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DELIVERY DRIVER NEEDED

IMMEDIATE OPENING

Thursdays 7 a.m. until deliveries are complete, around noon

Job requires applicant to load, drive, and deliver *The Reporter* to area post offices and stores in Hamden, Downsville, Roscoe, Livingston Manor, East Branch, Hancock and Deposit. The route starts and ends in Delhi. Applicant must be reliable, able to lift up to 50 pounds, have a clean and valid NYS driver's license. From \$16 per hour.

To apply or for more details on the position call 607-607-746-2178 or stop by the office and ask for Randy.

**Decker Advertising Inc. publisher of THE REPORTER**

39 Elm St., Delhi, NY • Mon. – Fri. 8:30 a.m. to 5 p.m.



Writer



The Reporter seeks passionate freelance writer or writers to cover high school sports. Ideal candidate(s) to cover sporting events for Delaware County schools but will consider candidates willing to cover limited sports or schools.

Candidate must have good writing skills, the ability to understand scorebooks and be comfortable conducting in-depth interviews. This is a deadline-driven position. Submission of a writing sample beneficial. Competitive pay per article.

Send letter of interest to info@dckr.com or deliver to the office

Monday through Friday, 8:30 a.m. to 5 p.m.

**www.The-Reporter.net • 607-464-4009**

39 Elm Street, Delhi, NY 13753

Franklin Recreation Commission is in search of a WSI (Water Safety Instructor) to teach swimming lessons, as well as life-guards for the Summer 2025 season. Send letter of interest to: Franklin Recreation Commission, PO Box 886, Franklin, NY 13775. Letters must be received by April 30, 2024. For more information call 607-829-6776 or email clerk@villageoffranklinny.us. B9HW

DELIVERY DRIVER NEEDED.

Thursdays 7:00 a.m. until deliveries are complete, approximately 12:00 p.m. Job requires applicant to load, drive, and deliver The Reporter to area post offices and stores in the following villages; Hamden, Downsville, Roscoe, Livingston Manor, East Branch, Hancock and Deposit. The route starts and ends in Delhi. Applicant must be reliable, able to lift up to 50 pounds, have a clean and valid NYS driver's license. From \$16 per hour. To apply or for more details on the position call 607-607-746-2178. Ask for Randy. Or, stop by Decker Advertising Inc. 39 Elm Street, Delhi, NY. Monday – Friday 8:30 a.m. to 5 p.m. O8HW

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

Andes Joint Fire district is in need of a Treasurer who working with the fire commissioners will handle the finance of the fire district including the monies, paying bills, and keeping detailed records of same. By regulation this position is to be filled by a resident of Andes, unless no resident has interest. While experience is preferred since this is an elected position it is not required. There is a monthly stipen. Send name, cover page, resume and contact information to Andes Joint Fire District PO Box 475 Andes, NY 13731 B10HW

The Town of Colchester (An Equal Opportunity Employer) is in search of Applications for Full-time Employment for Cemetery Foreman, Highway Worker, and Mechanic. Applications are available at the Town of Colchester Town Clerk's Office, 72 Tannery Road, Downsville, NY 13755. Job requirements can be seen at the Town Clerk's office. All applications should be submitted ASAP. B8HW

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HAVING AN EVENT

Is your civic organization having a community event? Post it today in The Reporter's event calendar. Go to The-Reporter. net and click on submit under the calendar tab. This is the best way of having your event considered for inclusion in the print edition of The Reporter and other publications published by Decker Advertising Inc. OTfOP

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Community CALENDAR

For a complete description and full list of events and meetings searchable by date, category and location go to www.The-Reporter.net and click on calendar.

Thursday, Feb. 20

Adult Grief Support Group: Helios Care adult grief support groups are free monthly drop-in

groups open to all members of our community 18 and over. Please call (607) 432-5525 to register. Visit HeliosCare.org for more information and resources. First Presbyterian Church of stamford 96 Main Street, Stamford, NY.

Crafts & Creations w/ Miss Cassandra at the Sidney Memorial Public Library: This program has been designed for different school aged children and will consist of Crafts, STEAM, and other types of activities that will get the participants' creativity going! We meet each Thursday 3:00-4:30.

si.cassandra@4cls.org 8 River Street, Sidney, NY.

Franklin Free Library: Fun-A-Day: Make something every day for thirty days from now through the end of February! Draw, paint, write a poem, do needlework - anything creative! Then on March 8 share your project with an all-ages group art show!. brodyody@gmail.com. Franklin Free Library 334 Main St, Franklin, NY.

LEGO Club at the Cannon Free Library: Third Thursday of every month at 3 p.m. Ages 5 and up. 40 Elm Street, Delhi, NY.

Mahjong at the William B. Ogden Free Library: Thursdays, 5:30 - 7:30 p.m. 42 Gardiner Place, Walton, NY.

Mahjong Meet-Up at the Cannon Free Library: Every Thursday at Noon. 40 Elm Street, Delhi.

Preschool Storytime at the Cannon Free Library: Thursdays at 10:30 a.m. 40 Elm St, Delhi, NY.

SUNY Delhi Deep Water Aerobics Session 1 Spring 2025: The SUNY Delhi Spring Deep Water Aerobics first session will run from Tuesday, February 4, 2025 through Thursday, March 20, 2025 on Tuesdays and Thursdays in the Kunsela Hall pool from 8:00 a.m. to 9:00 a.m. All registration forms must be received by the first day of class. Questions call John Kolodziej at 607-746-4263.

Tales with a Tail at the Sidney Memorial Public Library: Come to the library and read with Mrs. Bacon and therapy dog Cadbury! Registration is required, contact Miss Monica at si.monica@4cls.org to register! Bring a book or find one to read in our Children's section and enjoy your 15 minute reading session with the precious chocolate lab. si.monica@4cls.org. Sidney Memorial Public Library 8 River Street, Sidney, NY.

Tiny Art Show: The Ogden Library will brightening up the winter with our 4th annual Tiny Art Show. Works will be displayed allmonth long in February. William B. Ogden Free Library 42 Gardiner Place, Walton, NY.

Friday, Feb. 21

Storytime at the William B. Ogden Free Library: Fridays, 10:30 a.m. on the lower level. Songs, rhymes, stories, and crafts sure to entertain your littles. 42 Gardiner Place, Walton, NY.

Tweens & Teens Club at the Sidney Memorial Public Library: If you are in 5th-12th Grade, please join us each Friday 3:00-4:30 for the Tweens & Teens Club. 8 River Street, Sidney, NY.

Saturday, Feb. 22

Celebration of Freddie Mercury and the music of QUEEN! Celebrated artist and showman Remember Jones takes on the legacy of Freddie Mercury with YAS QUEEN!, a brand new celebration of the ground-breaking music of QUEEN! Doors open at 7:00 PM. You can purchase tickets at Remember Jones: Yas Queen! Tickets Feb 22, 2025 Bethel, NY | Ticketmaster.

Eagle Watch Bus Tour: Join the Delaware Highlands Conservancy and take a scenic drive on a heated bus throughout the Upper Delaware River region while you look for and learn about eagles and their habitat. Tours will begin at the Conservancy's Winter Field Office inside the Zane Grey Museum in Lackawaxen, PA. Tours are scheduled on select weekend in January and February. Seats are limited and advance reservations are required. Rachel Morrow, rachel@delawarehighlands.org, 570-226-3164. Zane Grey Museum 135 Scenic Drive, Lackawaxen, PA.

Soldering for Small Electronics: Build and take home a noisy sound machine while learning a wide range of soldering skills. We've designed a circuit which includes through-hole, surface mount, and wire lug techniques. Presented by Brian Crabtree, we'll also demonstrate methods for repair and salvage. No previous experience required. All materials and tools provided. Reserve online or in person before the date of the workshop. <https://luckdragon.space/event/solder.html>. Luck Dragon 100 Main Steet, Delhi, NY.

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Monday, Feb. 24

Gamer's Guild at the Sidney Memorial Public Library: Every Monday 3:00-4:30 with Miss Cassandra, for ages 8-17. 8 River Street, Sidney, NY.

Tuesday, Feb. 25

Knit & Crochet Group at the William B. Ogden Free Library: Tuesdays, 3 p.m. 42 Gardiner Place, Walton, NY.

Lego Club: In-Person at the Sidney Memorial Public Library every Tuesday 3:15-4:30 8 River Street, Sidney, NY.

TOWN OF WALTON NOTICE OF FORMATION OF A LIMITED LIABILITY COMPANY

Notice of Formation of CURTIN LLC. Articles of Organization filed with Secretary of State of NY (SSNY) on 02/03/2025. 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 Lisa K. Curtin: 1408 E Brook Road, Walton, NY 13856. Purpose: Any lawful purpose.

DELAWARE COUNTY NOTICE OF FORMATION OF A LIMITED LIABILITY COMPANY

Notice of Formation of Whispering Falls Collective LLC. Arts of Org. filed with New York Secy of State (SSNY) on 9/18/24. Office location: Delaware County. SSNY is designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to: 448 Pleasant View Dr., Roxbury, NY 12474. Purpose: any lawful activity.



REPORTER

TOWN OF DELHI LEGAL NOTICE

INVITATION FOR BIDS

TAKE NOTICE: The Town of Delhi is accepting bids for moving services of the Town Hall, Highway Garage and the Town of Delhi Pool/Playground area for the year 2025. Note inside pool fence must be bagged. All sidewalks will be blown/swept off, additional details are available at the Town clerk's office for bidders. Bidders must provide proof of insurance.

