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RAHWAY PROGRESS

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City Highlights

Marketplace opens

The 1997 season of the Saturday Marketplace is down-trend. Rahway is open. The Marketplace will be open every Saturday throughout the summer and until Oct. 18 from 9 a.m. until 3 p.m.

Once again, the Saturday Marketplace is a participant in the popular "Jersey Fresh" program, through which farmers offer their own fruits and vegetables for sale directly to the customer with no middle-man.

This year, the Saturday Marketplace welcomes Sun Haven Farms and Bill's Fresh Produce back to Rahway. Say "Hello" to a real farmer.

Visitors to the Saturday Marketplace will also find vendors displaying jewelry, toys, arts and crafts items, bric-a-brac, antiques, compact discs and tapes, and lots of special merchandise. Relax and enjoy a snack or a complete meal in a quaint, festive atmosphere. The Saturday Marketplace has charcoal broiled steaks, hamburgers, hot dogs, fresh squeezed lemonade, Good Humor Ice Cream, cakes, and cookies.

The Saturday Marketplace is located in Parking Lot F, adjacent to the train station, at the corner of Irving and Broad streets.

Stamp services

Several stamp-buying services that help postal customers year-round are particularly handy. Stamp services enable customers to receive their stamps via delivery within a few days by filling out a form that can be obtained from mail carriers. The service is of no extra charge more than the face value of the stamps. Credit cards can also be used for telephone orders by calling (800) STAMP24 as Visa and MasterCard are accepted.

Blood screening

A free blood pressure screening will be offered for residents of Rahway at the Rahway Public Library every month. For further information, contact the Department of Health, Welfare and Recreation at 827-2085.

Open houses

Noah's Ark Nursery School, located at 600 N. Wood Avenue, Linden will hold an open house for prospective parents and students on Tuesday, from 1 to 3 p.m. and 6 to 8 p.m. Teachers will be on hand to discuss the exciting program planned for the fall for all 2 to 4 year olds. Classes will be from 9 to 11:30 a.m. and will be available on a flexible schedule.

Noah's Ark Nursery School believes that each child is an individual and works with each child and their family to be sure that the child develops physically, socially, emotionally and intellectually to prepare them for their future school career. Emphasis is on making learning fun as well as educational.

For further information call 272-7355 or 923-7487 in the evening.

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Police continue lewdness inquiry

Although the investigation remains open, police have not had any more leads on a case of public lewdness in April. There are no further reports and the case, which includes two incidents of a man completely naked in public on April 23. One of these incidents was near Madison School and Rahway High School. According to Lt. Bob DiSto, both acts are thought to have been committed by the same man.

He added, "It's like everything happened in one day." That day, there were also reports of public lewdness in Fairwood and Edison. DiSto added that, judging by the descriptions of the suspects, it was the same man in the Rahway incidents.

The first incident in Rahway occurred between 4:45 and 5:15 p.m. and was reported by a 36-year-old female resident who was jogging behind Madison School. She reported to police that she noticed the suspect naked and standing next to a small green compact vehicle in the driveway between Madison School and Rahway High School. She yelled at the suspect and he fled in a compact car on Maple Avenue toward St. Georges Avenue.

The next incident was about 30 minutes later. Two 31-year-old women said the suspect passed them in a small green car and parked on West Millon Avenue near Bryant Street. He then exited the car, completely naked. Both victims fled the area.

In neither case was it reported that the suspect did anything. He simply stood out in the open naked. According to DiSto, the Rahway police have been able to make a composite sketch of the suspect, but this has not yielded results. The police are looking for a white man about 40 years old and with a heavy build. He weighs 240 pounds and has reddish hair.

He added that the investigation is still open, but Rahway police got their last lead about three weeks ago. This turned out to be a false one. DiSto added that, notified Rahway that they had arrested someone they thought fit the description of the suspect but was not identified by witnesses.

DiSto added that in any lewdness case, the police talk to the victim, who provides photos in the Police Department's files. If a witness gets a good enough look at the suspect, a composite sketch is drawn. This information is sent statewide, sometimes with vehicle information. Neighborhood patrols are also increased. Officer Rick Long is handling the case. If anyone has information, they can call Rahway's police tip number at 388-1533.

Latest heat wave causes health emergencies

By Sean Daly
Staff Writer

July 15 to July 18 were the hottest days so far this year. The heat and humidity combined to create a perfect storm for heat-related health emergencies during the week.

But when asked if this was a light or heavy number of heat exhaustion cases, Rodgers said, "I can't say it's unusual because nothing's unusual in this business. It could have been right. It could have been 80."

McCarthy also said his figures did not include people transported directly to the hospital's emergency room. Figures for people treated at the hospital were not ready at press-time.

Heat exhaustion and heat stroke are two of the more serious heat-related ailments that people can come down with, which the MICU squad did not.

Heat exhaustion is a condition in which the body's ability to cool itself is overwhelmed. It is caused by excessive sweating and loss of fluids. Symptoms include dizziness, headache, nausea, and muscle cramps. If left untreated, it can lead to heat stroke.

Heat stroke is a more serious condition in which the body's temperature rises above 104 degrees Fahrenheit. It is a medical emergency and can be fatal. Symptoms include confusion, loss of consciousness, and seizures.

McCarthy said that the most common way to treat heat exhaustion is to move the person to a cool place, provide fluids, and rest. For heat stroke, medical attention is required.

Suspects rob \$40K from go-go bar safe

By Sean Daly
Staff Writer

There were a number of robberies in Rahway recently. One of them was a large burglary in the city recently — at a local go-go bar. Apparently, it took the suspects an hour or less to take about \$40,000 from the bar.

On July 14, police investigated a burglary at the Breathless go-go bar at 9:32 p.m. According to police, about \$40,000 was taken from a safe in the bottom of the business between 5:30 and 6:30 p.m. There was no sign of forced entry.

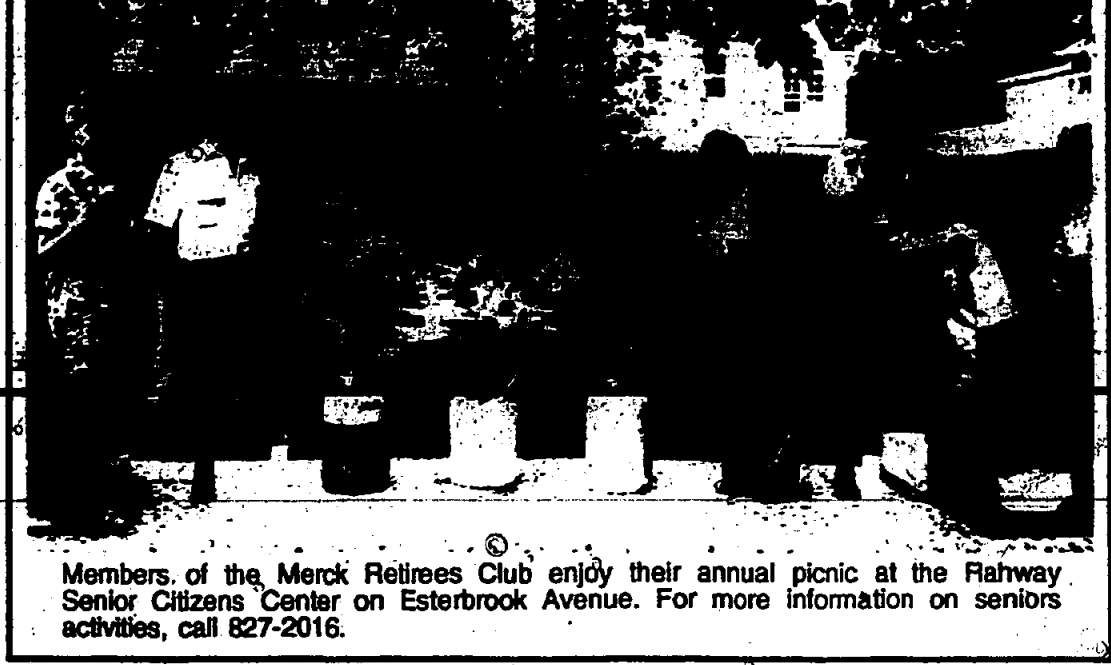
On July 9, three juveniles from West Grand Avenue were the victims of a strong-arm robbery on Routes 1&9 at 6:26 p.m.

