 mos.

2017 RAM 1500 SLT 4WD Crew Cab SWB White, 5.7L V8, auto, tow pkg., htd. seats, rear view camera, auto climate control,one owner 76700 mi., stk# 024489
\$28,972 \$555/60 mos.

SUV'S AND VANS

2024 Hyundai Palisade XRT AWD Black, sun roof, leather, remote start,one owner, 19800 mi., stk# 024671
\$42,975 \$720/72 mos.

2024 Hyundai Palisade Calligraphy AWD Black, sun roof, htd./cooled seats, nav., remote start, prev. rental, 21500 mi., stk# 024682
\$49,975 \$836/72 mos.

2024 Kia Seltos S AWD Green, remote start, parking sensors, nav.,prev. rental, 27300 mi., stk# 24538
\$27,975 \$468/72 mos.

2023 Ford Explorer XLT AWD Blue, leather, htd. seats, remote start,parking sensors,prev. rental, 25600 mi., stk# 24580
\$34,975 \$585/72 mos.

2023 Jeep Grand Cherokee Limited 4WD White, leather, remote start, htd. seats, parking sensors,one owner, 46500 mi., stk# 024633
\$35,975 \$602/72 mos.

2023 Jeep Grand Cherokee L Altitude 4x4 Gray, remote start, leather, htd. seats,one owner, 24000 mi., stk# 024655
\$37,975 \$635/72 mos.

2023 Chevrolet TrailBlazer RS AWD Black, auto, leather, htd. seats, remote start, htd. steering wheel, prev. rental 15100 mi., stk# 24419
\$26,975 \$451/72 mos.

2023 Jeep Cherokee Latitude Lux 4WD Blue, leather, htd. seats, remote start, parking sensors,prev. rental, 29575 mi., stk# 024585
\$28,975 \$485/72 mos.

2023 Jeep Grand Cherokee Laredo 4WD Burgundy,leather, htd. seats, remote start, bluetooth,prev. rental, 26200mi., stk# 024649
\$37,975 \$635/72 mos.

2023 Nissan Rogue Platinum AWD White, remote start, leather, htd. seats, nav.,prev. rental, 35900 mi., stk# 024688
\$29,975 \$502/72 mos.

2023 Nissan RogueSV AWD Silver,remote start, leather, htd. seats, prev. rental, 24600mi., stk# 024676
\$26,475 \$443/72 mos.

2022 Hyundai Kona SEL AWD Red, dual zone climate control, cruise, remote start, rear view camera,prev. rental, 24300 mi., stk# 024407
\$20,975 \$351/72 mos.

2022 Chevrolet Equinox LT AWD Red, remote start, parking sensors, pwr. seat,prev. rental, 52300 mi., stk# 024684
\$22,975 \$385/72 mos.

2022 Hyundai Kona Limited AWD Green, leather, htd. seats, remote start, nav.,one owner 27150 mi., stk# 024510A
\$24,975 \$418/72 mos.

2022 Hyundai Tucson Blue Hybrid AWD Silver, remote start, htd. seats, parking sensors,one owner, 79000 mi., stk# 024556A
\$21,975 \$368/72 mos.

2022 Hyundai Tucson SEL AWD White, leather, htd./cooled seats, remote start,one owner, 26300 mi., stk# 024569
\$28,975 \$485/72 mos.

2022 Jeep Compass Limited 4WD Black, loaded, leather, htd. seats, remote start, & more one owner, 39800 mi., stk# 024643
\$26,975 \$431/72 mos.

2021 Chevrolet Equinox LT AWD White, remote start, htd. seats, rear view camera, 19500 mi., stk# 024607
\$24,975 \$427/72 mos.

2021 Chevrolet Equinox LT AWD White, remote start, htd. seats, pwr. seats, 29500 mi., stk# 024608
\$23,975 \$409/72 mos.

2021 Chevrolet TrailBlazer LT AWD Copper, remote start, htd. seats, dual zone climate control, one owner 66400 mi., stk# 024623
\$21,975 \$376/72 mos.

2021 Chevrolet Traverse LT Cloth AWD White, remote start, htd. seats, parking sensors,one owner, 24600 mi., stk# 024663
\$32,975 \$564/72 mos.