Sealed bids must be received at the office of Town Clerk, 5 Elm Street, Delhi New York no later than Friday, March 7, 2025, by 3:00pm. Bids will be publicly opened and read at 6:00pm, on Monday, March 10, 2025, at the regular monthly board meeting of the Town of Delhi.

The Town of Delhi reserves the right to reject any or all bids and to accept only those most advantageous of the Town of Delhi.

By Order of the Delhi Town Council.

Elsa Schmitz
Town Clerk
Town of Delhi

TOWN OF COLCHESTER NOTICE OF PUBLIC HEARING

TOWN OF COLCHESTER NOTICE OF PUBLIC HEARING NOTICE IS HEREBY GIVEN that a Public Hearing will be held by the Town Board of the Town of Colchester on Wednesday, March 5, 2025 at 5PM in the Town Hall, 72 Tannery Road, Downsville, New York regarding the adoption of a Local Law TO ADOPT THE NEW YORK STATE BASIC MAXIMUM VETERAN'S ALTERNATIVE EXEMPTION ON QUALIFYING RESIDENTIAL REAL PROPERTY. Copies of said proposed Local Law are available for review during normal business hours at the Office of the Town Clerk located at 72 Tannery Road in Downsville, New York.

And further notice is hereby given that the regular monthly meeting of the Town Board will be held immediately following the Public Hearing. By order of the Colchester Town Board.

Dated: February 13, 2025 Allison R. Gill, Town Clerk, Town of Colchester

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DELAWARE COUNTY LEGAL NOTICE

Sealed bids will be received as set forth in instructions to bidders until 10:30 A.M. on Thursday, March 20, 2025 at the NYSDOT, Office of Contract Management, 50 Wolf Rd, 1st Floor, Suite 1CM, Albany, NY 12232 and will be publicly opened and read. Bids may also be submitted via the internet using www.bidx.com. A certified cashier's check payable to the NYSDOT for the sum specified in the proposal or a bid bond, form CONR 391, representing 5% of the bid total, must accompany each bid. NYSDOT reserves the right to reject any or all bids. Electronic documents and Amendments are posted to www.dot.ny.gov/doing-business/opportunities/const-notice. The Contractor is responsible for ensuring that all Amendments are incorporated into its bid. To receive notification of Amendments via e-mail you must submit a request to be placed on the Planholders List at www.dot.ny.gov/doing-business/opportunities/const-planholder. Amendments may have been issued prior to your placement on the Planholders list.NYS Finance Law restricts communication with NYSDOT on procurements and contact can only be made with designated persons. Contact with non-designated persons or other involved Agencies will be considered a serious matter and may result in disqualification. Contact Robert Kitchen (518)457-2124.Contracts with 0% Goals are generally single operation contracts, where subcontracting is not expected, and may present direct bidding opportunities for Small Business Firms, including, but not limited to D/M/WBE's and SDVOBs. The New York State Department of Transportation, in accordance with the Title VI of the Civil Rights Act of 1964, 78 Stat. 252, 42 U.S.C. 2000d to 2000d-4 and Title 49, Code of Federal Regulations, Department of Transportation, Subtitle A, Office the Secretary, Part 21, Nondiscrimination in Federally-assisted programs of the Department of Transportation and Title 23 Code of Federal Regulations, Part 200, Title IV Program and Related Statutes, as amended, issued pursuant to such Act, hereby notifies all who respond to a written Department solicitation, request for proposal or invitation for bid that it will affirmatively ensure that in any contract entered into pursuant to this advertisement, disadvantaged business enterprises will be afforded full opportunity to submit bids in response to this invitation and will not be discriminated against on the grounds of race, color, national origin, sex, age, disability/handicap and income status in consideration for an award.BIDDERS SHOULD BE ADVISED THAT AWARD OF THESE CONTRACTS MAY BE CONTINGENT UPON THE PASSAGE OF A BUDGET APPROPRIATION BILL BY THE LEGISLATURE AND GOVERNOR OF THE STATE OF NEW YORK. Please call (518)457-2124 if a reasonable accommodation is needed to participate in the letting. Region 09: New York State Department of Transportation 44 Hawley Street, Binghamton, NY, 13901 **D265473, PIN 980766, FA Proj , Chenango, Delaware, Otsego Cos., BRIDGE PAINTING - Various Locations., Bid Deposit: 5% of Bid (~ \$75,000.00), Goals: DBE: 6.00%**

TOWN OF WALTON INVITATION FOR BIDS TOWN OF WALTON Notice to Bidders

The Town of Walton is seeking separate sealed bids for two (2) vehicles.

(1) 2016Ram 5500 Vin# 3C7WRNAL1GG297018. Miles: 036,476. The truck is in good condition and comes with a 9' Fisher plow as well as a 9'rusty steel flat bed.

(1) 2017 Ram 5500 Vin# 3C7WRNAL9HG625514. Miles: 038,052. The windshield wipers do not work on this truck, otherwise the truck is in good condition and comes with a 9' Fisher plow, 9' steel flatbed as well as a 9' stainless steel Smith salt/sand spreader. Bids will be received by the Walton Town Clerk, 129 North Street, Walton, NY 13856 until 11:00 a.m. on the 3rd day of March 2025, at which time they will be publicly opened. Bids must be in a sealed envelope clearly marked "2016 Ram or 2017 Ram" if bidding on both vehicles, your bid must be in two separate envelopes clearly marked as above, The Town has the right to reject any and all bids received. Questions can be directed to Jeff Offnick, 607-865-5120.

Dated: February 14, 2025

Tamara MacDonald
Town Clerk



REPORTER

The-Reporter.net

WATERSHED AGRICULTURAL COUNCIL INVITATION FOR BIDS

Thunder View Farms LLC (Coombe) , 62 Brodhead Rd, Gramhamsville, NY are seeking bids for Access Roads, Heavy Use Area and HT Fence to be funded by the Watershed Agricultural Council.

Prospective bidders will receive a bid package which contains a bid sheet with instructions to bidders, sample contract, plans and specifications. Bid packages may be obtained by contacting Elaine Poulin at the Watershed Program Office, 44 West Street, Walton, NY 13856 or by calling 607-865-7090 ext. 209. Prospective bidders

must be in attendance for the full group site showing at 10:00 a.m. on Thursday, March 6, 2025 at the Thunder View farmstead. Failure to attend will result in the rejection of your bid. Sealed bids must be clearly marked "Thunder View Farms Bid" and will be accepted on behalf of the landowner at the Watershed Agricultural Program Office at 44 West Street, Walton, NY until 11:00 a.m. on Friday, March 21, 2025 where they will be opened and read. Small and minority owned businesses are encouraged to apply. The Watershed Agricultural Council, Inc. reserves the right to reject any and all bids. E.O.E.

Public Notices

LEGAL NOTICES • LEGAL NOTICES • LEGAL NOTICES • LEGAL NOTICES • LEGAL NOTICES • LEGAL NOTICES

Public notices/legals submit online 24/7 at: www.The-Reporter.net

DELAWARE COUNTY
NOTICE OF FORMATION OF
A LIMITED LIABILITY
COMPANY

Notice of Formation of 45 RIV LLC. Arts. Of Org. filed with SSNY on 10/15/2024. Office location: Delaware SSNY desg. as agent of LLC upon whom process against it may be served. SSNY mail process to 9 WASHINGTON SQUARE, UNIT 16, ALBANY, NY 12205. Any lawful purpose.

DELAWARE COUNTY
NOTICE OF FORMATION OF
A LIMITED LIABILITY
COMPANY

Notice of Formation of DIAMOND DAPPLE BOER GOAT RANCH LLC. Articles of Organization filed with Secretary of State of NY (SSNY) on 01/24/2025. 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 DIAMOND DAPPLE BOER GOAT RANCH LLC: 9309 ST HWY 23 Oneonta NY 13820. Purpose: Any lawful purpose.

TOWN OF WALTON
NOTICE OF FORMATION OF
A LIMITED LIABILITY
COMPANY

Notice of Formation of The Farm on Walton Mountain LLC. Articles of Organization filed with Secretary of State of NY (SSNY) on 01/23/2025. 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 The Farm on Walton Mountain LLC: 1715 Walton Mountain Road Walton NY 13856. Purpose: Any lawful purpose.



DELAWARE COUNTY
NOTICE OF FORMATION OF
A LIMITED LIABILITY
COMPANY

STRONG BONES STUDIO LLC. Filed 2/4/25. Office: Delaware Co. SSNY desg. as agent for process & shall mail to: Lynn-mark Enterprises, Llc, 113 Sterling Ct, Syosset, NY 11791. Purpose: General.

DELAWARE COUNTY
NOTICE OF FORMATION OF
A LIMITED LIABILITY
COMPANY

Notice of Formation of DUTCHER EXCAVATION LLC. Articles of Organization filed with Secretary of State of NY (SSNY) on 11/15/2023. 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 DUTCHER EXCAVATION LLC: 72 PARK STREET, WALTON, NY 13856. Purpose: Any lawful purpose.

DELAWARE COUNTY
NOTICE OF SALE
SUPREME COURT OF THE
STATE OF NEW YORK
COUNTY OF DELAWARE

NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER,

-against-

JUANITA SMITH, AS HEIR AND DISTRIBUTE OF THE ESTATE OF CHARLES A. SMITH, ET AL.

NOTICE OF SALE

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure and entered in the Office of the Clerk of the County of Delaware on January 31, 2024, wherein NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER is the Plaintiff and JUANITA SMITH, AS HEIR AND DISTRIBUTE OF THE ESTATE OF CHARLES A. SMITH, ET AL. are the Defendant(s). I, the undersigned Referee will sell at public auction at the DELAWARE COUNTY COURTHOUSE, 3 COURT STREET, DELHI, NY 13753, on March 21, 2025 at 3:45 PM, premises known as 1780 ROSES BROOK ROAD, STAMFORD, NY 13842; and the following tax map identification, 131-1-5.