Their assailants, all black males, took \$25 from them.

According to police, the suspects are all heavily built and are 16 or 17 years old. One was 5 feet 4 inches and was wearing a tan T-shirt and jeans. The second was 6 feet tall and was wearing a white T-shirt, and the last was 5 feet 7 inches and was wearing a blue tank top.

The second reported robbery this month was barely 24 hours later and involved a gas station employee on Routes 1&9. His assailants got away with one 50-cent cigar. The robbery occurred July 10 at 9:39 p.m. The victim, a 42-year-old Edison resident, was assaulted by two black males with their fists. They got away with one Phillies blunt cigar, valued at 5 cents. According to See GRAND, Page 2

A summertime picnic



Members of the Merck Retirees Club enjoy their annual picnic at the Rahway Senior Citizens Center on Esterbrook Avenue. For more information on seniors activities, call 827-2016.

Circuit trip causes citywide power outages

By Lisa Jurado
Staff Writer

As if the heat wave was not high enough, the upper 90s wasn't enough to deal with last week, residents also had to overcome major power outages.

Rahway residents traveling home from work last Thursday were forced to take different routes home when traffic lights in parts of the city shut down due to what is called a circuit trip.

In addition, auxiliary officers available at the time were sent out to help assist in directing traffic.

"It wasn't in all of Rahway, it was in pieces of it," said Sullivan.

A total of 2,371 customers lost power in these areas during the first outage and 2,522 customers lost power during the second outage, according to Sullivan.

The first outage occurred when a circuit breaker on the Edison Substation located on the Roselle-Cranford border shorted out and caused the 6:11 p.m. outage.

"When there's a very high demand for power because of the heat, circuits can trip up and it can take a while to reset," Sullivan said. "The other electrical circuit overload happened in our

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How to reach us:
Our offices are located at 1291 Shuylar Avenue, Union, N.J. 07083. We are open from 9 a.m. to 5 p.m., except Wednesdays. Call us at one of the telephone numbers listed below:

Police Mail:
Our main phone number, 908-686-7700, is equipped with a voice mail system to better serve our customers. During regular business hours, a recipient will answer your call. During the evening or when the office is closed, your call will be answered by an automated recipient.

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News items:
News releases of general interest must be in our office by Friday at 10 a.m. to be considered for publication the following week. Pictures must be black and white glossy prints. For further information or to report a breaking news story, call 908-686-7700 and ask for Editorial.

Letters to the editor:
The Progress accepts opinion pieces by e-mail. Our address is WJ22@localsource.com. e-mail must be received by 9 a.m. Monday to be considered for publication that week. They are subject to editing for length and clarity.

To place a display ad:
Display advertising for placement in the general news section of the Progress must be in our office by Monday at 5 p.m. for publication that week. Advertising for placement in the B section must be in our office by Monday at noon. An advertising representative will gladly assist you in preparing your message. Call 908-686-7700 for an appointment. Ask for the display advertising department.

To place a classified ad:
The Progress has a large, well-read classified advertising section. Advertisements must be in our office by Tuesday at 3 p.m. for publication that week. All classified ads are payable in advance. We accept VISA and MasterCard. A classified representative will gladly assist you in preparing your message. Please stop by our office during regular business hours or call 1-800-554-0111. Monday to Friday 9 a.m. to 5 p.m.

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Firefighters respond to blaze, collision

Railway
Firefighters responded to a car fire on West Grand and Elizabeth Avenue at 5:34 p.m. on July 12. The fire was in the engine compartment of a 1986 Pontiac Firebird that belonged to a Cranford resident. As we left headquarters, we could see smoke so we knew it was a fire," said Captain Ed Taylor. Firefighters did not know what caused the blaze. According to the driver, he stopped at the traffic light and then flames started shooting out from under the hood. There was a bulky fuel line, according to Taylor, so the fire was stubborn and did not go out easily. The car was totaled in the blaze.

Grand Ave. robbery after bar visit totals \$300

(Continued from Page 1)
police, both suspects were between 16 and 17 years old and were wearing dark shorts and shirts. The last reported robbery this month occurred five days later after the victim and suspect attended a bar. The robbery, which took place on Grand Avenue and Monroe Street, happened at 1:34 p.m. on July 15. The victim, a 62-year-old East Grand Avenue resident, and one of the suspects were drinking in a bar prior to the robbery. There were at least two suspects in the robbery. They robbed the victim of \$300 in assorted bills and keys. These two suspects then left the area in a brown Volvo. On July 13, police investigated the theft of two lawn chairs from a Milton Boulevard home at 6:05 p.m. The occupant stated that between 2 a.m. and 3 p.m., two white resin chairs with fold-down backs were stolen from her front yard. She further reported that at 2 a.m., when she was walking her dog, she saw a "new-type" red pickup truck with an open bed ride by very slowly. The chairs are valued at \$99. There are no suspects.

Girl scouting troops seek to teach leadership

The Delaware-Raritan Girl Scout Council announced that the Railway Girl Service Unit was awarded the Super Service Unit Award at the Council Night of Recognition, June 11, Princeton. The Super Service Unit Award is based on the reflection of the total performance of leaders in their volunteer and community service actions, a membership increase, retention of girls through interesting programs, an increase in diversity, and the total recognition of volunteers. In the past year, membership in the Railway Girl Service Unit increased from 190 girls on September 30, 1996 to 252 girls on June 30. This 33 percent increase is due to the recruitment of more adult volunteers and the dedication of all volunteers providing a quality Girl Scout program to the girls of the Railway. Five new troops of new girls were added to the growing ranks of the unit. Diversity increased by more than 22 percent in the past year. In community service actions, Railway Girl Scouts have been busy planting annual flowers at Tully Field, Roosevelt School, St. Mary's School, and at the Railway Public Library. Approximately 158 girls participated.

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COMMUNITY CALENDAR

The Community Calendar is prepared by the Railway Progress to inform residents of various community activities and governmental meetings. To give you community events the publicity they deserve, mail your schedule to Railway Progress, Attention: Chris Surval, managing editor, P.O. Box 3109, Union, 07083.

Saturday
• The Saturday Marketplace, located in Parking Lot E, adjacent to the train station, at the corner of Irving Street and Broad Street, in downtown Railway will be open. The Saturday Marketplace is expanding. Interested vendors can call the sponsoring organization, Railway Center Partnership, at (732) 396-3545 for information.

Tuesday
• Noah's Ark Nursery School, located at 600 N. Wood Avenue, Linden will hold an open house for prospective parents and students on July 29, from 1 to 3 p.m. and 6 to 8 p.m. Teachers will be on hand to discuss the exciting program planned for the fall for all 2 to 4 year olds. Classes will be from 9 to 11:30 a.m. and will be available on a flexible schedule.

