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ISSUE NO 2
Jan. 8, 2017

2011 CHEVY IMPALA LT

Every Avail. Opt., Power Sunroof, Heated Leather Int., 60,000 Easy Miles, 1 Owner, This LT Has New Brakes & Tires, Super Buy, In Showroom Condition

\$9,995

2011 FORD F-250 HD

Ext Cab, 4x4, This Heavy Duty Ford F-250 Has Only 30,000 Easy Miles, 1 Owner, Too Many Extras To List, Bedliner, Tonneau cover, Running Boards, Loaded With Extras, In Showroom Condition,
Hurry Will Not Last At \$19,995

2016 CHRYSLER TOWN AND COUNTRY

Every Avail. Opt., 2 TV/DVD Players, Heated Leather Int., Stow-n-Go Seating, This Chrysler Is Not Missing Anything, Must See, Super Sharp,

Super Price \$19,995

2016 CHEVY MALIBU

New Style, Every Avail. Opt., Convenience Pkg, Only 12,000 Easy Miles, Full Warr., Super Gas Mileage, Too Many Extras To List,

Will Not Last At \$15,995

2016 CHEVY IMPALA

New Style, Convenience Pkg, Every Avail. Opt., 14,000 Easy Miles, Full Warr., Too Many Extras To List, Super Gas Mileage,

Super Price \$15,995

2016 CHEVY TRAX LT AWD

Every Avail. Opt., LT Convenience Pkg, Full Warr., This AWD Is Not Missing Anything, Super Gas Mileage, Will Go Anywhere,

Super Price \$17,995

2014 CHEVY SONIC

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Will Not Last At \$7,995

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2009 CHEVY TRAVERSE AWD

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Will Not Last At \$9,995

2014 CHEVY CAPTIVA SUV

Every Avail. Opt., Too Many Extras To List, This Captiva SUV Will Go Anywhere, Super Gas Mileage, Super Price,

Must See \$13,995

2013 KIA SPORTAGE LX SUV

Every Avail. Opt., Too Many Extras To List, This SUV Is Not Missing Anything, New Tires & Brakes, In Showroom Condition, Super Gas Mileage,

Hurry \$12,995

2015 CHEVY TAHOE LT 4X4

Every Avail. Opt., Heated Leather Int., Navigation System, 20" Chrome Wheels, Loaded With Extras, 5 Yr. 100,000 Mi. Warr., This Tahoe Is Missing Nothing

Will Not Last At \$36,995

2016 CHEVY EQUINOX LT

Every Avail. Opt., LT Convenience Pkg., 13,000 Miles, Full Power, This LT Equinox Will Go Anywhere, **2 TO CHOOSE FROM,**

Steal at \$18,995

2015 CHEVY 1 TON 4X4 DUALY

Double Cab, LT2, Duramax Diesel, Allison Transmission, This Dually Is Not Missing Anything, 5 Yr. 100,000 Mi. Warr., 1 Owner, In Showroom Condition, Too Many Extras To List,

MSRP New \$65,000 \$39,995

2015 CHEVY SILVERADO HD

3/4 Ton Crew Cab 4x4 LT1 pkg, Every Avail. Opt., This HD Is Not Missing Anything, 5 Yr. 100,000 Mi. Warr., In Showroom Condition, Too Many Extras To List, Running Boards, Bedliner, Chrome Wheels

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2010 FORD EDGE AWD

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2013 CHEVY AVALANCHE 4X4

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Over 2,200 square feet of a gorgeous Victorian! 3 or 4 big bedrooms, 2 beautiful baths, living and dining rooms plus a huge central foyer. Renovated kitchen with touches of old and new. Center island, 1st floor laundry - all new! 2 staircases! Truly unbelievable for only **\$73,900**. Julie Stickels 363-9191 or 762-3434 (C)



OPEN HOUSE

SATURDAY, JANUARY 14, 2017 • 10 AM - 12 PM
5779 EAST MAIN STREET, VERONA
Nestled on a double lot in Verona, this updated 3 bedroom Ranch has a beautiful kitchen! Living room and family room! Modern large full bath and a garage! Move right in! **\$114,500** Janet Mautner 363-9191 or 762-8683 (C)