ALL THAT TRACT OR PARCEL OF LAND, SITUATE IN THE TOWN OF STAMFORD, COUNTY OF DELAWARE AND STATE OF NEW YORK

Premises will be sold subject to provisions of filed Judgment Index No.: EF2020-427. Melinda A. Jahn, Esq. - Referee. Robertson, Anschutz, Schneid, Crane & Partners, PLLC 900 Merchants Concourse, Suite 310, Westbury, New York 11590, Attorneys for Plaintiff. All foreclosure sales will be conducted in accordance with Covid-19 guidelines including, but not limited to, social distancing and mask wearing. *LOCATION OF SALE SUBJECT TO CHANGE DAY OF IN ACCORDANCE WITH COURT/CLERK DIRECTIVES.

TOWN OF DELHI
LEGAL NOTICE
NOTICE OF PUBLIC HEARING

The Town of Delhi Zoning Board of Appeals will hold a public hearing on the variance application of Laura Wayman and Basil Sroke, who are seeking an area variance necessary to subdivide an 8-acre parcel off of Starlight Drive, a private driveway located off of Hollister Hill Rd, Tax Parcels 126.-1-25 & 126.-1-26, which adjoins or is located near your property. The hearing will be held at the Town Hall located at 5 Elm Street Delhi on February 24th at 5:30 pm. All interested parties will be given an opportunity to comment on the proposal. Application materials are available for public review weekdays from 8am-3pm at the Clerk's Office, Town Hall, Town of Delhi.

By Order of the Zoning Board of Appeals,
Jay Wilson, Chairperson

DELAWARE COUNTY
NOTICE OF FORMATION OF
A LIMITED LIABILITY
COMPANY

WEBCREST FARM LLC. Filed with SSNY on 01/03/2025. Office: Delaware County. SSNY designated as agent for process & shall mail to: 648 WEBER RD, BOVINA, NY 13740. Purpose: Any Lawful

DELAWARE COUNTY
NOTICE OF FORMATION OF
A LIMITED LIABILITY
COMPANY

BILCAP CONTRACTING LLC. Filed 1/16/25. Office: Delaware Co. SSNY desg. as agent for process & shall mail to: 44 W St, Ste 10, Walton, NY 13856. Registered Agent: William Gonzalez, 44 W St, Walton, NY 3856. Purpose: General.

DELAWARE COUNTY
NOTICE OF FORMATION OF
A LIMITED LIABILITY
COMPANY

Riddell Southside Enterprises LLC. Filed 12/4/24. Cty: Delaware. SSNY desg. for process & shall mail 4361 SW Parkgate Blvd, Palm City, FL 34990. Purp: any lawful.

DELAWARE COUNTY
NOTICE OF FORMATION OF
A LIMITED LIABILITY
COMPANY

FISHWHISTLENY LLC. Filed 11/21/24. Office: Delaware Co. SSNY desg. as agent for process & shall mail to: David B. Rinker, 1471 Peas Eddy Rd, Hancock, NY 13783. Purpose: General.

DELAWARE COUNTY
NOTICE OF FORMATION OF
A LIMITED LIABILITY
COMPANY

CATSKILL CAMPING COMPANY LLC. Filed 8/14/24. Office: Delaware Co. SSNY desg. as agent for process & shall mail to: Gary Olsen, 53081 St Hwy 10, Bloomville, NY 13739. Purpose: General.

DELAWARE COUNTY
NOTICE OF FORMATION OF
A LIMITED LIABILITY
COMPANY

MDMH LENDING LLC. Filed with SSNY on 12/03/2024. Office: Delaware County. SSNY designated as agent for process & shall mail to: 320 E. SHORE RD, APT 21B, GREAT NECK, NY 11023. Purpose: Any Lawful

DELAWARE COUNTY
NOTICE OF FORMATION OF
A LIMITED LIABILITY
COMPANY

43263 NY-28 LLC. Filed 1/23/25. Cty: Delaware. SSNY desg. for process & shall mail Miki Dixon & Presseau, 405 Lexington Ave, NY, NY 10174. Purp: any lawful.

TOWN OF COLCHESTER
PUBLIC NOTICE

The Town of Colchester (An Equal Opportunity Employer) is in search of Applications for Full-time Employment for: Cemetery Foreman Highway Worker Mechanic Applications are available at the Town of Colchester Town Clerk's Office, 72 Tannery Road, Downsville, NY 13755. Job requirements can be seen at the Town Clerk's office. All applications should be submitted ASAP.

DELAWARE COUNTY
NOTICE OF FORMATION OF
A LIMITED LIABILITY
COMPANY

THE INN BETWEEN, LLC Art. Of Org. Filed Sec. of State of NY 1/24/2025. Off. Loc. : Delaware Co. SSNY designated as agent upon whom process against it may be served. SSNY to mail copy of process to The LLC, 44276 State Highway 28, Margaretville, NY 12455, USA. Purpose: Any lawful act or activity.

VILLAGE OF DELHI
NOTICE OF PUBLIC
HEARING

Village of Delhi Planning Board will be holding a Public Hearing, on March 4, 2025 at 6:00 pm, Village Hall, 9 Court St, regarding a Site Plan Application by Kennedy PHC for 73 ½ Meredith St. Site Plan and information are available for review at the Village Clerk's Office at Village Hall.

Pamela Ferguson
Village Clerk

DELAWARE COUNTY
LEGAL NOTICE

NOTICE OF
ANNUAL MEETING

The annual meeting of the policyholders of the Walton Co-operative Fire Insurance Company will be held Wednesday, March 5, 2025 at 1:00 p.m. at the office at 44 West Street, Suite 6, Walton, New York for the purpose of electing directors and transacting such other business that may properly come before said meeting.

Brenda M. Gladstone
Secretary

DELAWARE COUNTY
NOTICE OF FORMATION OF
A LIMITED LIABILITY
COMPANY

FISH WHISTLE TRADING POST LLC. Filed 11/26/24. Office: Delaware Co. SSNY desg. as agent for process & shall mail to: David B. Rinker, 1471 Peas Eddy Rd, Hancock, NY 13783. Purpose: General.

DELAWARE COUNTY
NOTICE OF FORMATION OF
A LIMITED LIABILITY
COMPANY

Notice of Formation of MEYER CABINS LLC. Articles of Organization filed with Secretary of State of NY (SSNY) on 10/01/2024. 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 ROBERT J MEYER LLC: 1494 STOCKBRIDGE ST, LOXAHATCHEE, FL, 33470, USA. Purpose: Any lawful purpose.

DELAWARE COUNTY
LEGAL NOTICE

Sealed bids will be received as set forth in instructions to bidders until 10:30 A.M. on Thursday, March 13, 2025 at the NYSDOT, Office of Contract Management, 50 Wolf Rd, 1st Floor, Suite 1CM, Albany, NY 12232 and will be publicly opened and read. Bids may also be submitted via the internet using www.bidx.com. A certified cashier's check payable to the NYSDOT for the sum specified in the proposal or a bid bond, form CONR 391, representing 5% of the bid total, must accompany each bid. NYSDOT reserves the right to reject any or all bids. Electronic documents and Amendments are posted to www.dot.ny.gov/doing-business/opportunities/const-notice. The Contractor is responsible for ensuring that all Amendments are incorporated into its bid. To receive notification of Amendments via e-mail you must submit a request to be placed on the Planholders List at www.dot.ny.gov/doing-business/opportunities/const-planholder. Amendments may have been issued prior to your placement on the Planholders list. NYS Finance Law restricts communication with NYSDOT on procurements and contact can only be made with designated persons. Contact with non-designated persons or other involved Agencies will be considered a serious matter and may result in disqualification. Contact Robert Kitchen (518)457-2124. Contracts with 0% Goals are generally single operation contracts, where subcontracting is not expected, and may present direct bidding opportunities for Small Business Firms, including, but not limited to D/M/WBE's and SDVOBs. The New York State Department of Transportation, in accordance with the Title VI of the Civil Rights Act of 1964, 78 Stat. 252, 42 U.S.C. 2000d to 2000d-4 and Title 49, Code of Federal Regulations, Department of Transportation, Subtitle A, Office the Secretary, Part 21, Nondiscrimination in Federally-assisted programs of the Department of Transportation and Title 23 Code of Federal Regulations, Part 200, Title IV Program and Related Statutes, as amended, issued pursuant to such Act, hereby notifies all who respond to a written Department solicitation, request for proposal or invitation for bid that it will affirmatively ensure that in any contract entered into pursuant to this advertisement, disadvantaged business enterprises will be afforded full opportunity to submit bids in response to this invitation and will not be discriminated against on the grounds of race, color, national origin, sex, age, disability/handicap and income status in consideration for an award. BIDDERS SHOULD BE ADVISED THAT AWARD OF THESE CONTRACTS MAY BE CONTINGENT UPON THE PASSAGE OF A BUDGET APPROPRIATION BILL BY THE LEGISLATURE AND GOVERNOR OF THE STATE OF NEW YORK. Please call (518)457-2124 if a reasonable accommodation is needed to participate in the letting. Region 09: New York State Department of Transportation 44 Hawley Street, Binghamton, NY, 13901 **D265449, PIN 9PM025, FA Proj , Broome, Chenango, Delaware, Otsego, Schoharie, Sullivan, Tioga Cos., PAVEMENT MARKING - Various Locations., Bid Deposit: 5% of Bid (~\$375,000.00), Goals: DBE: 0.00%**

DELAWARE COUNTY
LEGAL NOTICE

Notice is hereby given that a license, number pending, for liquor, wine and beer has been applied for by the undersigned* to sell liquor, wine and beer at retail in a catering facility under the Alcoholic Beverage Control Law at 1595 Holmes Hollow Rd, Delancey t/o Delhi, NY 13753 in Delaware county for on premises consumption.