2021 Dodge Durango SXT AWD Blue, 3.6L V6, auto, htd. seats, htd. steering wheel, dual zone climate control, sat. radio, prev. rental 37400 mi., stk# 024484
\$30,975 \$529/72 mos.

2021 Jeep Cherokee Limited 4WD Silver, remote start, leather, nav.,one owner, 37700 mi., stk# 024536
\$27,975 \$478/72 mos.

2021 Jeep Cherokee Limited 4WD Green, leather, htd. seats, remote start, keyless entry,prev. rental, 29700 mi., stk# 24537
\$27,975 \$478/72 mos.

2021 Jeep Cherokee Trailhawk 4WD Gray, auto, cruise, htd. seats, pwr. seat, prev. rental, 57300 mi., stk# 024313A
\$25,975 \$444/72 mos.

2021 Jeep Cherokee Limited 4WD Gray, sunroof, htd. seats, remote start,one owner, 20600 mi., stk# 024630
\$27,975 \$478/72 mos.

2021 Jeep Cherokee Limited 4WD Black, leather, remote start, htd. seats, htd. steering wheel,one owner, 25000 mi., stk# 024641
\$27,975 \$478/72 mos.

2021 Jeep Compass Latitude 4WD Maroon, remote start, htd. seats, parking sensors,prev. rental, 48500 mi., stk# 024304A
\$22,975 \$394/72 mos.

2021 Jeep Wrangler 4xe Unlimited Sahara 4x4 Green, leather, htd. seats, remote start, dual zone climate control,one owner, 28500 mi., stk# 024577
\$39,975 \$683/72 mos.

2021 Nissan RogueSV AWD Blue,remote start, pwr. seat, dual zone climate control,one owner, 31100mi., stk# 024564
\$20,975 \$359/72 mos.

2021 Nissan Rogue SportS AWD Black,parking sensors, rear view camera,prev. rental, 60700mi., stk# 024685
\$18,975 \$324/72 mos.

2021 Nissan Rogue Sports AWD White, parking sensors, rear view camera, sat., prev. rental, 59400mi., stk# 024681
\$18,975 \$324/72 mos.

2020 Chevrolet Trax LT AWD Silver, auto, cruise, pwr. windows, a/c, prev. rental 60700 mi., stk# 024378
\$18,975 \$324/72 mos.

2020 Dodge Durango SXT AWD White, htd. seats, 3rd row seating, htd. steering wheel, one owner, 50000 mi., stk# 0243548
\$28,975 \$495/72 mos.

2020 Ford EcoSport SE AWD Red, htd. seats, pwr. seat, rear view camera, 54300 mi., stk# 024624
\$17,975 \$307/72 mos.

2020 Ford Escape Titanium 4WD White, leather, remote start, tow pkg.,prev. rental, 65000 mi., stk# 024572
\$22,975 \$393/72 mos.

2020 Jeep Compass Latitude 4WD Black,remote start, htd. seats, cruise,one owner, 29900mi., stk# 024688
\$21,975 \$376/72 mos.

2020 Jeep Grand Cherokee Limited 4WD White, leather, htd. seats, remote start, one owner, 43200 mi., stk# 024581
\$28,975 \$495/72 mos.

2020 Jeep Wrangler Unlimited Sport Silver, remote start, rear view camera, sat. radioprev. rental, 74200 mi., stk# 024609A
\$27,975 \$478/72 mos.

2019 Chevrolet Tahoe LT 4WD Silver, 5.3L V8, leather, htd. seats, sunroof, nav., remote start, tow pkg.,prev. rental, 96000 mi., stk# 024620A
\$31,975 \$547/72 mos.

2019 Jeep Cherokee Limited 4WD Black, remote start,leather, htd. seats,one owner 56800 mi., stk# 024570A
\$23,975 \$410/72 mos.