Aug. 12
• The Railway Board of Education will meet for its regular monthly meeting at 7:30 p.m. at the Intermediate School cafeteria.

Aug. 14
• The Railway Environmental Commission will meet in the second floor conference room of Railway City Hall at 7 p.m.

Sept. 2
• The 23rd annual Soap Box Derby, co-sponsored by the Mal Eckel Civic Association and the Linden Recreation Department, will be held on Sept. 14 at Summit Terrace and St. Georges Ave. at noon. The deadline for submission of application is Sept. 2. The derby is open to boys and girls ages 7 through 15 in Union County. Each participant receives a trophy, a commemorative T-shirt and a certificate, while winners take home larger trophies, and special prizes, such as bicycle or a scooter.

Aug. 4
The Railway Board of Education invites public comment on its 1997-1998 Improving America's Schools Act Consolidated Grant including LEA programs: Neglected, Delinquent or At-risk children; Eisenhower Professional Development program; Safe and Drug-free Schools and Communities Act; and Innovative Education program strategies. The meeting will take place at 7:30 p.m. at the Linden Intermediate School.

Aug. 5
• The City Council will hold its pre-meeting conference in the council's chambers at City Hall at 7:30 p.m.

Aug. 11
The highly popular Summer in the City program is rapidly approaching during the weeks of July 28 and Aug. 6, 9 a.m. to 3 p.m. at the First Presbyterian Church of Railway, 1731 Church St. This year's theme for the program is "The Sea." The program is designed for girls, ages 6 to 12, to learn about health and fitness, themselves, and Girl Scouting. Girls will learn about career exploration, team-work development skills and environmental science. This program is free and registration is available on a first come, first serve basis.

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A few days after the first sign of a new tooth, the baby may seem to feel better. A cool, damp face cloth or a rubber teething ring helps soothe tingling gums. If you are considering the use of a commercial numbing gel, it's a good idea to talk to your dentist.
Teething is not an illness. If your baby has fever, diarrhea, a rash or other signs of illness while teething, contact your doctor.

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Police investigate bike equipment thefts

Railway
On July 8, police investigated another bicycle theft. The victim, 9 New Brunswick Avenue resident, said that his bike was stolen two weeks prior to that date. He added that he thought he saw a black male riding the bike on Leaville Avenue earlier that day, that area was checked but nothing was found. The bike is dark green with a light blue seat and a luggage rack on the back, but no make, model or serial number was available.

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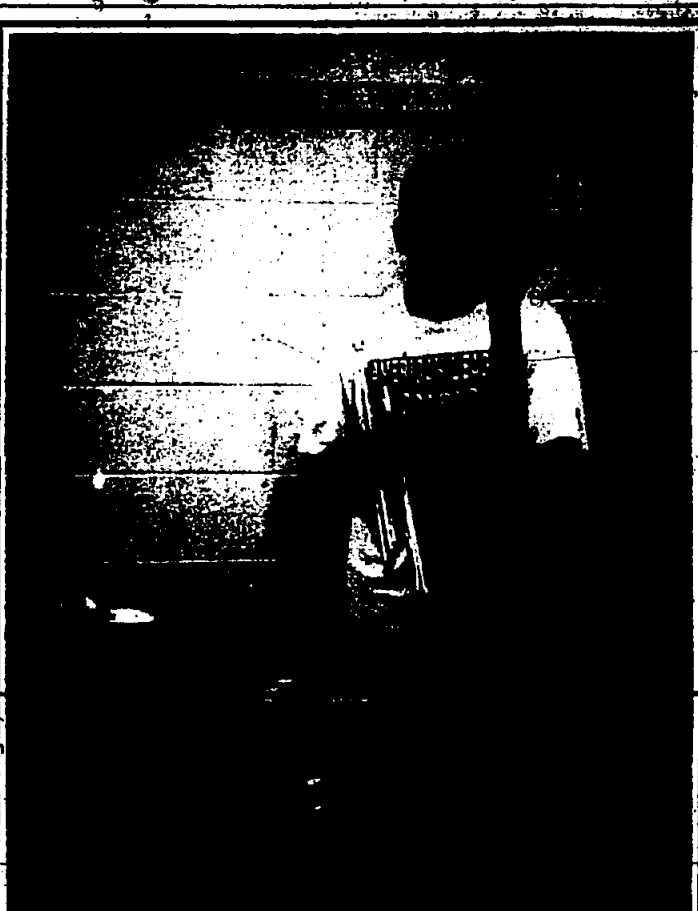
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Ninth-grader Andrew Lyman will play the trumpet for the Railway Summer Band School's concert tonight.

Summer band gears up for free concert

Railway Summer Band School is making an effort to delight, entertain and amaze the audience of the free concert planned for today at 7:30 p.m. Young musicians from elementary school through high school will perform musical selections in the Railway Intermediate School auditorium. One of the students, ninth grade Railway resident Andrew Lyman, will play trumpet. Lyman also plays the drums and keyboards, studies string bass and conducts. He plays with the Union Community Band, the Westfield Workshop Jazz Band and will perform in St. Louis during a Lutheran Convocation Concert. Railway Summer Band is a five-week program sponsored by the Division of Parks and Recreation under Superintendent Ralph Dunham. It is also supported by the PTA of Roosevelt and Madison schools, Satis and Markey Realty, Railway Knights of Columbus No. 1146 and the Railway Savings Institution.

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Caring makes for better citizens

Rahway Hospital has been increasingly involved in reaching out to the community with programs that aid senior citizens. There have been numerous classes developed as part of the hospital's Community Outreach program.

One of these classes is the Retired Person's 55 Alive driving course which teaches how to handle adverse driving conditions, traffic hazards and the effects of medication and aging on driving. But seniors should also note that this week a Senior Dining Program has begun and is the first time a program of its kind has been offered at the hospital.

Our senior citizens deserve to be treated with the utmost respect and dignity. The hospital's programs not only exemplify this notion, they benefit the entire community by offering vital educational information. In addition, they help enhance senior citizens' contributions to the community. For example, the hospital has recruited a highly qualified Ezekiel Barber, who is a retired professor of sociology, to teach the driving class. It is obvious the hospital is committed to making the community safer. Senior citizens are involved in more accidents per mile than other age groups. The Community Outreach program teaches seniors how to compensate while driving because of deteriorated senses including hearing, seeing and reaction time.

Additionally, graduates of the course receive a certificate good for at least a 5 percent discount off car insurance premiums. Although New Jersey is the last state to join this discount program started in Texas in 1974, local seniors now have the resources to become better drivers. This, in turn, benefits us all because the roads are their too to share.

The Senior Dining program gives seniors a break by offering low-cost meals at an average of \$3.10 gives seniors, who may not cook or who have fallen into bad eating habits, a chance to get out of their homes and have a well-balanced meal. The hospital also will offer health seminars every day during the dining program, which occurs seven days per week.

According to hospital officials, the program has had a "very positive" response. We hope these programs generate interest among seniors within the community.

We commend Rahway Hospital for its efforts to create and maintain productive programs for senior citizens. Such programs show the genuine character of the hospital. We can all learn by the caring attitude carried out through these Community Outreach programs and would like to see these continue, and see others developed.

Keep watchful eye

During morning and early evening hours, Routes 1&9 becomes extremely congested. Yet there is a proposed retail center for the Linden Municipal Airport along this highly traveled road. This center is waiting on a Highway Access Permit from the State Department of Transportation, which oversees the road.