*VOWS AND LIBATIONS
LLC DBA PENDING
1595 Holmes Hollow Rd,
Delancey t/o Delhi, NY 13753

DELAWARE COUNTY
NOTICE OF FORMATION OF
A LIMITED LIABILITY
COMPANY

Notice of Formation of Muddy Pawz Boarding LLC . Articles of Organization filed with Secretary of State of NY (SSNY) on 10/18/2024. 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 SSNY: 25101 State Highway 23 Harpersfield NY 13786. Purpose: Any lawful purpose.

VILLAGE OF DELHI
LEGAL NOTICE

PLEASE TAKE NOTICE that Village of Delhi election will be held at the Delhi Village Hall, 9 Court Street, Delhi, NY, on Tuesday, March 18, 2025 from 12:00 PM to 9:00 PM.

Petition to fill the office of one (1) Mayor for a term of four (4) years was filed by:

Jeffrey Gearhart
93 Delaware Avenue
Delhi, NY 13753

Petitions to fill the office of two (2) Trustees for a term of four (4) years each were filed by:

Ian Lamont
11 Delaware Avenue
Delhi, NY 13753

Janet Tweed
37 Clinton Street
Delhi, NY 13753

Pamela Ferguson
Village Clerk



DELAWARE COUNTY
NOTICE OF SALE
SUPREME COURT OF THE
STATE OF NEW YORK
COUNTY OF DELAWARE

U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST,

-against-

PAMELA GAVAN, AS HEIR AND DISTRIBUTE OF THE ESTATE OF ALFRED F. MERTZ A/K/A ALFRED MERTZ, ET AL.

NOTICE OF SALE

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure and entered in the Office of the Clerk of the County of Delaware on July 25, 2024, wherein U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST is the Plaintiff and PAMELA GAVAN, AS HEIR AND DISTRIBUTE OF THE ESTATE OF ALFRED F. MERTZ A/K/A ALFRED MERTZ, ET AL. are the Defendant(s). I, the undersigned Referee will sell at public auction at the DELAWARE COUNTY COURTHOUSE, 3 COURT STREET, DELHI, NY 13753, on March 21, 2025 at 3:30 PM, premises known as 7 OAK AVENUE & 5 OAK AVENUE, SIDNEY, NY 13838; and the following tax map identification, 115.15-6-2 & 3.

ALL THAT TRACT OR PARCEL OF LAND SITUATE IN THE VILLAGE AND TOWN OF SIDNEY, COUNTY OF DELAWARE AND STATE OF NEW YORK

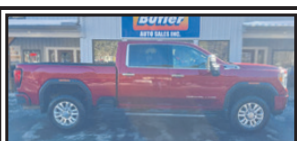
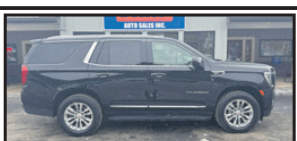
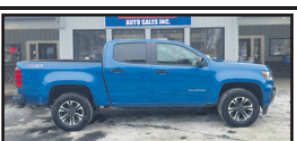
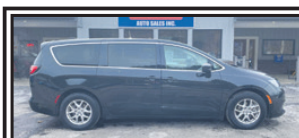
Premises will be sold subject to provisions of filed Judgment Index No.: EF2023-26. Melinda A. Jahn, Esq. - Referee. Robertson, Anschutz, Schneid, Crane & Partners, PLLC 900 Merchants Concourse, Suite 310, Westbury, New York 11590, Attorneys for Plaintiff. All foreclosure sales will be conducted in accordance with Covid-19 guidelines including, but not limited to, social distancing and mask wearing. *LOCATION OF SALE SUBJECT TO CHANGE DAY OF IN ACCORDANCE WITH COURT/CLERK DIRECTIVES.

DELAWARE COUNTY
PUBLIC NOTICE
SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF DELAWARE
INDEX # EF2024-85
Filed Date: 9/27/2024
Supplemental Summons
Plaintiff designates Delaware County as the place of trial based on the location of the mortgaged premises in this action.
Plaintiff's principal place of business is 10561 Telegraph Road Glen Allen, Virginia 23059.
CITIZENS BANK, N.A., Plaintiff, against CASEY BEERS AS HEIR AT LAW AND NEXT OF KIN TO MARIE T. MONROE A/K/A MARIE T. CARLOUGH A/K/A MARIE THERESA MONROE; KIMBERLY FORTIER AS HEIR AT LAW AND NEXT OF KIN TO MARIE T. MONROE A/K/A MARIE T. CARLOUGH A/K/A MARIE THERESA MONROE if living, and if dead, the respective heirs at law, next of kin, distributees, executors, administrators, trustees, devisees, legatees, assignors, lienors, creditors and successors in interest and generally all persons having or claiming under, by or through said defendant who may be deceased, by purchase, inheritance, lien or otherwise of any right, title or interest in and to the premises described in the complaint herein, and their respective husbands, wives or widow, if any, and each and every person not specifically named who may be entitled to or claim to have any right, title or interest in the property described in the verified complaint; all of whom and whose names and places of residence unknown, and cannot after diligent inquiry be ascertained by the Plaintiff; JOHN DOE AND JANE DOE 1 THROUGH 50, INTENDING TO BE THE UNKNOWN HEIRS, DISTRIBUTEES, DEVISEES, GRANTEES, TRUSTEES, LIENORS, CREDITORS, AND ASSIGNEES OF THE ESTATE OF MARIE T. MONROE A/K/A MARIE T. CARLOUGH A/K/A MARIE THERESA MONROE, WHO WAS BORN IN 1950 AND DIED ON JANUARY 10, 2021, A RESIDENT OF DELAWARE COUNTY, WHOSE LAST KNOWN ADDRESS WAS 3690 COUNTY HIGHWAY 21, WALTON, NEW YORK 13856, THEIR SUCCESSORS IN INTEREST IF ANY OF THE AFORESAID DEFENDANTS BE DECEASED, THEIR RESPECTIVE HEIRS AT LAW, NEXT OF KIN, AND SUCCESSORS IN INTEREST OF THE AFORESAID CLASSES OF PERSON, IF THEY OR ANY OF THEM BE DEAD, AND THEIR RESPECTIVE HUSBANDS, WIVES OR WIDOWS, IF ANY, ALL OF WHOM AND WHOSE NAMES AND PLACES, ARE UNKNOWN TO PLAINTIFF; NEW YORK STATE DEPARTMENT OF TAXATION AND FINANCE; UNITED STATES OF AMERICA O/B/O INTERNAL REVENUE SERVICE; CLERK OF DELAWARE COUNTY; "JOHN DOE #1" to "JOHN DOE #10," the last 10 names being fictitious and unknown to plaintiff, the persons or parties intended being the persons or parties, if any, having or claiming an interest in or lien upon the mortgaged premises described in the complaint, Defendants. To the above-named defendants: 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 summons, to serve a notice of appearance, on the plaintiff's attorneys within twenty (20) days after the service of this summons, exclusive of the day of service (or within thirty (30) days after the service is complete if this summons is not personally delivered to you within the State of New York); and in case of your failure to appear or answer, judgment will be taken against you by default for the relief demanded in the complaint. 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 (CITIZENS BANK, N.A.) AND FILING THE ANSWER WITH THE COURT. This action was commenced to foreclose a mortgage against real property located at 3690 County Highway 21, New York 13856. McCABE, WEISBERG & CONWAY, LLC By: Caren Bailey, Esq. Attorneys for Plaintiff One Huntington Quadrangle, Suite 4N25 Melville, NY 11747 631-812-4084 855-845-2584 facsimile File # 23-300185
HELP FOR HOMEOWNERS IN FORECLOSURE NEW YORK STATE LAW REQUIRES THAT WE SEND YOU THIS NOTICE ABOUT THE FORECLOSURE PROCESS. PLEASE READ IT CAREFULLY. SUMMONS AND COMPLAINT YOU ARE IN DANGER OF LOSING YOUR HOME. IF YOU FAIL TO RESPOND TO THE SUMMONS AND COMPLAINT IN THIS FORECLOSURE ACTION, YOU MAY LOSE YOUR HOME. PLEASE READ THE SUMMONS AND COMPLAINT CAREFULLY. YOU SHOULD IMMEDIATELY CONTACT AN ATTORNEY OR YOUR LOCAL LEGAL AID OFFICE TO OBTAIN ADVICE ON HOW TO PROTECT YOURSELF. SOURCES OF INFORMATION AND ASSISTANCE The State encourages you to become informed about your options in foreclosure. In addition to seeking assistance from an attorney or legal aid office, there are government agencies and non-profit organizations that you may contact for information about possible options, including trying to work with your lender during this process. To locate an entity near you, you may call the toll-free helpline maintained by the New York State Department of Financial Services at 1-800-342-3736 or visit the Department's website at www.dfs.ny.gov RIGHTS AND OBLIGATIONS YOU ARE NOT REQUIRED TO LEAVE YOUR HOME AT THIS TIME. You have the right to stay in your home during the foreclosure process. You are not required to leave your home unless and until your property is sold at auction pursuant to a judgment of foreclosure and sale. Regardless of whether you choose to remain in your home, YOU ARE REQUIRED TO TAKE CARE OF YOUR PROPERTY and pay property taxes in accordance with state and local law. FORECLOSURE RESCUE SCAMS Be careful of people who approach you with offers to "save" your home. There are individuals who watch for notices of foreclosure actions in order to unfairly profit from a homeowner's distress. You should be extremely careful about any such promises and any suggestions that you pay them a fee or sign over your deed. State law requires anyone offering such services for profit to enter into a contract which fully describes the services they will perform and fees they will charge, and which prohibits them from taking any money from you until they have completed all such promised services. § 1303 NOTICE 16-12-20*

OVER 170 VEHICLES IN STOCK!