TURNKEY RESTAURANT

Over 4,300 square feet of a great investment! Complete with 70+ car lot and with Sherrill Municipal Power! Fully furnished with seating for 150, full bar area with cooler and huge kitchen with 2 rooms, and 2 coolers/freezer. Lot size of 2.3 acres - perfect for a banquet facility! Owner financing available! **\$249,000** Julie Stickels 363-9191 or 762-3434 (C)



MORRISVILLE RANCH

What a view! Lovely 3 bedroom 1 1/2 bath Ranch with large rooms. Appliance kitchen, full basement with rec room, 2 car attached garage. City water and city sewer. **\$137,500** Janet Mautner 363-9191 or 762-8683 (C)



EASY TO MANAGE!

A Townhome in Oneida! Beautiful kitchen with cherry cabinets, living room, rec room, 3 bedrooms, 1 1/2 baths, garage, central air and rear deck. Private rear yard! **\$118,500** Janet Mautner 363-9191 or 762-8683 (C)



TWO UNIT....

...in Oneida. One 3 bedroom apartment and one 2 bedroom apartment. Spacious apartments! Hardwood floors! 2 newer boilers! Full basement and a 2 stall garage! Seller says sell! **\$99,500** Janet Mautner 363-9191 or 762-8683 (C)



PLENTY OF ROOM!

This 3 bedroom Ranch sits on .63 of an acre and is complete with a 2 story 2 car garage. Well maintained home offers hardwood floors throughout, a wood burning fireplace, thermopane windows and a full basement. VVS schools. Only **\$99,000**. Julie Stickels 363-9191 or 762-3434 (C)



EXCELLENT LOCATION

Professional office offers 2,400 square feet. Can serve as 7 office, conference or exam rooms. 2 baths. Kitchenette area plus a large storage room. Front and rear stairs. Elevator. Large receptionist area and waiting area. Built in 2007 and is light, bright and energy efficient! **\$1,800.00 / month** Julie Stickels 363-9191 or 762-3434 (C)



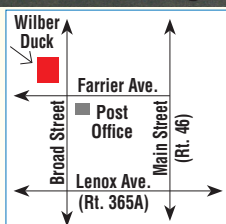
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ONEIDA 2 FAMILY

Very nice sized 2 family with lots of natural woodwork, 3 car garage and private yard w/ inground pool. Both units have 3-4 bedrooms, eat-in kitchens and dining rooms. Centrally located. **\$119,900.** Dean Shlotzhauer, Sales Associate, 697-3400x16.



GREAT 2 UNIT HOME

Spacious first unit has 3 bedrooms up and down, eat-in kitchen, dining room and big living room. Neat and clean with newer carpet and paint. Second unit is a one bedroom with long term tenant to help defray mortgage expense. **\$65,000.** Dean Shlotzhauer, Sales Associate, 697-3400x16.



ENJOY EXPANSIVE COUNTRY VIEWS

Sparkling hardwood floors and ceramic tile thru-out. Updated kitchen with granite counters and Energy Star stainless appliances. New central air. This 3 bedroom, 1.5 bath Colonial with 2 car attached garage is immaculate and ready to move in! **\$124,500.**



WONDERFUL CLASSIC HOME

Colonial having 4-5 bedrooms, family room, den, breakfast area, new custom, maple kitchen with granite counters and stainless appliances, hardwood floors thru-out and updated ceramic baths. Large, private yard on quiet street of upscale homes. **\$197,000.**



WONDERFUL COUNTRY HOUSE

16+ acres located just outside Cazenovia village in quiet, low traffic area of larger homes and horse farms. Perfect for gentleman farmer or horses. This home has 3-4 BR, living room, dining room, updated kitchen, bath and laundry, updated electric and new windows. **\$179,999.**



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CREDIT SCORE

Your credit score plays a large part in your life these days. If you want to buy a car or a home, your score has to be in a range acceptable to the bank. Not only does your credit score help you to purchase things all your life, depending what your score is will determine your interest rate.

Did you know your credit score can effect other things. Insurance quotes are based upon your scores, private mortgage insurance if you are putting down less than 20 percent on a mortgage, rental units sometimes use your

score, and there are some jobs that require a good credit score these days.