The proposed project will utilize this already traffic-laden road. When completed, the retail center will consist of three buildings that will house a three-star, 150-room hotel covering 90,000 square feet, a movie cinema with 25 or more screens and about 5,000 seats that will cover 100,000 square feet as well as a mall with a number of stores that will cover 519,272 square feet. There also will be a number of small "outbuildings" holding a bank and restaurants and will total 42,140 square feet.

Now, local residents must wonder: How much worse will this traffic get due to this massive retail development? Currently, the DOT is examining a traffic study, not only of Routes 1&9, but of the streets and intersections within one-quarter mile of the site. At the present time, there is no firm number as to how many cars will be using the retail center. But it is known that cars using the site would use only Routes 1&9 to get to the retail center. That translates into a possible increase in traffic along the route. Local residents should be aware that major improvements will need to be made to accommodate this swell in traffic flow. The DOT will be considering improvements such as traffic signals and acceleration and deceleration lanes at the site and within quarter mile of the site.

It is encouraging to see a useful project such as this to be developed. But in undertaking such an endeavor, there should be some assurance that sufficient roads exist. Local residents should not be burdened with any more traffic along Routes 1&9 than they already endure. Hence, citizens should keep a watchful eye on the DOT's approval for improvements along the city's roads.



FLOWERING HARVEST
Members of the Rahway Senior Citizens Summer Garden Club program display some of their plant projects. The members met at the Senior Center located on Esterbrook Avenue. For more information on Senior Citizen Center activities call 827-2016.

There are ways to be cool, and ways not

I'm a guy who doesn't like to sweat. I was raised on cool jazz and detached, dispassionate eyes. My astrological sign, Scorpio, supposedly inclines me to a mastery of the poker face. Inside, my feelings might be exploding like chest fireworks, but outside, I dream of staying cool.

I dislike winter and love the summer. The hot, muggy days of July provide a challenge to anyone who wants to be cool. It can be done, but you have to learn the tricks.

The most important way to be cool is to stay indoors as much as you can during daylight hours. Only the best masters of cool show their faces before the sun is beating red raw in the northwestern sky. Cool people never jog around the park in 95 degree heat, tanking up on ozone and gas.

If you must venture out during the day, then go to the beach. Coat yourself with SPF 45 sun block, wear a T-shirt and a hat, attach an umbrella to the arm of your beach chair, and place that chair in the water. Then all you need is a cool towel and a beach towel.

Wear white T-shirts with interesting designs or sayings. I have three personal favorites: One has a weird-looking face offering the advice: "Say No to a real job." Another commands

Free Form

By Bob Rixon

atomic heat of a supernova.

"Natural sounds at the beach are best, but if you must listen to music, make it stinky reggae, the slower the better, pumping at the pace of a hibernating heartbeats. Reggae tells us that Jah made a beautiful world, and humans made it unjust, and uncool.

Mellow, lazily, but with purpose. Another kind of cool book has a plot in which someone is falsely accused of murdering his or her spouse, and must outwit both the police and real murderer to find redemption and the true love of a second marriage.

Chase coolers to find in your case poetry composed by lonely court-tears beneath plum blossoms in the moonlight. If the loon calls at midnight, she's really heartbroken.

If you seriously want to be cool, look for a real job. Another commands

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Summer playground recreation program reaches new heights

Rahway's Summer Playground Recreation Program 1997 is reaching new heights and new kids. The children from last year's program have grown an inch or two, while other Rahway children want to take part in the excitement of activities and events. Last summer the first week of enrollment numbered 283 while this year the enrollment figure for the first week is 384, an increase of 36 percent. The Division of Parks and Recreation expects that number to increase during the seven weeks of the program's operation. Each of the parks shown below are represented by the neighborhood munchkins and learn counselors. Also mentioned are the contest winners for each park for the last two weeks of competitive fun-filled events.



Roosevelt Park counselor's Alice Kwong and Joseph LaPelusa gather with the park's program contest winners and other children. The winners included: Wilfred and Joan Santiago, Kick Ball; Jose Rojas, Net-Hockey; and Danya Genyard, Cleanup Contest.



Children and Counselors Antonio Ellis and Shakira Johnson create arts and crafts at Madden Park. Winners from recent park program contests included: John Qualls, Checkers; Harold Cook, Name Drawing; Roy Gilbert and Brandon Bullock, Running Race.



Counselors Martin Kobovitch and Stephanie Materazzi spend some time with children at Flanagan Field. Winners from recent park program contests include: Matt Brennan, Anthony Alves and Damar Davis, Watermelon Eating; Chris Cajal, Foul Shooting; Matt Brennan, Around the World.

EDUCATION

Lew and their six children: Steve, Scott and Brian Osborne, and Angela, Michelle and Mark. Because her children play on eight different baseball and softball teams and are members of the Cub Scouts, she spends a lot of time carting them around in her new minivan. Other activities include 40-50 mile bike hikes, camping and hiking. The Webster household also includes Cookie the dog, TJ the cat, as well as snakes, parakeets, hamsters, and an iguana and hermit crabs.



Linda Materna
Teacher honored
Arthur L. Johnson High School in Clark has announced Linda Materna as Teacher of the Month for the 1996-1997 school year's final month. Materna began her teaching career at Arthur L. Johnson in 1972. She is a graduate of ALJ, went on to attend Glensboro State College and earned a bachelor of arts degree in Spanish. After her first year at Johnson, she went on to teach in David Brearley in Keatworth and Governor Livingston in Berkeley Heights, returning to ALJ again in 1991. Linda teaches Spanish I through V, including Advanced Placement Spanish. She lives in Clark with her husband.



Counselors Karen Johnson and Eddie Collins join local children for activities at Cleveland Park. Winners from recent park programs include: Raylan Crino, Joseph Vallarta, Chele Johnson and Latoyce Johnson, Dance Contest; Lamar Shell, J. Vaccaro and J. Rozzel, Kick Ball; Jarell Aszel and Lamar Johnson, Basketball; and Jadmar Cain, Sewing Contest.



Counselors Kathy Rosky, Chuck Ekweonu and Raisa Carter gather with Library Park's program contest winners and other children. Winners included Codria Bryant, Juan Martinez, India Walker, Madia James, John Ott, Christopher Chou, Jermaine Ford, Fred Marzella and Juan Sousa.



Williams Park Counselors Patricia Brophy and Tanisha Love gather with park program contest winners. The winners included Jarrett Fenn, Samantha Adams, Matt Boeloff, Ben Brophy, Patty Sauer, Christine Hoffman, A. Coleman, N. Parsons, D. Brophy, Alex Staunton, M. Milburn and Thomas Schimmel.

Miller receives award

The highest advancement award of the Boy Scouts of America has been earned by Alexander E. Miller, son of Ronald and Glenna Miller of Lodi's Summit, Mo. Alex is the grandson of C. Ray and Marion Miller of Rahway. Alex is a member of Scout Troop No. 42 in the Heart of America Council. His Eagle Project involved planning and supervising 20 acorns in the planting of trees at St. Michael's Episcopal Church in Independence, Mo. He earned 34 merit badges and participated in the Colorado High Adventure, Pioneer Trails and the 50-mile award. He also served the troop as Assistant Patrol Leader, Patrol Leader and Quartermaster.

Alex is an accomplished guitarist and he is also interested in art, basketball and show skiing. He is completing his Freshman year in Blue Springs High School. Alex's father, Ron, and uncle, Ken Miller, earned the rank of Eagle Scout from Troop 100 BSA, St. Mary's Church under the leadership of Maurice Moran. Ron is currently Troop 42 Committee Chairman.