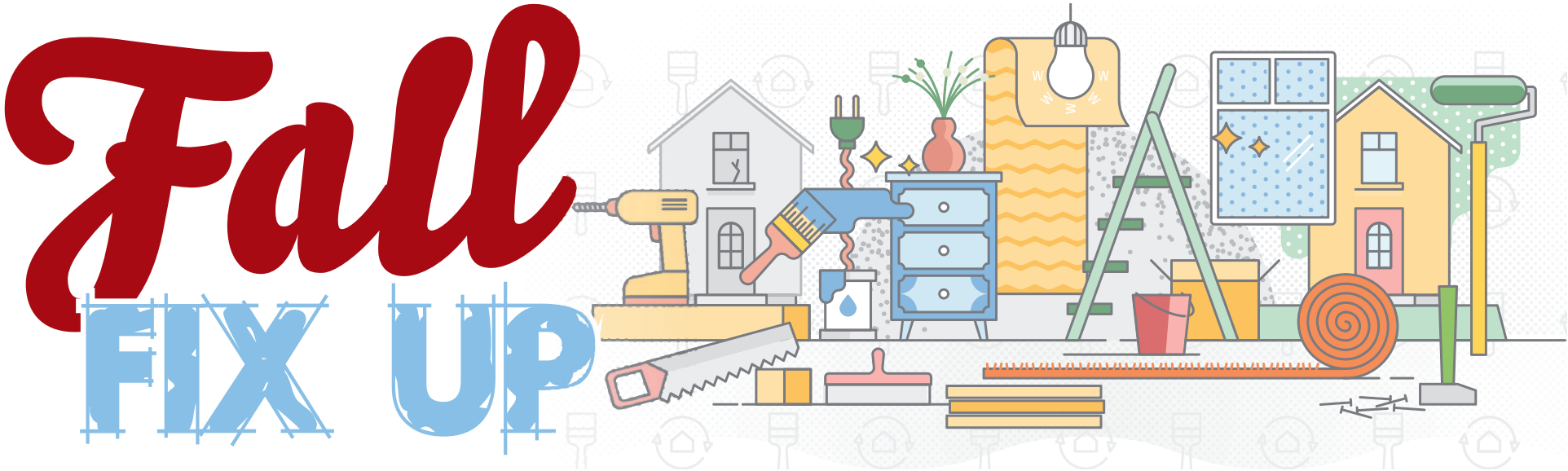
2019 Jeep Compass Latitude 4WD White, pwr. equipment, cruise, rear view camera, 28900 mi., stk# 024631
\$21,975 \$375/72 mos.

2019 Subaru Forester Premium Green,leather, htd. seats, pwr. sun roof, 51600mi., stk# 024687
\$23,975 \$409/72 mos.

2019 Subaru Forester Premium White,sun roof, htd. seats, rear view camera, sat., 114500mi., stk# 024675
\$17,975 \$307/72 mos.

2018 Ford EcoSport SES AWD Silver, htd. seats, keyless entry, nav., one owner, 31000 mi., stk# 024599*
\$18,975 \$330/72 mos.

2018 Mitsubishi Outlander Sport Red, AWD, cruise, htd. seats, pwr. windows, rear view camera,prev. rental 67200 mi., stk# 0242138
\$17,475 \$330/72 mos.



5 renovations that provide a strong return on investment



Renovations that make homeowners and residents of a home happy are always worth the investment. Though it's certainly true that projects that create more functional, usable space

and add comfort and convenience are worth the price, such renovations are even more beneficial if they provide a good return on homeowners' financial investment. Returns are often

cash in when homeowners put their homes up for sale, and each year Remodeling magazine releases its "Cost vs. Value Report," which considers a wealth of data across the United States to determine which renovations return the highest percentage of homeowners' financial investment. According to the "2024 Cost vs. Value Report," the following are five projects that provide a strong return on investment (ROI).

1. Garage door replacement: The average job cost for this project is slightly more than \$4,500 but the project is valued at \$8,751, providing an especially high 194% ROI.

2. Steel door replacement: Remodeling magazine notes that a steel entry door replacement is worth double what it was worth in 2023. This project offers a 188% ROI on an average investment of \$2,355.

3. Manufactured stone veneer: A manufactured stone veneer is a man-made product that appears as if it's natural stone. Many homeowners prefer manufactured stone veneer to natural stone because of the price, as the former is less expensive and eas-

ier to install, which means lower labor costs as well. The comparatively low cost of manufactured stone veneer is perhaps one reason why it averages a roughly 153% ROI on an average cost of just more than \$11,000.

4. Grand entrance upscale (fiberglass): Few things are as awe-inspiring as an impressive entryway, and upgrading to a grand fiberglass entrance door provides a 97% ROI. Components of these entryways can vary, but Remodeling magazine notes the project may entail removing an existing entry door and cutting and reframing the opening for a larger with dual sidelights.