WE WILL BUY YOUR VEHICLE, ANY MAKE, ANY MODEL.

WE GUARANTEE YOU \$1,000 MINIMUM TRADE

WE ARE AVAILABLE 24/7Call us during our regular hours
to schedule an after hour appointment**SALES HOURS:** Mon.& Thurs. 8:30am-6pm;
Tue., Wed. & Fri. 8:30am-6pm; Sat 9am-3pm**2024 RAM
2500 Tradesman Crew Cab
LWB**
White, 6.7L L6, tow pkg., cruise, bluetooth, sat.,
one owner, 20800 mi.**\$56,975** **\$953/72 mos.****2024 Chevrolet
Silverado 2500HD LT Crew
Cab Short Box 4WD**
White, auto, cruise, htd. mirrors, tow pkg., remote
start, sat., prev. rental, 21000 mi.**\$53,975** **\$903/72 mos.****2023 GMC
Sierra 2500HD Denali
Crew Cab 4WD SB**
Red, 6.6L V8 diesel, nav., sunroof, tow pkg.,
leather, htd. seats, one owner, 26100 mi.***\$72,975** **\$1,221/72 mos.****2023 GMC
Yukon SLT 4WD**
Black, 5.3L V8, nav., tow pkg., leather, htd. seats,
prev. rental, 54000 mi.**\$54,975** **\$920/72 mos.****2022 RAM
1500 SLT Quad Cab 4WD**
Navy Blue, 3.6L V6, remote start, tow pkg., cruise,
one owner, 48600 mi.***\$32,975** **\$564/72 mos.****2022 Chevrolet
Colorado Z71 Crew Cab**
Blue, 3.6L V6, tow pkg., htd. seats, pwr. seat, one
owner, 11800 mi.**\$39,975** **\$683/72 mos.****2022 Ford
F-250 SD XL Crew Cab
4WD**
White, 6.2L V8, dual zone climate control, cruise,
ac, blue tooth, prev. rental, 40600 mi.**\$38,975** **\$736/72 mos.****2020 Jeep
Gladiator Overland**
White, 3.6L V6, auto, cruise, tow pkg., htd.
mirrors, remote start, sat., 25700 mi.**\$38,975** **\$667/72 mos.****2024 Hyundai
Palisade XRT AWD**
Green, 3.8L V6, nav., sunroof, leather, htd. seats,
prev. rental, 19900 mi.**\$39,975** **\$669/72 mos.****2024 Buick Encore GX
Sport Touring AWD**
White, cruise, leather, htd. mirrors, prev. rental,
17000 mi.**\$27,975** **\$468/72 mos.****2024 Chevrolet
Equinox LT AWD**
Gray, nav., htd. seats, remote start, prev. rental,
22380 mi.**\$27,975** **\$468/72 mos.****2024 Cadillac
XT4 Premium Luxury AWD**
Black, nav., leather, htd. seats, pwr. seats, prev.
rental, 19900 mi.**\$37,975** **\$635/72 mos.****2024 Mazda
CX-90 Premium**
Charcoal, nav., pwr. sunroof, leather, htd. seats,
prev. rental, 24300 mi.**\$36,975** **\$619/72 mos.****2024 Toyota
4Runner SR5 4WD**
Blue, 4.0L V6, leather, pwr. seats, prev. rental,
16400 mi.**\$44,975** **\$752/72 mos.****2024 Volkswagen
Atlas SE w/Technology
4MOTION**
White, leather, htd. seats, pwr. seat, sat., prev.
rental, 19700 mi.**\$35,975** **\$468/72 mos.****2023 Jeep Cherokee
Latitude Lux 4WD**
Gray, nav., leather, htd. seats, pwr. seat, prev.
rental, 33800 mi.**\$26,975** **\$451/72 mos.****2023 Subaru
Outback Wilderness**
Black, remote start, leather, htd. seats, parking
sensors, prev. rental, 29100 mi.**\$30,975** **\$518/72 mos.****2022 Chevrolet
Equinox RS AWD**
Red, leather, pwr. htd. seats, sat., one owner,
16500 mi.**\$29,975** **\$521/72 mos.****2022 Chrysler
Voyager LX**
Black, htd. seats, pwr. seat, 3rd row seating,
50900 mi.**\$24,975** **\$427/72 mos.****2024 Chevrolet
Camaro 1LT Convertible 8A**
Black, pwr. seats, cruise, remote start, parking
sensors, nav., Sat., one owner, 1020 mi.**\$37,975** **\$636/72 mos.****2023 Nissan
Leaf SV**
Charcoal, remote start, leather, htd. seats, one
owner 21200 mi.**\$17,975** **\$300/72 mos.****2023 Kia
Soul LX CVT**
White, auto, cruise, ac, bluetooth, backup camera,
prev. rental, 57200 mi.**\$16,975** **\$301/72 mos.****2022 Nissan
Altima 2.5 SV**
Black, cruise, parking sensors, sat., prev. rental,
58900 mi.**\$20,975** **\$359/72 mos.****2022 Chrysler
300 S V6**
Silver, sunroof, nav., leather, htd. seats, prev.
rental, 54860 mi.**\$28,975** **\$495/72 mos.**

TRUCKS

2023 RAM 2500 Power Wagon Crew Cab SWB 4WD Red, 6.7L turbo diesel, nav., sunroof, leather, htd./cooled seats, one owner, 14200 mi., stk# 025074
\$75,975 **\$1271/72 mos.****2023 RAM 1500 Classic Tradesman Regular Cab LWB** White, 3.6L V6, cruise, tow pkg., prev. rental, 12200 mi., stk# 025062
\$27,975 **\$468/72 mos.****2022 GMC Sierra 1500 AT4 Crew Cab 4WD** White, 3.0L V6, nav., tow pkg., leather, htd. seats, one owner, 48700 mi., stk# 025059*
\$52,975 **\$905/72 mos.****2022 Chevrolet Silverado 1500** Red, 2.7L I4, auto, tow pkg., pwr. htd. seats, sat., one owner, 32100 mi., stk# 025022
\$37,975 **\$627/66 mos.****2022 Chevrolet Silverado 1500** Black, 2.7L I4, auto, tow pkg., pwr. seat, htd. seats, nav., one owner, 20385 mi., stk# 025023
\$37,975 **\$636/72 mos.****2022 RAM 1500 Big Horn Quad Cab 4WD** Blue, 5.7L V8, remote start, leather steering wheel, cruise, tow pkg., one owner, 29000 mi., stk# 024753*
\$35,975 **\$614/72 mos.****2021 Ford F-150 STX SuperCab 4x4** Black, 2.7L V6, tow pkg, htd. seat, one owner, 31800 mi., stk# 025099
\$33,975 **\$581/72 mos.****2021 Chevrolet Silverado 1500 RST Crew Cab 4WD** Black, 6.2L V8, htd. seats, pwr. seat, tow pkg., htd. steering wheel, one owner, 32100 mi., stk# 024855
\$42,475 **\$770/72 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
\$37,975 **\$683/72 mos.****2021 RAM 1500 SLT Quad Cab 4WD** Blue, 3.6L V6, remote start, parking sensors, cruise, tow pkg., one owner, 37800 mi., stk# 024746
\$30,975 **\$529/72 mos.****2021 RAM 1500 Classic Tradesman Crew Cab SWB 4WD** Silver, 3.6L V6, auto, tow pkg., split folding seats, htd. mirrors, 76600 mi., stk# 024809
\$28,975 **\$495/72 mos.****2020 Ford F-350 SD XL 4WD** Gray, 7.3L V8, cargo cover, tow pkg., rear view camera, 46950 mi., stk# 024721
\$44,975 **\$683/72 mos.****2020 Ford Ranger XL SuperCab 4WD** Blue, tow pkg., cruise, a/c, sat., 18300 mi., stk# 025098A
\$32,975 **\$564/72 mos.****2020 Chevrolet Tahoe LT 4WD** Black, pwr. sunroof, leather, pwr. seat, htd. seats, nav., tow pkg., one owner, 71200 mi., stk# 024908
\$37,975 **\$683/72 mos.****2020 GMC Sierra 1500 Elevation Crew Cab 4WD** Black, nav., tow pkg., remote start, OnStar, bluetooth, one owner, 56000 mi., stk# 024776A
\$43,975 **\$665/72 mos.****2020 GMC Yukon XL SLT 4WD** Black, 5.3L V8, nav., tow pkg., leather htd. seats, pwr. seats, OnStar, one owner, 65400 mi., stk# 024839
\$38,975 **\$699/72 mos.****2020 RAM 1500 Big Horn Crew Cab SWB 4WD** Gray, 5.7L V8, cruise, htd. seats, pwr. seat, htd. mirrors, sat., 37400 mi., stk# 024844A
\$36,975 **\$632/72 mos.****2019 GMC Sierra 1500 SLE Double Cab 4WD** Silver, 5.3L V8, cruise, a/c, 85100 mi., stk# 025075
\$28,975 **\$495/72 mos.****2019 Ford F-150 XLT SuperCrew 5.5-ft. Bed 4WD** White, 5.0L V8, remote start, tow pkg, htd. seats, nav., one owner, 46800 mi., stk# 024918
\$39,975 **\$683/72 mos.****2019 GMC Sierra 1500 Denali Crew Cab 4WD** White, 6.2L V8, nav., sunroof, tow pkg., leather, htd. seats, one owner, 82755 mi., stk# 024890
\$39,975 **\$683/72 mos.****2019 RAM 1500 Classic Tradesman Quad Cab 4WD** White, 3.6L V6, tow pkg., bluetooth, bed cover, sat., 70800 mi., stk# 024916A
\$24,975 **\$434/72 mos.****2018 Ford F-150 XLT SuperCrew 5.5-ft. Bed 4WD** White, 3.5L V6, leather, pwr./htd. seats, tow pkg., nav., one owner, 78400 mi., stk# 025003
\$32,975 **\$631/72 mos.****2018 RAM 1500 Tradesman Quad Cab 4WD** Black, 3.6L V6, tow pkg., bluetooth, bed cover, 72500 mi., stk# 024537a
\$24,975 **\$478/72 mos.****2012 Chevrolet Silverado 3500HD LT Long Box 4WD** Red, 6.0L V8, tow pkg., remote start, cruise, 74500 mi., stk# 024874A
\$21,975 **\$675/36 mos.**