As you can see your credit score can effect many parts of your life. Buying a house the most common system used for mortgages is the FICO system which stands for Fair Isaac Corporation. This system was developed in the 1950's. An exceptional credit score is 800 plus, very good is 740-799 and good is 670-739 and this is most of the population. Fair scores are 580-669 and poor is 300-579. Stay tuned for more info next time on credit scores and buying a house.



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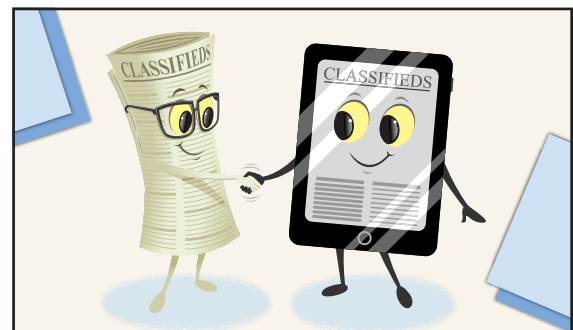
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Religious Services

† **Abounding Love Fellowship** 5368 Main St. (Main & Lafayette St) Durhamville, NY 240-3596. Sundays 10 a.m. Second & fourth Tuesday Bible School. First Wednesdays 7 p.m. Pastor: Rev. Dr. Jack Fucci, Jr.

† **Bridgeport United Methodist Church.** Corner Rt. 31 & North Rd. 315-633-9745. Rev. Hyun Joo Yang. Sunday Praise Service: 9am. Sunday School: 9:30-10:15am. Sunday Traditional Service: 10:30am. Nursery care provided during both services.

† **Canastota Baptist Chapel.** VFW Post 600, 3835 Canal St. 315-245-5962. Pastor: Jeff Scott. Sunday School: 10am. Sunday worship service: 11am. Sunday Evening Service: 6pm.

† **Canastota Church of the Nazarene.** 3640 Seneca Turnpike. 697-2349. Pastor Jeff Rogers. Sunday School: 9:30am. Sunday Worship: 10:45am. Caravan Tuesdays: 6:30-8pm.

† **Cazenovia Fenner Church.** 3125 Bringley Rd. Praise & Prayer Sunday: 7pm.

Religious Services

† **Canastota Conquest Christian Center.** Birchwood Office Building, 3059 Seneca Turnpike. Pastor: Charles Motley. Sunday Service: 11:30am. Wednesday Bible Study: 6:30pm. cmmotley5@yahoo.com

† **Canastota First Baptist Church.** 304 S. Peterboro St. 697-9936. Sally Eddy, Pastor. Sunday Morning Worship: 9:30am. Web: fbcca-nastotany.com

† **Chittenango First Presbyterian Church.** 118 Arch St. 687-7355. Sunday Worship: 11 am. Sunday School: 9:45 am. Handicap accessible.

Religious Services

† **Canastota Grace Bible Fellowship.** Corner of Colton Rd & North Main St. 697-9519. Pastor Sidney Wilson. Sunday Service: 10:45am. Sunday School to follow.

† **Canastota Grace Lutheran Church.** 3965 Carter Rd. 697-2128. Sunday Worship: 10am. AM Fellowship following worship. Sunday School & Bible Study: 8:45am.

† **Chittenango Fyler Community Church.** 1227 Fyler Rd. 687-9580. Pastor Bill Wilcox. Sunday Mass: 11am. Handicap Accessible.

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Religious Services

Canastota Hope Christian Fellowship. 119 S Peterboro St. 800-295-9131. Pastors: Tom & Ren Burgess. hopechristianfellowship.weebly.com, TGB1953@aol.com. Sundays - 10:15am Pre-Prayer, 10:30am Worship and the Word (with a children's activity during the sermon followed by refreshments for all). Thursdays - 6:30pm Mid-week Service.

† **Chittenango St. Paul's Episcopal Church.** 204 Genesee St. 687-6304. Sunday 9am Worship, Sunday School, Holy Eucharist w/music. 10am Fellowship hour.