Alex's brother Todd, is currently a Star Scout with Troop 42. He also has a sister Lisa who is very proud of her brothers.



Counselors Tom Weaver and Kristian Erickson get together with local children in Madison Park. Winners from the park's summer program included Kathy Primm, Michael and Steven Kehar, Tina Erickson, Thomas Fischbach, Paula Brandon, Bobby Elmer and I. Elmer.



Stein Park Counselors Loraline Kolibas and Kevin Mallon join children involved in the park's summer program. Winners from the park's recent contests included Melany Fernandez, Nicole Yack, Laura Amann, Michael Sanson, Nick Kraus and Megan Mallon.



Children play at Shotwell Park during the park's summer program. Counselors Michael Robinson, Eric Bennett and Ta Wanda Sparrow assist in the activities. Winners from recent park contests included David Story, Will Smith, Jamal Johnson, Nathan Muse and Traves Sawyer.



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It's never too early to think of retiring

For many people, retirement seems like a distant dream, but for nearly 60 percent of Americans age 55 or older, it's a dream come true, says a survey sponsored by Prudential Insurance Co.

The survey also found that the average retirement age of those on their own time is 58. Taking into account in average life expectancy somewhere in the mid-70s, that makes for a good two decades of retirement.

How do these people afford such long retirement? According to the survey, about half get most of their green from Social Security. One in five rely mostly on company or government pensions. And 15 percent depend on their personal savings and investment for the bulk of their income.

Retirement isn't a permanent vacation; it's a new beginning. Whether you retire in your green years or golden years, the very best years may be yet to come.

But retirement has an emotional price, too. It's not always easy to walk away from a job after some 40 years. In fact, the survey found that one in four retirees were not emotionally prepared to retire.

• If you are thinking about retirement — and it's never too early to start — here are some ways to make sure you're fully prepared when it's time to take a walk.

Set up a financial plan. You can't cross the retirement bridge without paying a toll. Make sure you have a financial strategy that will allow you to pass freely, and with peace of mind.

Establish some personal goals. Most people — particularly people who've worked for many years — need to feel a sense of achievement. When you hit the retirement road, make sure you set some mile markers for yourself along the way. And stick to them.

Start a second career. Retirement is an opportunity to pursue those things you always wanted to do, but couldn't. Sell cosmetics, volunteer for a non-profit organization, or become a sky diving instructor, if that's what floats your boat.

Remember, retirement isn't a permanent vacation; it's a new beginning. Whether you retire in your green years or golden years, the very best years may be yet to come.

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'Grandtripping,' a trend in travel, catches on

Because a lot of the fun of travel is not only where you go but who you go with, many grandparents are having the vacations of their lives taking their grandchildren along.

They call it "grandtripping," and according to a recent survey commissioned by the Chamber of Commerce, it's very popular. Three out of five grandparents surveyed have taken a grandchild on an overnight, out-of-town trip without a parent. Of those who did, 92 percent report they were pleased by the experience.

"If the right grandparent-grandchild destination is chosen, vacationing together can create deep bonds and lasting memories for both generations," said Gary Scully, author of "The Key to Your Child's Heart."

"In today's world of far-flung families, two working-parent households and divorce, the rewards of a grandparent-grandchild

relationship can be immense."

More than three-fourths of the grandparents surveyed believe a "grandtrip" can bring grandparent and grandchild closer together. A proud 84 percent expect to show off their grandchild to others and more than half say that will be likely to "spoil" or indulge the vacationing grandchild.

Today's grandparents are an active bunch. A visit to the amusement park tops the list of favorite grandparent/grandchild activities. Two-thirds are up for taking a grandchild to a national park, fishing or for a speedboat ride. Many believe a stage show or a concert would be enjoyable grandtripping experiences, while more than half rate shopping highly.

From the great outdoors to historic sites and peaks to live musical entertainment, Union County takes great pride in its appeal to the entire family.



Advisors prevent poor planning

Whether your retirement is any day, now — or just someday — it is really never too soon to start the planning process.

The question that most people fail to ask themselves is, "Am I adequately prepared for retirement?"

Research reveals many Americans are seriously underestimating their potential retirement savings needs, and are failing to save enough to meet even minimum goals. In fact, a recent Harris Poll conducted for Alliance Capital showed that 84 percent of respondents aged 18 to 64 did not know or underestimated how much they will need to retire with income equivalent to 70 percent of their current income.

"America is facing a retirement crisis of serious proportions," said John D. Carlin, president of Alliance Capital. "Retirees will have to rely on their personal savings more than ever, but there is a startling lack of appreciation for what exactly is required to retire securely."

Because a lot of the fun of travel is not only where you go but who you go with, many grandparents are having the vacations of their lives taking their grandchildren along. More than three-fourths of grandparents surveyed said a "grandtrip" can bring grandparent and grandchild closer together.

That's where the expertise and wisdom of a financial advisor comes in. A financial advisor can be helpful on establishing your goals for retirement, gauging your tolerance for risk, and exploring the many complex financial products that are available for retirement investing.

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With exercise and nutrients, old age can be delayed

Many Americans are making a commitment to remain active and healthy into old age. Increasing nutritional supplements, exercising regularly and maintaining a healthy diet are seen as significant allies in the battle against aging.

This is particularly true for the growing group of baby boomers. In recent years, boomers have given notice that they are experiencing some bothersome ailments.

According to the Journal of Natural Health, more than 60 percent of American women, in mid-life, report that they suffer from depression, hot flashes, fatigue and irritability associated with menopause.

In addition, more than one-third of men over 50 are diagnosed with Benign Prostatic Hyperplasia, non-cancerous enlargement of the prostate gland, which can cause loss of bladder control and sexual function.

In recent numbers, boomers are taking personal control of their health and exploring alternative treatments. Among the most popular are natural alternatives, including nutritional supplements who address the symptoms associated with menopause, BPH, osteoporosis and arthritis.

For men and women over 40 who suffer from specific ailments and are looking for ways to improve and enhance the quality of their lives, the Journal of Natural Health, a quarterly periodical, offers the following nutritional tips.

Nutritional tips for men
• All men over 40 should start taking a supplement containing Saw Palmetto Concentrate to prevent prostate problems.
• In addition to a low fat diet, men should consider using the herb Ginkgo Biloba to help maintain circulation to all areas of the body and to help prevent circulatory-related potency problems.

• Many men find their libido can be perked up with regular use of the herb Dymiana.

Nutritional tips for women
• All women over 40 should supplement their diets with bone building nutrients such as Boron, Magnesium, Calcium and Vitamin D.

According to leading health authorities, there can help to prevent osteoporosis.

• All women over 40 that may be experiencing symptoms of hormonal imbalance, should consider using a supplement containing sage plant estrogens such as those found in Black Cohosh and Dong Quai. These plant estrogens can help balance hormones and eliminate the need for estrogen replacement therapy.

• Women should also use a heart-healthy nutritional supplement, especially in the post-menopausal years when the body is no longer producing protective amounts of estrogen. Here again, plant estrogens such as Dong Quai and Black Cohosh can be helpful.



Many Americans are making a commitment to remain active and healthy into old age. Increasing nutritional supplements, exercising regularly and maintaining a healthy diet are seen as significant allies in the battle against aging. Baby boomers are taking control of their health and exploring alternative treatments to combat symptoms associated with menopause, BPH, osteoporosis and arthritis.