SUV'S AND VANS

2024 Hyundai Kona SEL AWD White, pwr. seat, cruise, remote start, prev. rental, 26300 mi., stk# 025050
\$24,975 **\$418/72 mos.****2024 Ford Escape Active AWD** Black, htd. seats, pwr. seat, parking sensors, cruise, sat., prev. rental, 19900 mi., stk# 025008
\$26,975 **\$451/72 mos.****2024 Hyundai Kona SEL AWD** Black, remote start, cruise, parking sensors, sat., one owner, 20300 mi., stk# 025007
\$24,975 **\$418/72 mos.****2024 Chevrolet Equinox LT AWD** Blue, nav., htd. seats, parking sensors, prev. rental, 23600 mi., stk# 025091
\$27,975 **\$468/72 mos.****2024 Chevrolet Equinox LT AWD** Black, htd. seats, remote start, cruise, prev. rental, 23800 mi., stk# 025106
\$27,975 **\$468/72 mos.****2024 Chevrolet Equinox LT AWD** Black, htd. seats, pwr. seat, parking sensors, prev. rental, 22500 mi., stk# 025107
\$27,975 **\$468/72 mos.****2024 Subaru Outback Limited** White, nav., pwr. sunroof, leather, htd. seats, prev. rental, 27400 mi., stk# 025105
\$31,975 **\$535/72 mos.****2024 Subaru Outback Limited** Blue, sunroof, leather, htd. seats, pwr. seat, prev. rental, 28500 mi., stk# 025109
\$32,975 **\$552/72 mos.****2024 Subaru Outback Limited** Green, sunroof, leather, htd. seats, pwr. seat, nav., prev. rental, 20200 mi., stk# 025110
\$32,975 **\$552/72 mos.****2024 Buick Encore GX Sport Touring AWD** White, leather, htd. mirrors, cruise, parking sensors, prev. rental, 19000 mi., stk# 025078
\$27,975 **\$468/72 mos.****2024 GMC Terrain SLT AWD** Blue, leather, htd./pwr. seats, htd. mirrors, on star, sat., prev. rental, 23580 mi., stk# 024898
\$29,975 **\$502/72 mos.****2024 Hyundai Palisade XRT AWD** Green, 3.8L V6, nav., sunroof, leather, htd. seats, prev. rental, 19900 mi., stk# 025061
\$39,975 **\$669/72 mos.****2024 Hyundai Tucson Limited AWD** Gray, nav., sunroof, leather, htd./cooled seats, one owner, 28900 mi., stk# 025064
\$30,975 **\$518/72 mos.****2024 Mazda CX-5 SSelect** Tan, leather, htd. seats, parking sensors, nav., prev. rental, 20300 mi., stk# 025021
\$26,975 **\$451/72 mos.****2023 Chevrolet Equinox LT AWD** Black, dual zone climate control, parking sensors, rear view camera, prev. rental, 28500 mi., stk# 024742
\$23,975 **\$401/72 mos.****2023 Chevrolet Equinox LT AWD** Black, pwr. seat, parking sensors, cruise bluetooth, one owner, 29000 mi., stk# 024774
\$24,975 **\$418/72 mos.****2023 Jeep Compass Trailhawk** Charcoal, leather, htd. seats, htd. steering wheel, remote start, parking sensors, prev. rental, 37500 mi., stk# 024694
\$23,975 **\$401/72 mos.****2023 Chevrolet Traverse LT Feather AWD** White, leather, pwr. htd. seats, sat., one owner, 26300 mi., stk# 025029
\$36,975 **\$619/72 mos.****2023 GMC Acadia SLT AWD** Blue, pwr. sunroof, leather, htd./cooled seats, nav., pwr. seats, one owner, 13700 mi., stk# 024915
\$34,975 **\$585/72 mos.****2023 Hyundai Santa Fe SEL AWD** Red, remote start, htd. seats, parking sensors, nav., prev. rental, 32500 mi., stk# 024724
\$25,975 **\$435/72 mos.****2023 Jeep Grand Cherokee L Laredo 4WD** Black, nav., htd. seats, pwr. seats, one owner, 11900 mi., stk# 025066*
\$38,475 **\$658/72 mos.****2023 Kia Sorento LX AWD** Black, pwr. seats, cruise, parking sensors, htd. mirrors, prev. rental, 23000 mi., stk# 024649A
\$27,975 **\$468/72 mos.****2023 Kia Soul LX CVT** White, auto, cruise, a/c, bluetooth, one owner, 56900 mi., stk# 025033
\$16,975 **\$290/72 mos.****2023 Mazda CX-9 Grand Touring** White, nav., sunroof, leather, htd./cooled seats, prev. rental, 48600 mi., stk# 025053
\$30,975 **\$518/72 mos.****2023 Mitsubishi Outlander SE 4WD** Blue, nav., leather, htd. seats, pwr. seat, prev. rental, 29900 mi., stk# 025030
\$25,975 **\$435/72 mos.****2023 Nissan Rogue SV AWD** Blue, leather, htd. seats, parking sensors, remote start, prev. rental, 25300 mi., stk# 024733
\$23,975 **\$401/72 mos.****2023 Subaru Forester Wilderness AWD** Blue, sunroof, htd. seats, pwr. seats, htd. mirrors, nav., sat., one owner, 23500 mi., stk# 024894
\$34,975 **\$585/72 mos.****2023 Nissan Murano SL AWD** White, sunroof, nav., leather, htd. seats, prev. rental, 37400 mi., stk# 025090
\$27,975 **\$468/72 mos.****2022 Chevrolet Equinox LT AWD** White, keyless entry, cruise, rear view camera, tpms, prev. rental, 53500 mi., stk# 024771
\$21,975 **\$368/72 mos.****2022 Mitsubishi Outlander Sport 2.0 SE CVT** Black, remote start, cruise, htd. seats, htd. mirrors, one owner, 27285 mi., stk# 024845
\$19,975 **\$334/72 mos.****2022 Honda CR-V EX AWD** White, pwr. sunroof, htd. seats, remote start, cruise, one owner, 29600 mi., stk# 025088
\$29,975 **\$512/72 mos.****2022 Hyundai Kona SEL AWD** Green, remote start, [arjom semps, cruise, prev. rental, 20000 mi., stk# 025087
\$24,975 **\$418/72 mos.****2022 Hyundai Santa Fe Limited AWD** Gray, nav., sunroof, leather, htd./cooled seats, one owner, 49200 mi., stk# 025086
\$27,975 **\$478/72 mos.****2022 Hyundai Tucson SEL AWD** Blue, nav., pwr. seat, remote start, sat., one owner, 24700 mi., stk# 025084
\$25,975 **\$444/72 mos.****2022 Hyundai Tucson XRT AWD** White, remote start, nav., htd. seats, pwr. seat, one owner, 19720 mi., stk# 025096
\$27,975 **\$478/72 mos.****2022 Nissan Rogue Sport S AWD** Blue, cruise, parking sensors, sat., prev. rental, 47530 mi., stk# 024856*
\$20,975 **\$351/72 mos.****2022 Chevrolet Blazer 2LT AWD** Black, remote start, htd. seats, pwr. seat, parking sensors, one owner, 28825 mi., stk# 024865
\$27,975 **\$468/72 mos.****2022 Chevrolet Trax LT AWD** White, pwr. seat, cruise, nav., one owner, 27320 mi., stk# 024806
\$18,975 **\$335/72 mos.****2022 Nissan Rogue Sport S AWD** White, auto, cruise, a/c, parking sensors, prev. rental, 50425 mi., stk# 024799
\$20,975 **\$351/72 mos.****2022 Nissan Rogue Sport S AWD** Silver, cruise, ac, rear ac, backup camera, sat., prev. rental, 51295 mi., stk# 024800
\$20,975 **\$351/72 mos.****2022 Nissan Rogue Sport SL AWD** Blue, nav., sunroof, leather, htd. seats, prev. rental, 40300 mi., stk# 025036
\$24,975 **\$427/72 mos.****2021 Jeep Renegade Latitude** Teal, remote start, cruise, htd. tow pkg., nav., bluetooth, one owner, 36500 mi., stk# 024893
\$23,975 **\$410/72 mos.****2021 Subaru Crosstrek 2.0i Limited CVT** White, sunroof, leather, htd. seats, sat., one owner, 77625 mi., stk# 024813
\$23,975 **\$410/72 mos.****2021 Jeep Wrangler Unlimited Sport** White, remote start, htd. seats, cruise, sat., one owner, 56400 mi., stk# 025004
\$29,975 **\$512/72 mos.****2021 Honda HR-V EX AWD** Brown, sunroof, htd. seats, cruise, one owner, 46300 mi., stk# 025079
\$23,975 **\$410/72 mos.****2021 Jeep Grand Cherokee L Limited 4x4** Black, nav., leather, htd. seats, pwr. seat, prev. rental, 44780 mi., stk# 025082*
\$32,975 **\$563/72 mos.**