Religious Services

† **Chittenango Evangel Community Church.** Contemporary Christian Worship. 500 McDonnell St. 315-687-3886. Pastor: Jeff Heidt. Sunday Service: 10:00am. www.evangelcommunity-church.com

† **Chittenango First Baptist Church.** 520 Tuscorora Rd. 687-6092. Pastor Dan Maxfield, Jr. Sunday Worship: 11am.. Wednesday Bible Study & Prayer: 10am. Thursday Community Prayer: 7pm. Handicap Accessible. lovelifted-me.com

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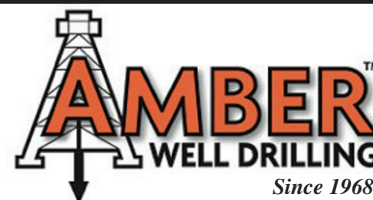
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Religious Services

† **Chittenango North Madison Baptist Church.** 501 Tuscarora Rd. 687-7382. Ashton Nelson, Pastor. 9am Sunday School, 10am Morning Worship, 6pm Evening Bible Hour. Thursday 7pm Bible Study & Prayer Meeting.

† **Chittenango United Methodist Church.** 205 Falls Blvd. Corner of Perryville Road, Worship service 10:30 am. Phone 687-3116. Sunday Pastor Rev. Dr. John W. Fulton. Handicap accessible.

† **Church on the Rock** 164 Madison St. Oneida. Friday 7:30 pm. and Sunday 10:30 am.

† **Clockville Methodist Church.** Clockville Rd (across from Fire House). Sunday Service: 10am. Sunday School during service. Bible Study: Wednesday 7pm & Sunday at 9am. Choir practice: Wednesday 5pm. Handicap accessible.

Religious Services

† **CrossRoads Community Church.** 1751 Fyler Road, Chittenango. 687-7625. Pastor: Mick Keville. Sunday Services at 9am, 10:30am. Children's programming Nursery through 5th grade available at both services. Junior & Senior High classes at 10:30am service.

† **Durhamville Baptist Church.** Corners of Church and Center Streets. 315-363-3753. Sunday Worship: 10am. Religious Ed: Sundays, 11:20am. Bible Study: Wednesdays, 7pm.

† **Durhamville Baptist Church.** Corners of Church and Center Streets. 315-363-3753. Sunday Worship: 10am. Religious Ed: Sundays, 11:20am. Bible Study: Wednesdays, 7pm.

† **Kirkville United Methodist Church.** 8317 Poolsbrook Rd. Sunday Worship: 9am.

Religious Services

† **Durhamville St. Francis Catholic Church.** Mass times: Saturday 5pm. Sunday 9am. Father Joseph Kehoe. 363-1572.

† **Faith Baptist Church (SBC)** 242 Main St. saltcitybaptist@aol.com. 627-0571. Rev. Bob Teachout, Pastor. Sun. 3:00 PM. Bible Study Mon. 4:30 PM.

† **Grace Lutheran Church (LCMS).** 3965 Carter Rd. corner of Rt 13., Canastota. 697-2128. Deacon Jim Burch. Sun. 10 am, Fellowship 11am.

† **Kirkville Fyler Community Church.** 1227 Flyer Rd. 697-9580. Pastor Bill Wilcox. Sunday Worship: 11am. Adult Bible Fellowship: 10am.

Religious Services

† **Hamilton Cornerstone Baptist Church.** 2359 E. Lake Rd. 315-825-0288. Pastor: David Mayo. Sunday Biblical Education: 9:30 am. Sunday Children's Church: 10:30 am. Sunday Worship: 10:30 am. Wednesday's Noon: LAFF (Life After 55), luncheon and Bible study for those over 55.

† **Lairdsville United Methodist Church.** Rte. 5. Pastor Mark Adsit. Sunday Worship: 9:30am.

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Religious Services

† **Kirkville Community Wesleyan Church.** 7691 Bridgeport-Kirkville. 315-656-2723. Pastor: Eric Paasha. Sunday Worship: 9am, 10:30 am. JAMn' Kids Church: 10:30am. kirkvillewesleyan.org

† **Oneida Baptist Church.** 242 Main St. 363-8457. Sunday Service: 11am. Sunday School: 11:15am. Wed. Bible Study: 6 pm. Handicap Accessible.