5. Minor kitchen remodel: According to the "2024 U.S. Houzz & Home Study" from Houzz Research, kitchens were

the most popular rooms to renovate in 2023. There's no denying the appeal of a newly renovated kitchen, and homeowners considering such a project may be happy to learn that a minor kitchen remodel that costs an average of around \$27,000 provides a 96% ROI. Bankrate.com notes that minor kitchen remodels typically keep the current kitchen design, size and layout intact, but these projects may involve painting walls, refreshing backsplash, replacing lighting and plumbing fixtures, and changing cabinet hardware and facades.

Home renovations that provide a significant ROI can make homeowners happy once a project is completed and even happier when the day comes to put a home up for sale.

How to create an outdoor living retreat

Al fresco entertaining has taken off in recent years. It's much more common today to find homeowners who want to extend living spaces to the outdoors in meaningful ways that go beyond a few lawn chairs and a stand-alone grill. Dream backyard living rooms mirror similar spaces indoors and contain features like cozy corners, lush furniture and televisions or movie projectors. Plus, they often abut additional outdoor luxuries like fully functional kitchens.

Homeowners have various options when designing outdoor living spaces. Above all else, spaces should be created with the goal of encouraging people to get together. Here are some ideas.

Poolside retreat

Homeowners with pools and other water features likely want this area to be the star of the entertaining space. Furniture will be more of the lounging variety, with comfortable chaises and spots to catch the sun. If a swim-up bar isn't possible, a rolling bar cart can be stocked with essentials for cocktails or mocktails for the kids. Furniture near the pool will be exposed to a lot of sun, so look for durable, sun-resistant fabrics.

Fireside nook

Gathering around an outdoor fireplace or fire pit is a treat when the weather cools down. Mirror the look of the same setup indoors by arranging outdoor sofas so they flank the fireplace. Add some ottomans or side tables for stowing mulled cider or hot chocolate. A mantel above the fireplace can hold pots of greenery or candles that add to the ambiance.

Consider a custom banquette

Unused corners on a patio or rooftop retreat can utilize a custom-made banquette that provides the functionality of a sofa sectional outdoors. Have a contractor design it to the exact specifications of the area, and add a rug to ground the space.

Vary the flooring

Depending on the entertaining space, a balance of soft grass, pavers or other hardscape will



be necessary. Certain areas will need to be hard enough for chairs and other furniture, particularly for those who are including an outdoor dining table in the design.

Create some privacy

Some homeowners are lucky enough to have natural barriers that offer privacy in their entertaining spaces. When there isn't

enough, tall shrubs, inexpensive bamboo fencing or trellis can provide a blind that makes an outdoor living area more cozy and private. Consider placing tall, potted plants on rolling casters to improve privacy as the need arises.

Outdoor living spaces are all the rage, and can add value and functionality to most any home.

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Fall

FIX UP

Tips to make a home less vulnerable to criminals



Property crimes are perhaps more common than people may realize. Data from the Council on Criminal Justice indicates residential burglaries declined by 26% in 2023 compared to 2019. However, the Federal Bureau of Investigation indicates there were nearly seven million property-related crimes in 2019, which means there were still more than five million such crimes committed in 2023.

Homeowners recognize the importance of protecting themselves, their loved ones and their valuables. Locking doors at night is one measure of protection anyone can employ, but there's a host of additional steps individuals can take to make homes less vulnerable to criminals.

- **Embrace some simple solutions.** The Insurance Information Institute recommends utilizing simple security devices

such as padlocks, door and window locks, grates, bars, and bolts. These devices may not prevent burglars from entering a home, but they can increase the amount of time it takes criminals to gain access. That can be enough to discourage criminals and also provide extra time for homeowners and neighbors to see and report suspicious individuals lurking around homes.

- **Periodically assess existing security devices.** Locks, security cameras and additional devices are effective deterrents, but only if they're working properly. It's easy to overlook security devices, but routine inspections can ensure they continue to serve as a security blanket between residents and criminals.
- **Install a burglar alarm.** Burglar alarms can be effective deterrents and even help homeowners save money on their insurance policies. The Electronic Security Association estimates that home alarm systems can save homeowners as much as 20% on their insurance policies. Such savings can offset the cost to purchase and install burglar alarms. Homeowners who doubt the efficacy of burglar alarms as a crime deterrent should know that a study from researchers at

the University of North Carolina, Charlotte examining the habits of burglars found that 60% decided against burglarizing properties they learned had burglar alarms.