Remember, anyone over 40 should consult their doctor regularly and have an annual physical.
For a free copy of the Journal of Natural Health, call (800) 858-0228, or you can visit their Web site at www.whitewing.com.

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Here are five easy steps to retirement

In fewer than 15 years, the nation's leading edge of baby boomers will turn 65, ushering in an unprecedented "retirement wave." If you're a boomer, you should be planning now for a financially secure retirement.

Here are five steps you can take to begin planning:

• Determine your retirement needs. Most people need at least 85 percent of their working year's income in order to live comfortably in retirement. Be sure to factor in the effects of inflation of 4 to 6 percent on the future cost of living.

• Review your sources of retirement income. Ask your employer for an estimate of your pension benefits at the age you plan to retire. To calculate your Social Security benefits, use Form 7004 to request a record of your contributions and estimate of your benefits.

One of the best ways to get started is to work with a specialist in retirement planning who can review your plan annually and make adjustments.

• Evaluate the impact of pre-retirement death. All sources of retirement income, including voluntary personal savings, are affected by pre-retirement death. To protect your survivors, you must calculate and compensate for any anticipated shortfalls in your income.

• Make the sources fit your needs. Explore ways to reduce your current income taxes and increase your retirement savings. This can be done through tax-deferred retirement savings plans such as IRAs, 401(k)s and SEP plans, or through personal after-tax plans such as single premium deferred annuities, life insurance or tax-exempt mutual funds.

• Develop a plan, and stick to it. The best plans combine very specific goals, and setting the steps necessary to reach those goals. For every year you delay, you could lose thousands of dollars in retirement savings.

One of the best ways to get started and to stay on course is to work with a professional financial advisor who is a specialist in retirement planning. Review your plan with your advisor at least once a year, and make whatever adjustments may be needed.

For additional information, write to the nationally recognized retirement planning specialists, The Capital Companies, Dept. A, Two Tower Center, East Brunswick, NJ 08816. Or call (800) 242-7884, ext. 201.

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DELAIRE NURSING RECEIVES JOINT COMMISSION ACCREDITATION

Delaware Nursing and Convalescent Center recently was accredited by the Joint Commission on Accreditation of Healthcare Organizations (JCAHO), giving the facility yet another accolade for providing quality care to all residents. The Joint Commission's standards are rigorous, and facilities who pass the survey are poised for the challenges of the future. "I've always known Delaware to provide the best care for all residents, and our aging population within our community," says Thomas Belgrowicz, Administrator of Delaware. "JCAHO approval will help to further solidify Delaware's strong commitment to serve our aging population within our community."

Delaware also offers assisted-living services in Delaware Gardens, where individuals can age in place and live independently. For many individuals, this is a safe and secure alternative to the isolation of living alone, or to the higher cost of a nursing home. For further information, please call Ronnie Forster, Director of Admissions, at Delaware Nursing and Convalescent Center, 400 West Stimpson Avenue, Linden, NJ 07036, 908-682-3359. Delaware Nursing and Convalescent Center is part of the Atlantic Health System.

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Golden State is home to those in golden years

Now is the time to invest in a retirement home in Southern California, where housing is at its most affordable level in nearly a decade.

Falling home prices and declining mortgage rates have combined to create hot bargains in the highly desirable housing market.

According to recent industry figures, buying a home in Orange County is at its most affordable since March, 1987. Average housing costs are down 40 percent from a high in 1980.

This buyer's market increases the allure of living in Southern California, where a temperate climate, regional attractions, and urban amenities draw active seniors. All Leisure World Laguna Hills, the West Coast's largest retirement community, home prices have also fallen 30 to 40 percent, bringing this typically more expensive market on par with other retirement areas.

"This is probably the best time in the 32-year history of Leisure World to buy a home," coosurs Myra Nelson, editor of the community's independent weekly newspaper. "People who buy here usually find it's like living in a country club community without the costs."

There are growing signs, however, that this buyer's market will not last much longer. Recent industry figures report a 31 percent surge in home sales and a stabilization of prices, prompting analysts to predict a continuing recovery for Southern California.

Leisure World's home sales bear out this trend. With 500 homes in this 12,000 residence community for sale, the one and two-bedroom model prices have remained steady at reduced levels. Three-bedroom unit prices, however, are just beginning to rise.

Home to some 18,000 residents, Leisure World Laguna Hills offers a variety of housing styles for active adults over 55 from single family dwellings to single-story villas, condominiums and co-operatives. The gated neighborhood is located midway between Los Angeles and San Diego, about 10 minutes from the Pacific Ocean.

Also available to residents is a wealth of recreational activities and facilities, which include six well-maintained clubhouses, five large swimming pools, a 27-hole golf course and nine-hole executive course, a tennis complex, equestrian center, and fitness and fine arts centers.

Dining out? Heed a few safety tips

Sixty million Americans qualify as seniors, according to the American Association of Retired Persons. And they enjoy eating out!

Statistics show that older people eat out as often as the rest of the population, but that they are 10 times more likely to die from consequences of food-borne illness than the rest of the population.

The reason is that as we grow older, our immune systems don't work as well to fight off illness. So wherever you eat, protect yourself from food-borne illness by following these food safety examples:

"How would you like your burger?"

Always order it well-cooked, and then check to be sure there is no pink in the middle. If so, have them recook it. And, never eat raw meat, poultry, or seafood such as steak tartare, raw oysters, or sushi.

"Let's have"

After eating, you have some wonderful food left to take with you. Whether it is presented to you in a foil "swan" a styrofoam box, or you wrap it in a napkin for your purse or pocket, which many people still do, take it straight home and put it in the refrigerator. Bacteria grow rapidly on unrefrigerated foods.

"Check for cleanliness"

Look around when you go into a restaurant. Dirty floors? Waiters or servers in soiled clothing? Any evidence of insects? Odds are the kitchen is even worse and the food may not be prepared under sanitary conditions. Plan to eat somewhere else.

"Raw or undercooked eggs"

These can be health hazards due to possible salmonella problems. Sunny-side-up eggs can be a culprit, as well as Caesar salad, hollandaise sauce, some custards, or any food that contains uncooked eggs. Ask your waiter or waitress if you're not sure about an item on the menu.

"Careful, this plate is really hot!"

A common warning that you should certainly heed. However, make sure your food is also piping hot when it's delivered. If it's not, send it back.

For safety's sake, remember three simple guidelines: keep hot foods hot; keep cold foods cold; and keep all food clean. They could save your life.

For questions about the safe handling and preparation of foods, call USDA's toll-free Meat and Poultry Hotline at (800) 535-4555, Monday through Friday, 10 a.m. to 4 p.m.

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Caring for parents will take planning

Today, there are an estimated 33 million U.S. citizens over 65 years of age. By 2020, the number will double, reaching an incredible 66 million.

The number of people who will provide care for elderly parents, personally, financially or as an adviser, is also expected to grow.

Research conducted by Manor Care Health Services shows that one in three current and future caregivers feel that they don't have enough information to make the best possible decisions about providing care for an elderly relative.

Too often people face decisions about caring for a loved one while coping with the emotional stress of an illness or change in living situation. To make knowledgeable choices, caregivers need information before a crisis hits.

Although caregiving can be a rewarding and fulfilling experience, without the necessary assistance, information and resources, few people are prepared for how exhausting and frustrating it can be.

To make caregiving manageable, break down the situation into four components:

- **Emotional** — What are the needs emotionally of both the caregiver and the person needing care? How can the caregiver deal with guilt when looking for care outside of the home? How can the loved one deal with feelings of resentment and sadness?