Religious Services

† **Oneida 7th Day of Adventist Native American Church.** 227 Loucks St., Oneida. Pastor: Bruce Wilkinson. Sat. 10 am Sabbath School; Sat. 11 am Church Service. "Jesus is Calling" weekly: April 8-May 6, 6:30-8 pm.

† **Oneida Castle Cochran Memorial Presbyterian Church.** 363-0492. Sunday Worship & Church School: 10am. Handicap. www.geocities.com/cmpcoc

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† **Oneida Castle Charity Bible Baptist Church.** Oneida Castle Village Town Hall (Rte. 5 & 365). 315-336-3838. Sunday Family Bible School: 10:30am. Sunday Worship Service: 11:15am. Fellowship following.

† **Oneida Christian Bible Church.** Corner of N. Lake & E. Elm. Sunday School: 9:45am. Sunday Worship: 11am, 6:30pm. Wednesday Bible Study: 6:30pm.

† **Oneida Church On The Rock.** 119 E. Railroad St. Sunday Worship at 10:30am. Connect Bible Study-W-6pm. Midweek Worship-W-7:30pm. Community Outreach Center Open (T-Th) 11am-3pm. food Pantry (W) 11am-1pm. Pastor Jeffrey Leahey. 315-280-4044. www.yourchurchontherock.com.

Oneida First Presbyterian Church. 304 Broad St. Sunday School: 9am, Worship: 10am. Handicap Accessible.

Oneida New Hope Christian Community Church. Rte. 46 & Mt. Hope Ave. 363-8227. Reverend Vernon Smart. Sunday Celebration Service: 10am.

† **Verona St. Peter's Lutheran Church.** 4897 Old Oneida Rd. 363-5211. Sunday Worship: 9am, 11:15am.

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Religious Services

† Oneida New Life Assembly Of God. 4704 State St. 363-8531. Pastor Dan King. Sunday Worship: 10:30am. Sunday School: 9:30. Wednesday Home Meetings: 7pm. Food Bank Tuesdays & Thursdays: 1-3pm (no phone call necessary).

† Oneida St. John's Episcopal Church. 341 Main St. 363-1940. Rev Nick Smith. Sunday Worship & School: 9:30am. Handicap Accessible.

† Oneida St. Paul's United Methodist Church. Pastor Brian Fellows. 551 Sayles St. 10am Sunday Worship Service. 363-1921.

† Sherrill Christ United Methodist Church. Corner of Park Street and East Noyes Blvd. 363-1061. Sunday Service: 10:30 am. Sunday School: during worship for children (ages 3-6th grade). Adult Bible Study: Sunday mornings 9:15 am. Handicap accessible.

† Sherrill Plymouth Alliance Church. 169 Kinsley St. 363-5642. Pastor Kurt Johnson. Sunday Worship: 10:30am. Sunday Bible Study: 9:15am.

Vernon Center United Methodist Church. On the Circle in Vernon Center. Sun. Worship 10am. Pastor Wendy Morrison. 225-0290

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Religious Services

† United Church of Canastota (Methodist). 144 Center St. Rev. Charlie Vollmer. Traditional worship 9 a.m. Young Disciples study, 9:15 a.m. Handicapped accessible. Nursery provided. Soup kitchen serving the last full week of each month, 11:30-12:30

Vernon Center United Methodist Church. On the Circle in Vernon Center. Sun. Worship 10am. Pastor Wendy Morrison. 225-0290

† Verona Beach Fellowship Baptist Church. 13 on Oneida St. Turn by Spaghetti Factory. Sunday School: 9:45am. Sunday Worship: 11am, 6pm. Classes for all ages on Wed at 7pm.

† Verona United Methodist Church. 5964 E. Main St. 367-0125. Pastor Susan Seldon. Sunday Service: 9:30am. www.veronanyumc.com

† Wampsville Heritage Baptist Church. Pastor Jonathan Burns. Sunday Worship: 10:45 am. Sunday School: 9:45 am. Thursday Prayer Meetings: 7pm.

† Whitelaw Presbyterian Church. N. Main St. 687-3853. Pastor Donna Chapman. Sunday Worship: 9:30am. Sunday School to follow. Handicap Accessible.

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