- **Trim privacy trees and shrubs around the perimeter of your home.** Privacy trees and shrubs can make it harder for passersby to see into a home from a nearby street or sidewalk. However, such features also can provide hiding space for criminals looking to gain access to a property. Routinely trim trees and shrubs near doors and windows so they are not inadvertently providing cover for criminals.
- **Light up the outside.** Exterior lighting is wildly popular among homeowners for its aesthetic appeal. But lights around walkways and throughout a landscape also illuminate the exterior of a home, making it harder for criminals to get around without being seen. Spotlights and motion-detection lights can alert homeowners if someone is outside, and such lighting also can make it easier to spot criminals on exterior cameras, which can deter burglars.

There's no shortage of ways for homeowners to make their properties less vulnerable to criminals.

Senior-friendly interior renovations

Home is where the heart is. That sentiment may be especially true for seniors who have spent decades living in their homes. A lot of hard work goes into home ownership, and seniors who have lived in the same space for a while undoubtedly have countless memories within the walls of their homes.

A lifetime of experiences in a home can make it hard to leave, but many seniors experience diminished mobility as they age. Mobility issues can make it hard for seniors to traverse their homes, but aging homeowners can make various renovations to make a home more accessible.

- **Revamp entryways and staircases.** A 2020 study of 1,000 adults in the United Kingdom found that 28% of individuals age 65 and older who don't exercise regularly struggle with activities like walking up stairs. The study, commissioned by Total Fitness, also found that 14% of men and women over 65 who regularly engage in moderate exercise still find it challenging to climb up and down a flight of stairs. Seniors facing similar challenges can install a ramp at their home's entryway so they can comfortably go in and out. Inside, a chair



lift can ensure seniors are not struggling to move from one floor to another.

- **Raise the outlets throughout the home.** They're easily overlooked, but outlets, particularly those outside the kitchen, tend to be close to the floor. AARP notes that's no accident, as outlets are generally placed at a height equal to the length of a hammer to save time with measuring when buildings are being constructed. Outlets close to the floor can be difficult for seniors with mobility issues to reach. Relocating the outlets a little higher off the floor is not an expensive renovation, but it can make a home more accessible for seniors who have difficulty bending down or getting down on one knee.
- **Install door knob extensions.** Verywell Health notes that nearly half of all people age 65 and older have arthritis or another rheumatic condition. Arthritis can make it difficult for seniors to grip and turn door knobs. Door knob extensions can make it easier for seniors with arthritis to open the doors in their homes. Such extensions are roughly five-inch levers that can be installed over an existing door knob, making it easier to grab and pull down. Extensions save seniors the hassle of turning the knob, which some may find painful and almost impossible.

- **Renovate the bathroom.** Bathroom renovation projects can be costly, but seniors with mobility issues should know that bathrooms can pose a particularly dangerous threat. The Centers for Disease Control and Prevention notes that roughly three million older adults are treated for fall injuries in emergency departments each year. A 2019 analysis published in The Journals of Gerontology noted that 22% of in-home falls resulted in a change in the person's walking ability. Replacing a step-over shower with a zero-step alternative can make it easier for seniors with mobility issues to get in and out of the shower, thus reducing their risk for falls. Grab bars along shower walls and a chair inside the shower can make it easier to bathe and towel off safely.

Seniors with mobility issues can make their homes more accommodating through an assortment of simple, yet effective renovations.

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Fall

FIX UP

Signs a roof must be repaired or replaced

The exterior components of a home, such as the siding and the roof, help to protect its occupants from the elements. While many roofing materials can last for decades, at some point homeowners will likely have to repair or replace the roof on their home.

Roof wear and tear may not always be so evident, particularly because most homeowners do not make it a point to get on their roofs very often. The first sign of roof damage typically is a leak noticeable from the indoors. It may include a browned spot on the ceiling or even pooling water in the attic. Leak from storm damage or something minor like a water intrusion through a nail hole or from a lost shingle typically can be repaired easily enough. However, additional indicators may necessitate a complete roof overhaul. Here are some signs a roof is in need of repairs or replacement.