- **Health and Personal Care** — What are the health or personal care needs of the loved one? How can the caregiver make sure his or her own health won't suffer?

- **Logistical** — Once a decision is reached about appropriate care for the loved one, what are the first steps for the change? Will it be assistance inside or outside the home?

- **Financial** — How can families plan ahead and prepare for the cost of care for loved ones? Should caregivers begin planning for their own care?

Options vary, depending on the needs of the person: senior day care offers care, support and socialization for seniors who live at home; assisted living facilities are an option for seniors who want to maintain independence but require some assistance and supervision; nursing and rehabilitation facilities are appropriate for people who need round-the-clock skilled nursing care; and for those with Alzheimer's or related memory impairments, specialized services are offered.

It is smart to start planning and preparing for the eventual occasion of caring for parents. When a crisis occurs, families are under too much stress to make the most thoughtful and educated decisions.

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Advice on Funeral Planning

Because families must arrange a funeral service when they are most vulnerable emotionally, it's important to make decisions based on one's own past experience and good judgment.

That's the advice of Hugo F. Barth III, partner in Hacherte Barth of Union, Smith and Smith of Springfield and Brough Funeral Home in Summit. "When families choose a funeral director at the time of a death, they should seek out a home in which they feel comfortable as a result of their own experience in visiting friends and relatives who have lost loved ones," Barth says.

As a third-generation principal of a 93-year old family establishment, Barth believes that those who must make arrangements at the time of need should assign a trusted friend or relative who has been involved in planning a funeral in the recent past.

"I'd suggest that they ask the friend or relative if they had felt comfortable with the professionalism of the funeral director and the sensitivity of the staff," Barth continues. "If the individual consulted shares the same values, the comments should weigh heavily in the decision making process."

Although most funerals are arranged at the time of a death, a growing number of thoughtful individuals are pre-planning their own arrangements, Barth points out. "By pre-arranging a funeral, one is assured of having precisely the type of service he or she would prefer—and avoid leaving the decisions to others who might not be familiar with the wishes of the deceased."

Pre-arranging one's funeral is really nothing more than sensible planning, just as making out a will or purchasing life insurance are steps most prudent people take, Barth notes.

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Longevity requires sound financial plan

With Americans living longer than ever before, people age 65 and older can expect to have 20 or more years ahead to enjoy retirement. But longevity also poses a challenge: the longer you live, the greater the need to manage your money wisely to maintain your independence and standard of living, as well as to provide for the possibility of long-term care.

In light of national trends today, it's more critical for mature adults to review their retirement portfolio regularly and to make sure that they are making the best possible use of emergency funds set aside for convalescent care, according to Irving R. Levine, former NBC News chief economics correspondent and author. Emergency funds—money that is safe and accessible—are a vital part of any retirement portfolio.

Levine cites some recent surprising statistics. According to the U.S. Congressional Study on the Aging, one in two retired Americans will need convalescent care at some time. "Costs for that care can be staggering," said Levine.

On average, a nursing home stay costs \$96 per day or \$35,000 per year—a cost that can escalate to as much as \$70,000 per year in some parts of the United States. Yet only about 2 percent of American adults have made provisions for convalescent care with insurance policies.

In addition, more Americans than ever before are assuming responsibility for providing for their income after retirement.

A generation ago, Social Security comprised a substantial portion of more retirement incomes. Today personal investments represent a significant source of income for mature adults.

Many mature adults consult a financial advisor for suggestions about how to improve their retirement plan and to make emergency funds work harder. As a result, more retirees are learning about MoneyGuard from First Penn-Pacific Life Insurance Co. MoneyGuard is an innovative universal life insurance policy that offers retirees both a death benefit plus the opportunity to protect their assets by tapping into the death benefit to help pay for convalescent care expenses.

MoneyGuard offers some special features to its clients:

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Trains run the stress out of family vacations

Looking for a vacation idea that will allow you more quality time with your grandchildren?

How about one that combines quality time with good value? Then you should consider taking a vacation by train.

Train travel can fulfill some of the traveling family's most important needs for an exciting, yet relaxing vacation that makes everyone happy.

These advantages of train vacationing were recently reported by the U.S. Travel Data Center.

- Seeing or learning something new, 42 percent of vacationers seek this out.
- Avoiding road construction and traffic. (41 percent).
- Not having to deal with bored children (24 percent).
- Enjoying time with and without children (22 percent).
- Not getting lost (23 percent).
- Meeting interesting people on the vacation (19 percent).
- Not having to look for places to eat or to sleep (14 percent).
- Having someone else deal with traffic (7 percent).
- Avoiding too much togetherness (7 percent).

Without the pressure of driving, grandpa-

Train travel can fulfill some of the family's most important needs for an exciting, relaxing vacation.

rents can start their vacation right away, explains family travel authority Candy Stapp, author of family travel guides. On a train, even before you arrive at your destination, she said you can enjoy quality time. You don't have to worry about traffic or getting lost, so you have more energy to be with the kids, she explains, adding, "Children can move around on a train, visit the lounge car, even find other children to play with, so they're happy."

To encourage more grandparents and their grandchildren to take advantage of train travel, consumer critics' association senior and child fare year-round, air/rail packages and their own special vacation bargains.

If quality time is a priority in your vacation plans, make sure to consider traveling by train. For a free, Amtrak Travel Planner of rail vacation possibilities, call a travel agent or (800) USA-RAIL.

Retirement plans can include a new address

Retirement, according to Webster's Dictionary, means to withdraw from action or go to bed. Then again, Noah Webster lived when the average life expectancy was 35 years old. So for him, sitting plumply in a rocking chair waiting for the inevitable at the age of 65 would have been a treat.

These days your retirement years can equal more than one-third of your adult life, and more than that should you opt for early retirement. As for sitting in a rocking chair watching the world go by, forget it. Retirees these days are regarded as some of the most active and happy people in the world.

Experts say living a happy, active retirement doesn't simply happen. It requires planning. There are many things to consider, such as where will I live? Will the climate be nice? Will there be people who I can relate to and be friends with? Are there enough activities and things to do? How is the housing market? Will I get value for my retirement dollars?

Clearly getting the most out of this one-third of your adult life takes planning and some research. Thanks to the Internet it's easier than ever to "visit" retirement communities and learn about the climate, the economy, the history and available recreational activities without leaving your home.

Many people, after researching the possibilities, choose to live in retirement communities such as Green Valley, Ariz. Green Valley, rated consistently as one of America's great retirement towns, is comfortable with clean quiet streets, real neighborhoods, modern medical facilities, 300-plus days of sunshine a year and breathtaking mountain views.

More importantly though, unless you take Mr. Webster's definition of retirement to heart, people find Green Valley is very exciting and extremely friendly.

There are six 18-hole championship golf courses in town and another 18 courses less than one hour away. The Green Valley phone book lists residents by name and, with folks from every state in the Union living there, by hometown.

There are active neighborhood associations in the town of over 20,000. Tucson and the University of Arizona's cultural season are only 30 minutes away.

What's more, the cost of living in Green Valley is much lower - up to 20 percent lower - than in most parts of the country, adding even more value to a home purchase.

To begin your retirement research and planning you can start in Green Valley by calling Joan Weaver at the town's principal home builder, Fairfield Homes at (800) 528-4930. They offer a unique retirement research method called Vacating Villages, where you can vacation at special rates to sample Green Valley.