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Pistols: Colt Govt 01911C .45, M1911A1 .45, Defender .45, Target .22 ~ Kimber SSLW .45, Custom II 9mm, Ultra Carry II .45, Micro 9 & Micro 9 ESV ~ Walther PPQ M2 .45, Creed 9mm, PDP-F 9mm, PPK .380, WMP .22 Mag, PD380 ~ Smith & Wesson 59 9mm, M&P 45, Equalizer 9mm, M&P Shield & Body Guard .380 ~ Ruger Mark I & II .22s, LCP .380, LCP II .22, SR9C ~ Glock 21 .45, 19 9mm (3), 43 9mm (2), 22C .40S&W, 28 .380, 44 .22 (2) ~ Sig Sauer P365X 9mm ~ Beretta U22 Neos (2) ~ Springfield XDS-40, Hellcat 9mm ~ Bond Arms Texas Defender w/ 3 barrels ~ Kel-Tec PF9 ~ GSG 1911 .22 ~ Remington RM380 ~ EEA Gersan 1911SC .45 & others.

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Mon. Feb. 24th - Normal Monday Sale & Organic Day. A group of Organic Springers.

Mon. Mar. 3rd - Normal Monday Sale & Monthly Fat Cow & Feeder Sale

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Sat. Mar. 22, 2025 - Spring Premier All-Breed Dairy Sale selling 115 head of Registered Dairy - all breeds. If you're interested and need someone to stop by give us a call. Dan will be making his way around NY/PA areas. This sale is fast so make sure we have your consignments.

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The logo for Neighbors Insurance agency features a stylized house icon with a chimney, set against a dark circular background. To the right of the icon, the word "Neighbors" is written in a large, blue, serif font, and "Insurance" is written below it in a larger, bold, blue, serif font. The word "agency" is written in a smaller, blue, sans-serif font below "Insurance".



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An advertisement for Schaefer Enterprises of Deposit. The ad is enclosed in a double-line border. On the left side, the word "EXCAVATING" is written vertically in a bold, sans-serif font. The main text is centered and includes the company name "Schaefer Enterprises of Deposit" in a large, bold, serif font. Below the name is the address "315 Old Rte 10, Deposit, NY" in a smaller serif font. A horizontal line separates the address from a bulleted list of services. The list includes: "Crushed Stone & Shot Rock", "Topsoil, Sand, Gravel & Shale", "Rip Rap, Stackable & Landscape Rock", "Custom Order - Cut Bluestone", and "Special Pricing on Wooden Bridge Mats". Below the list, the text "Trucking & Excavating Services Available" is written in a serif font. Another horizontal line separates this text from the final call to action, "Call Us Today For All Your Project Needs", which is in a bold serif font. At the bottom, the phone number "607-467-4990" is displayed in a large, bold, serif font.

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MONEY

2025

MATTERS

Financial strategies to consider as retirement draws near

Freedom is often cited as a benefit of retirement. Many professionals look forward to the day when they retire and have more free time and the freedom to spend that time however they choose. Of course, the opportunity to spend retirement how one sees fit typically requires considerable financial freedom.

Financial planning for retirement is often emphasized to young professionals beginning their careers. But it's equally important that people on the cusp of retirement continue to look for ways to protect and grow their wealth. As retirement draws near, professionals can consider these strategies to ensure they have the financial freedom to make their golden years shine even brighter.

- **Plan to grow your wealth in retirement.** It's widely assumed that retirees need less income after calling it a career because the need to save for retirement is no longer present. However, some expenses, including health care, may rise in retirement, which underscores the need to continue growing your wealth. Cost of living also will increase over the course of your retirement years, which highlights the need to keep growing wealth in retirement. It can be tricky to protect your existing retirement savings as you approach the end of your career while also growing that wealth, so it is best to work with a financial planner to navigate that situation.

- **Maintain a mix with your investments.** A model from the Schwab Center for Financial Research indicated that a hypo-



thetical retiree with a \$2 million portfolio in year one of retirement will have slightly less than \$1 million left 30 years later if her portfolio maintains a mix of 60% stocks and 40% bonds and cash. The model found that a second hypothetical investor with the same size portfolio in year one of retirement will run out of funds prior to year 29 if his portfolio is 20% stocks and 80% bonds and cash. Though conventional wisdom suggests limiting risk as retirement nears and eliminating it entirely upon retiring, modern retirees are living longer and may therefore need to maintain a mix of investments to ensure they don't outlive their money.

- **Make the maximum allowable contributions.** Many aging professionals may not have saved as much for retirement as they might have hoped to upon starting their careers decades ago. In fact, a 2024 survey from Prudential Financial found that many 55-year-olds have fallen far short of establishing the level of

financial security they will need in retirement. The Prudential survey found that 55-year-olds had a median retirement savings of less than \$50,000, a number that falls considerably short of the recommended goal of having eight times one's annual income saved by this age. If that situation sounds familiar for professionals nearing retirement age, then now is the time to begin catching up. Make the maximum allowable contributions to a 401(k) plan (\$23,000 in 2024) and/or an IRA (\$7,000). In addition, the Internal Revenue Service notes that IRA catch-up contributions remained \$1,000 for individuals age 50 and over in 2024.

Retirement can provide a sense of freedom professionals have worked hard to achieve over the course of their careers. Some simple strategies can help professionals on the cusp of retirement achieve the financial freedom they'll need to enjoy their golden years to the fullest extent.

Top Scams to Watch Out for This Tax Season

(StatePoint) The days of filing paper tax returns are gone, and criminals are taking advantage. With taxpayers managing their sensitive information online, thieves are finding new ways to scam victims. In 2023 alone, the IRS reported \$5.5 billion lost to tax fraud schemes. And the increased prevalence of artificial intelligence means tax scams this year will likely be more sophisticated than ever.

Scammers have an arsenal of weapons, but no matter their tactics, the goal is the same – to have you give them money or access to it. Here are scams to look out for this tax season:

- **Tax avoidance scams.** These scams often promise rewards too good to be true. Scammers claim to have specialized knowledge on exploiting loopholes to avoid taxes or maximize returns. High-income filers are heavily targeted through offers of seemingly legitimate annuities or tax shelters.

- **Refund scams.** In this scam, a criminal will claim to be someone official notifying of an unclaimed or incorrectly calculated refund, prompting the victim to share information – and possibly bank account numbers – to claim it.

- **Violation scams.** This is a fear-based scam, where the criminal poses as an IRS official threatening some punitive action, claiming the victim committed a violation and needs to contact them to resolve the situation.

- **Filing support scams.** Similar to tech support scams, criminals offer to help create IRS accounts to assist with the online filing process. Frequently posing as tax preparers, scammers will go through the motions of gathering the victim's personal information for tax forms they never intend to file.

- **Social media scams.** Social media serves as a great place for criminals to find potential victims and carry out tax scams, fraudulently claiming to offer different types of services or possessing unique knowledge or access.

- **Recovery scams.** Once a victim is scammed, criminals will try to strike again – believing the victim is gullible. Exploiting a time of vulnerability, they'll contact the victim with promises of helping them recover their losses and will leverage this as an opening to commit additional crimes.

While it is not always easy to

pick out a scam, here are indicators to watch for:

- **Promise of a big payout.** If it sounds too good to be true, it probably is. Request for your account information. The IRS will never ask for your credit or debit account information over the phone.

- **Random contact.** The IRS contacts taxpayers by mail first and will never contact via random phone calls or digital means. The IRS will not leave prerecorded, urgent, or threatening voicemails.

- **Demands or threats.** The IRS can't revoke your driver's license, business licenses or immigration status and cannot threaten to immediately bring in local law enforcement. Taxpayers are allowed an appeals process, so any message of "now or else" won't come from an official channel.

- **Request for you to click a weblink.** Odd or misspelled web links can take you to harmful sites instead of IRS.gov

The IRS recommends these best practices to protect against tax fraud:

- **Get an early start.** File early so criminals have less time to impersonate you.

- **Set up a verified account.** Set up your own IRS account before someone else can and use an Identity Protection PIN – a six-digit number known only to you and the IRS.

- **Wait for written notice.** Do not respond to any supposed communications from the IRS if you haven't first received official notification through U.S. mail. If you get a call from someone claiming to be the IRS, hang up and call the official number on the website before engaging. Further, never click a link sent digitally as initial contact.

Apply good cyber hygiene. Do not use public wifi when filing your tax returns. Do use strong passwords, secured network connections and multi-factor authentication. Run all software updates and keep systems current.

If you fall victim to a tax scam, report it to the IRS. For more scam protection tips, visit PNC's Security & Privacy Center at pnc.com One wrong click can cause tremendous damage that ends up earning bad guys a windfall. However, a little caution can go a long way in helping you avoid a costly tax scam.

Did you know?