- **Sagging roof:** If the roof is sagging, it could be due to excess loads, such as water-damaged shingles or even weakened roof structure. A professional will need to restore the integrity of the roof.
- **Cracking and buckling:** It is likely that shingles will have to be replaced if there is cracking or if shingles are buckling and warping.
- **Exposed nails:** Exposed nails may rust and contribute to a leaky roof, says Family Handyman. How long the nails were

exposed could indicate if the roof can be repaired or if everything should be redone.

- **Lost granules:** Asphalt roofing shingles have small granules on the surface. Over time these granules will slowly degrade and fall off. If there are many granules in gutters or if one can see that portions of the shingles are bare, it is likely time for a new roof.
- **Visible light:** Homeowners who can see light streams coming into the home need roof repair. This is indicative of holes, cracks or spaces in the roof.
- **Growth on the roof:** Mold and mildew on the roof is a sign that the roof needs to be repaired or replaced. Such growths contribute to rot that jeopardizes the integrity of the roof.

A durable roof protects a home from the elements. Various symptoms signal that it is time to repair or replace a roof.

What to know about replacing gutters



Certain home renovation projects are more glamorous than others. A remodeled kitchen is sure to garner its share of “oohs and aahs,” while a newly paved driveway is much less likely to dazzle guests.

A gutter replacement is another job that might not have the wow factor. But fully functioning gutters are a must and can help to prevent potentially expensive roof damage. Gutters rarely draw attention, but homeowners can keep an eye out for signs that indicate gutters need to be replaced.

Signs gutters should be replaced

Various signs indicate it's time to replace existing gutters. Homeowners should act promptly if any of the following signs arise, as poorly functioning gutters can make it hard for water to get into the downspouts, ultimately pushing it backward and likely underneath roof shingles, where the result can be costly water damage.

- Peeling paint
- Cracks
- Pooling water in the gutter
- Mildew in the gutter, which can sometimes be seen even from the ground
- Water damage: Water damage on the gutter can be limited to certain spots and will be noticeable on the underside of the gutter
- Soffit damage
- Sagging gutters
- Detached gutters, which can be detached from other pieces or the house
- Rust

Who should replace gutters?

Many home improvements can be completed successfully by skilled do-it-yourselfers, but a gutter replacement is best left to the professionals. Homeowners who live in single-story homes may be able to replace gutters on their own, but the issues that can arise when gutters are not functioning at optimal capacity make this a job best suited to professionals, even in residences without high roofs.

Some gutters may be under a manufacturer's warranty, so homeowners can check to see if their gutters qualify for a free upgrade. Experience is one of the best reasons to work with a professional gutter installation team. Experienced professionals can identify which gutters are the best fit based on a host of factors, including the pitch of the roof, local conditions and the size of the house. In addition, gutter installation requires the use of various tools that many DIYers may not have on hand, which can cut into the cost savings of doing the project yourself.

Homeowners also should not underestimate the challenges of working on ladders high off the ground. Professionals are accustomed to such challenges, while DIYers may not be comfortable or used to climbing ladders with materials and tools in hand.

A gutter replacement is a worthwhile investment that can ensure rain water efficiently and effectively runs through gutters and away from the roof. Leaving this task to the professionals can ensure the job is done right.

How to make a home more cozy

The meaning of the term “cozy” varies as it pertains to home decor. For some, cozy may mean intimate spaces with lots of quilts and throws. For others, cozy could indicate bright, airy spaces enhanced by fresh foliage.

Regardless of how they define cozy, homeowners typically want their homes to be inviting and comfortable. With that in mind, the following are some ways to impart a cozy vibe to any living space.

- **Make use of a fireplace.** Flames lapping wood (or faux wood in the event of gas-powered fireplaces) can put anyone in a tranquil state of mind. Fireplaces add instant ambiance and make great places for people to congregate and engage in conversation. During warmer months when the fire isn't blazing, decorative candles can be lit to mimic the same feel.
- **Add texture in the design.** Texture can be anything from a raised pattern on wallpaper to a knotty area rug to a mosaic piece of artwork. A home with texture tends to create cozier impressions than one with all sleek and smooth surfaces.
- **Enjoy a soft rug.** Although many design experts say hardwood floors or laminate options are easier for allergies and keeping a home clean, a soft rug underfoot can be welcoming. Rather than wall-to-wall carpeting, place area rugs in spots that can use some cozying up, such as beneath beds and even under the dining table.
- **Light candles.** The warm, flickering light of candles adds



cozy vibes in spades. According to The Spruce and Paula Boston, a visual merchandiser for Festive Lights, candles can be used throughout a home to create instant atmosphere. Exercise caution with candles and fully extinguish them before retiring for the evening.

- **Update bedding for the season.** Crisp and light cotton and linen are cozy materials when the weather is warm. But when the temperature starts to dip, flannel or jersey bedding makes a bed that much more inviting, says Real Simple.
- **Invest in lots of pillows.** Pillows can instantly make a spot more cozy, whether it's the living room sofa or an outdoor lounging nook. Look for materials that are durable for the space in which they're being used.
- **Think about warm lighting.** The transition from incandescent light bulbs to halogen and LED is beneficial from an environmental standpoint. However, LEDs illuminate with a more stark, blue light that can seem clinical in home spaces. Look for bulbs

where the “temperature” can be customized. The more the color spectrum leans toward warm light, the more cozy a space will feel. This can be enhanced by putting some lights on dimmer switches, and toning down the brightness as needed.

- **Install a bookshelf.** Even for those who are strict devotees of e-readers, a shelf full of actual books interspersed with some well-placed knickknacks can make a room feel more cozy. Books add texture, the feel of hallowed halls and libraries, and visual appeal.

Making a home more cozy doesn't have to be complicated. A few easy modifications can improve interior spaces.

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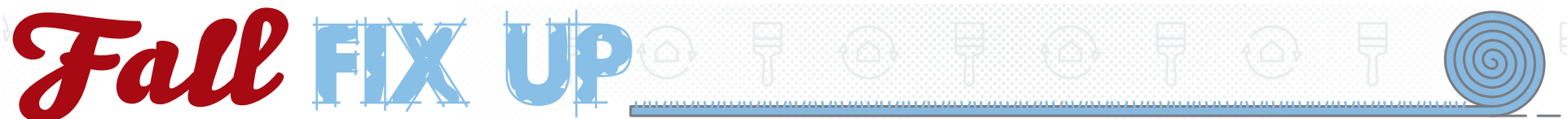
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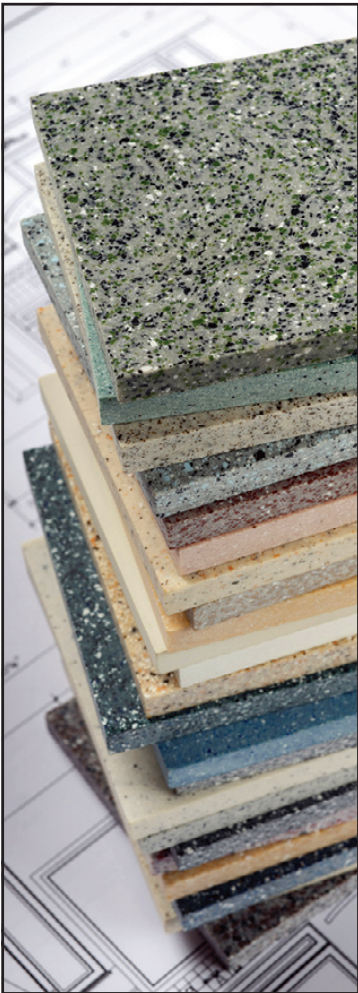
What to know about kitchen countertop materials

Kitchens are the busiest rooms in most homes. Kitchens have become more than just places to prepare meals, with many functioning as gathering spaces and even go-to dining spots in homes without feature formal dining rooms.

So much time spent in the kitchen makes it worthwhile to invest in these popular spaces. Kitchen renovations are high on many homeowners’ to-do lists, and there are many decisions to make once they commit to redoing the room. When renovating a kitchen, homeowners will have to choose which countertop material they want to install, and the following rundown of popular options can help simplify that decision.

Quartz

Quartz is considered a low-maintenance and durable countertop material. The home improvement experts at This Old House note that quartz countertops are typically 94% ground quartz and now come with a honed, sandblasted or embossed treatment, which makes them appealing to homeowners with varying ideas on the ideal look



of a kitchen countertop. Quartz can crack if not handled properly, and edges and corners can chip over time. Rounded edges can minimize the risk of chipping. Costs vary by location and product availability, but quartz typically costs about the same as natural stone.