Weddings are well-known as costly affairs, even for couples who opt for more laid back ceremonies and receptions as opposed to lavish gatherings. Each year, The Knot Real Weddings Study uncovers the latest wedding trends, including those related to fashion, food and, of course, finances. The most recent study found that the average cost of a wedding in 2023 was \$35,000. That marks a considerable increase over just a year earlier, when couples spent an average of \$30,000 on their weddings. That significant spike in just a 12-month period undoubtedly reflects the effects of inflation, which has led to a notable

increase in the costs of many products and services since 2022. If wedding costs are indeed surprising couples as they start to plan their big day, they can consider an approach that many before them have increasingly turned to: wedding planners. According to The Knot, 37 percent of couples hired a wedding planner in 2023, an increase of 7 percent over 2019, when the pandemic had yet to be declared and inflation had not led to such significant price increases. Wedding planners can help couples navigate some costly waters so they can avoid starting their life together with substantial wedding-related debt.

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MONEY MATTERS

2025

2025 tax filing season is underway; taxpayers have many options for help

IR-2025-18, Jan. 27, 2025

WASHINGTON — The Internal Revenue Service opened the 2025 tax filing season today and is accepting and processing federal individual tax year 2024 returns.

During today’s early morning opening, IRS systems have already received millions of tax returns from across the nation for processing.

The IRS expects more than 140 million individual tax returns for tax year 2024 to be filed ahead of the Tuesday, April 15 federal deadline. More than half of all tax returns are expected to be filed this year with the help of a tax professional, and the IRS urges people to use a trusted tax pro to avoid potential scams and schemes.

Taxpayers residing in a federally declared disaster area may have additional time to file and pay federal taxes.

Get free help preparing and filing taxes electronically

Taxpayers can visit IRS.gov to get answers to tax questions. IRS.gov is the quickest way for taxpayers to get help. The Interactive Tax Assistant (ITA) is a tool that provides answers to several tax law questions specific to individual circumstances. Based on input, it can determine a taxpayer’s filing status, if a person should file a tax return, if someone can be claimed as a dependent, if a type of income is taxable, if a filer is eligible to claim a credit or if an expense can be deducted.

The IRS encourages people to file their tax returns electronically and choose direct deposit for more secure and faster refunds. According to Treasury’s Bureau of the Fiscal Service, paper refund checks are 16 times more likely to have an issue, like the check being lost, misdirected, stolen or uncashed. Filing electronically reduces tax return errors as the tax software does the calculations, flags common errors and prompts taxpayers for missing information.

Free tax filing options

The IRS offers free online and in-person tax preparation options for eligible taxpayers through IRS Free File, IRS Direct File and Volunteer Income Tax Assistance and Tax Counseling for the Elderly programs.

IRS Free File. Taxpayers with income of \$84,000 or less last year can use IRS Free File Guided Tax Software now through Oct. 15. IRS Free File Fillable forms, a part of this program, is available at no cost to any income level and provides electronic forms that people fill out and e-file themselves, also at no cost.

Direct File. Now open in 25 participating states, taxpayers can use Direct File to file online directly with the IRS for free. It is a free web-based service – available in English and Spanish – that works on mobile phones, laptops, tablets or desktop computers. It guides taxpayers through a series of questions to prepare their federal tax return step-by-step. Direct File automatically guides taxpayers to state tools to complete their state taxes. Get help from IRS customer service representatives through a live chat feature in English and Spanish. Interested taxpayers can go to directfile.irs.gov, where they can determine if they are eligible.

Volunteer Income Tax Assistance (VITA). The VITA program offers free tax help to people who generally make \$67,000 or less, persons with disabilities and taxpayers whose preferred language is not English. IRS-certified volunteers provide free basic income tax return preparation with electronic filing to qualified individuals.

In addition to VITA, the Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 and older, specializing in questions about pensions and retirement-related issues unique to seniors.

MilTax. This is a Department of Defense program available to members of the military and some veterans with no income limit. MilTax generally offers free return preparation and electronic filing software for federal income tax returns and up to three state income tax returns.

Most refunds issued in less than 21 days: EITC refunds for many available by March 3

The easiest way to check a refund’s status is by using Where’s My Refund? on IRS.gov or the IRS2Go app.

Many factors can affect refund timing after the IRS receives a tax return. Although the IRS issues most refunds in less than 21 days, the IRS cautions taxpayers not to rely on receiving a refund by a certain date, especially when making major purchases or paying bills. Some returns may require additional review and may take longer.

Under the federal Protecting Americans from Tax Hikes (PATH) Act, the IRS cannot issue Earned Income Tax Credit (EITC) and Additional Child Tax Credit (ACTC) refunds before mid-February. Where’s My Refund? should show an updated status by February 22 for most early EITC/ACTC filers. The IRS expects most EITC/ACTC related

refunds to be available in taxpayer bank accounts or on debit cards by March 3 if they chose direct deposit and there are no other issues with their tax return.

Report taxable income; don’t file before receiving key documents

People should report all taxable income on their tax return and wait to file until they receive all of their income and informational documents. Taxpayers may receive various income and information statements such as Forms 1099 from banks or other payers, unemployment compensation, dividends, pensions, annuities or retirement plan distributions. Taxpayers receiving Forms 1099-K, for payments on sale of goods and services through an online marketplace or payment app, can visit What to do with Form 1099-K to help them figure and report the correct amount of income on their tax return.

Choose a trusted tax professional

More than half of taxpayers turn to a tax professional for help filing a tax return. While most tax preparers deliver exceptional and professional service, selecting the wrong preparer can lead to financial harm.

Taxpayers should review the tips for choosing a tax preparer and learn how to avoid unethical “ghost” return preparers who don’t sign or include a valid preparer tax identification number (PTIN) on every tax return they prepare. Taxpayers can also use the IRS Directory of Federal Tax Return Preparers with Credentials and Select Qualifications to find trusted professionals. The IRS also reminds taxpayers that choosing someone affiliated with a recognized national tax association is always a good option. Tax professionals accepted into the IRS electronic filing program are authorized IRS e-file providers, qualified to prepare, transmit and process electronically filed tax returns.

Be aware of tax scams

Be aware of scammers, who can become more active during tax season. They will attempt to mislead people about tax refunds, credits and payments. They pressure people for personal, financial, employment information or money.

Watch out for: A big payday. If it sounds too good to be true, it probably is. Bad tax advice on social media may convince people to lie on tax forms or mislead them about credits they can claim.

Demands or threats. Impersonators want people to pay

“now or else.” They threaten arrest or deportation. They don’t let people question or appeal the amount of tax they owe.

Odd or misspelled website links. Odd or misspelled web links can take people to harmful sites instead of IRS.gov.

Tax-related identity theft occurs when someone uses stolen personal information, including Social Security numbers, to file a tax return claiming a fraudulent refund. If a person suspects they are a victim of identity theft, they should continue to pay their taxes and file their tax return, even if they must file a paper return. Visit Identity Theft Central to find out more.

Know the signs of identity theft

Thousands of people have lost millions of dollars and their personal information to tax scams. Scammers use the regular mail, telephone and email to set up individuals, businesses, payroll and tax professionals. Check out the latest consumer alerts and read more about the most recent tax related scams identified by the IRS.

More help is now available

The IRS also provides taxpayers help in-person at Taxpayer Assistance Centers nationwide.

Some improvements taxpayers will see during the 2025 filing season are:

IRS Individual Online Account. The IRS continues to add more functionality to this important tool. Individuals can create or access their IRS Online Account at [Online account](https://www.irs.gov/onlineaccount) for individuals. With an IRS Online Account, people can:

View key details from their most recent tax return, such as adjusted gross income.

Request an Identity Protection PIN.

Get account transcripts, to include wage and income records.

Sign tax forms like powers of attorney or tax information authorizations.

View and edit language preferences and alternative media.

Receive and view over 200 IRS electronic notices.

View, make and cancel payments.

Set up or change payment plans and check their balance.

New scam alert. To help protect taxpayers against emerging threats, there’s a new banner on the Online Account homepage

that alerts taxpayers of potential scams and schemes, along with a link to their Digital Notices and Letters page to view correspondence sent to them from the IRS. The feature helps to educate taxpayers on common scams and fraudulent efforts to steal taxpayer information and provide taxpayers with more ability to validate the legitimacy of IRS communications.

Redesigned notices. The IRS successfully redesigned 284 notices in 2024, exceeding the agency’s 200 notice goal. It is important to note that 200 notices were redesigned and deployed in 2024 and an additional 84 redesigned notices are in line to be deployed in 2025. All notices will be added to Individual Online Account so taxpayers receiving a specific letter can see it.

Mobile-adaptive tax forms. Taxpayers can now access 67 forms on cell phones and tablets. The most recent forms feature “save and draft” capabilities, which allow the taxpayer to start a form, save it and return to it later. The addition of save and draft allows for future capabilities, including the ability for multiple spouses to sign a form.

Virtual assistants to help with refunds and other questions. Whether a taxpayer uses an online tool or calls the IRS, they will experience upgraded help features. During filing season 2025, the IRS will offer voicebot services to all taxpayers calling the IRS for refund information. The voicebot is available in English and Spanish and has helped thousands of callers without the need to wait for the next available representative. Taxpayers will have to authenticate their identity to gain access to their refund information by providing select information from their tax return.

Last year the IRS began using online chatbots for various functions. These chatbots use either guided help through choice buttons or an open text box for a customized question. The chatbots use natural language processing and understanding to interpret the input from the taxpayer to provide an appropriate response. To launch the chatbot, the taxpayer simply clicks on the “Chat” button in the lower right corner of the webpage. Currently taxpayers can use chatbots from eight webpages.

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