Granite

Consumer Reports notes that no two slabs of granite are the same, and that uniqueness has long appealed to homeowners. Tests run by Consumer Reports found that heat, cuts and scratches did not harm granite, though this material, like quartz, can crack around edges and corners. Granite is a durable material that, if properly maintained, can last several decades. Granite also is nonporous, which makes it resistant to bacteria.

Laminate

Laminate countertops appeal to budget-friendly homeowners and Consumer Reports notes that they’re easy to install. Home Depot also notes that laminate countertops come in a wide range of colors, textures and designs. Laminate countertops also are durable, which helps budget-conscious homeowners stretch their dollars even further. Laminate countertops are easily maintained, though it’s also easy to permanently damage them with knives, so Consumer Reports recommends always using a cutting board when preparing meals on laminate.

Butcher Block

Butcher block countertops are among the more unique options homeowners may consider. Sometimes referred to as “wood countertops,” butcher block countertops are made from wooden strips that are fused together. The home improvement experts at BobVila.com note that butcher block is among the more affordable materials, but the final cost will be dictated by location and availability. BobVila.com notes that butcher block countertops are highly sensitive to liquid, so exposure to moisture should be limited. Sealing butcher block countertops immediately after installation can help protect against bacteria and warping. Though butcher blocks can be high maintenance, many homeowners find the unique look is well worth the extra elbow grease.

Kitchen countertops can define how the room looks, and homeowners have many options to choose from when designing a new kitchen.

Tips to transform a living room into a go-to viewing space

Watch parties are wildly popular. Whether it’s a gathering for the big game or a group of friends anxious to see the latest episode of a favorite television show, watch parties have become a fun way to enjoy special events with family and friends.

Many bars and restaurants have recognized the popularity of watch parties and looked to capitalize on the trend, particularly for sporting events. Watch parties can make for a fun night out, but homeowners can do much to make their own living room a go-to spot for the next big game or series finale.

for guests to sit. Another option is to work with a contractor to add a built-in window seat or bench beneath a picture window.

- **Convert an existing space into an open floor plan.** A 2023 survey from Rocket HomesSM found that more than half of individuals surveyed preferred open layouts to traditional layouts. Open layouts can make living spaces feel more airy and less claustrophobic, and such designs also make it easy to accommodate more guests. Homeowners can speak with a local contractor to determine ways to convert living spaces into open floor plans.



- **Expand seating space, if necessary.** Of course, guests for the big game or movie night will need a place to sit. Homeowners who love to host can determine their ideal gathering size and then work to ensure their entertaining space has enough seats to accommodate everyone. Multifunctional furniture can help if space is limited. For example, some stools that are typically used as footrests can be repurposed as seats when guests arrive and an upholstered coffee table can provide an additional space

- **Invest in your internet.** Whereas cable television used to be the go-to option when watching sports, movies and television at home, streaming platforms have now taken over, as many, including Peacock, Amazon Prime and Netflix, are now even broadcasting National Football League games. Homeowners who want to host watch parties must invest in high-speed internet and perhaps even a new router to ensure games and shows are not interrupted by the dreaded spinning wheel or issues that can arise if internet speeds are slow. If necessary, relocate the router to the living room to reduce the risk of streaming interruptions.
- **Reconsider your lighting scheme.** If movie nights or television shows dominate your watch party schedule, some recessed lighting in the living room can reduce glare and reflections on the screen once a movie or show begins. Recessed lighting above a mounted television can illuminate the screen so everyone can see it but won’t appear in the screen and adversely affect what viewers can see.
- **Consider upgrading your television and sound.** It goes without saying that a television is wildly important when hosting a watch party. The experts at Best Buy note that 8K resolution is the highest resolution available in the television market. Such devices provide an extraordinary viewing experience, but they also can stretch homeowners’ budgets. A 4K television won’t cost nearly as much, and these devices also provide superior image quality. When a new television is paired with a premium soundbar, viewers can settle in for a memorable game day or movie night experience.

Homeowners can embrace various strategies to make watch parties an extraordinary experience for themselves and their guests.



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