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Union County

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Poland needs NATO

Thankfully, most Americans will never experience the fear associated with an attempt by an aggressive nation to overthrow their government. No, Americans probably never need to be truly afraid or anxious of losing their land — their land — to the hands of enemy soldiers.

Unfortunately, the citizens of Poland do not have that luxury. I know, because I recently had the honor of meeting with several of my constituents who have lived through enemy occupation of their beloved Poland. Many were born in Poland and many, when they were called on to do so, served with honor in the Polish Army, they fought hard to protect their country from German aggression — only to see

their beloved Poland occupied first by the Germans, then by the Russians.

These were people who knew the acute fear of having their country invaded not once but twice in their lifetime. They knew what it was like to wait for a supply ship to arrive, bearing precious food and clothing for their people, only to watch while occupying soldiers raided and pillaged it for themselves.

They knew that their fellow Polish men, women and children would never taste the bread which would have been made with tolling flour. They knew children in their village would have to go without clothes because supplies on that ship were heading toward Berlin instead of Krakow.

They also knew none of these so-called "leaders" would ever be of Polish descent. It was not until they moved here to America that they learned of the freedom found in a life without fear.

It was not until they built their own homes — with their own hands — on their own land — in America — did they realize they were no longer afraid of enemy soldiers lurking in the darkness.

My generation has been fortunate to never know that type of fear. Since the brutal attack on the United States at Pearl Harbor, our nation has become even stronger. We have grown into an international superpower. I would venture to guess that most countries would think twice before deciding to invade our shores.

We are protected and we in turn protect others. One of the ways we do that is through NATO.

NATO plays a strategic role in preserving European and international security. Our participation in NATO ensures that Europe remains free from domination by any power or group of powers which threaten the principles of democracy and human rights.

As our government debates the question of NATO expansion, I would like to add my voice of support as a Polish-American.

Expanding NATO to include Poland and other countries can only add stability to the region. Hopefully, it will continue to encourage countries to resolve their disputes peacefully. And militarily, the expansion of NATO will enable the allies to be better prepared to keep peace in the world.

The citizens of Poland have seen the white light of democracy shine and have rushed to embrace it. Their willingness, year after year to risk their lives has exemplified that. The emergence of leaders like Lesz Walasa have been a result of this willingness. Polish people have lived under totalitarianism and com-

See POLAND, Page B2

State aid to municipalities to be increased Governor, in Cranford, signs funding law

On the campaign trail, Gov. Christine Whitman visited Cranford Tuesday to sign into law a bill that will send more money from Trenton to all municipalities in the state.

The bill is a five-year plan to stabilize local property tax rates throughout New Jersey, she said, and promises specific dollar amounts to every town. The \$685 million that the state spends in aid to municipalities will be increased to \$740 million next year. The goal is to reach \$755 million in 2002.

"Today we are guaranteeing local taxpayers additional relief by providing \$3.7 billion over the next five years to help control local property taxes," Whitman added.

The legislation is coupled with utility tax reform, which became the 14th tax cut in the state's history when it was signed last week. That gives consumers a 45 percent reduction in the tax portion of their gas and electricity bill. "It's like receiving a \$15 coupon every month," she also

said. "Consumers will save \$1 billion over the next six years."

That law eliminated the Gross Receipts and Franchise Tax that was levied on registered utilities. The GRFT was called a distorting source of revenue by legislators.

The reform involves the replacement of GRFT with a tax on retail sales of gas and electricity, and a tax on the transportation, distribution and generating facilities of utilities that paid GRFT. The latter will be phased out in five years.

After that phase-out, the revenue will be collected through higher taxes on retail sales of energy and on all energy providers, according to administration spokesman Jayne O'Connor.

Aid to municipalities has been a point of debate for critics of Whitman who have said her administration has cut much funding by not increasing it sufficiently.

"The funding, when added to state programs that offer local officials help in budgeting, has resulted in the third smallest increase in property tax levies in 20 years, O'Connor added.

The sum sent to Union County's 21 municipalities will total more than \$27.5 million this year. That figure is scheduled to be increased by \$165,767 in 1998.

The breakdown for each municipality in Union County is:

Berkeley Heights will receive another \$2,400 in aid, for a total of \$942,061 next year.

Clark will receive another \$2,700 for a total of \$1,076 million.

Cranford will receive \$6,000 more, for a total of \$2.4 million.

Elizabeth will receive another \$30,000, bringing its total to more than \$11.7 million.

Fanwood will receive more than \$1,600 in additional aid, for a total of almost \$49,000.

Garwood will receive another \$695, bringing its share to more than \$276,000.

Hillside will receive an additional \$3,800 for a total of \$1,520,589.

Kenilworth will receive another \$1,800, bringing its total to \$718,484.

Landens receives the most aid of the county's 21 municipalities. With next year's increase of \$48,688, that city will be given more than \$19.5 million.

Linden is the beneficiary of the third largest allocation of state aid to municipalities, behind Newark and Jersey City.

Mountainside will receive more than \$632,000 next year, with its \$22,514 increase.

New Providence will receive another \$2,300 in 1998, for a total of \$931,552.

Plainfield will receive a total of more than \$2.3 million next year.

Rahway will receive another \$2,700 next year, for a total of \$1,473,218.

Roselle will receive more than \$1.1 million next year, with its \$2,700 increase.

Scotch Plains will receive another \$4,145, bringing its total to more than \$1.6 million.

Springfield, which receives almost \$1.2 million, will be allocated an additional \$3,000.

Summit will receive another \$7,300 for a total of \$31 million.

Union will be allocated more than \$3.7 million, with its increase of \$9,355.

Westfield will receive another \$5,100, bringing its total to more than \$2 million.

Winfield, the county's smallest town, will receive another \$97, for a total of almost \$38,000 — an average of about \$24 per resident.

The stop in Cranford was one of several Whitman has said to the county in recent weeks. On Aug. 2, she is scheduled to visit Summit.

Freeholders Frank Lehr, right, and Hank Kurz, center, congratulate several of the volunteers who work for Rutgers Cooperative Extension. From left: 4-H volunteer David Sidaway, holding Nicholas, of Union; Dolores Nicholas of Union County Surrogate Ann Corbi; Kurz; Family and Consumer Sciences volunteer Maeva Mains; or Roselle; and Lehr.

The volunteers of Rutgers Cooperative Extension of Union County were honored for donating their time and energy at the eighth Annual Volunteer Reception, held at Elizabethtown Gas Co. in Union.

Replete with prizes from freeholders Edwin Fosse, Frank Lehr and Henry Kurz, the "Victory with Volunteers" ceremony honored 200 of the volunteers of the extension's agencies, including the Master Gardeners, 4-H Youth Development Program, Agriculture, Family and Consumer Sciences, Master Home Repair, and Master Tree Surgeon.

"I can't say enough about these volunteers," Lehr said, "who give their time to help others. Volunteerism is a wonderful, selfless thing. The positive results of their contributions can be seen all around us."

Force commended the many volunteers, who "are often out in the heat and humid weather, digging in the soil, getting dirty and sore. But they care. And give of themselves. That's why they do it."

"We've been out at programs the county has held and have seen the citizens of Union County helping out during major events, and we appreciate that immensely," Kurz said. "But the volunteers from Rutgers Cooperative Extension do their service almost every day of the year. That takes real commitment."

To find out more about the many opportunities to volunteer, or for information on their programs, call Rutgers Cooperative Extension of Union County at (908) 654-9854 or call the county's Customer Information Center in Westfield, at (908) 518-9000.

By Sean Papp
Staff Writer

With last week's sweltering temperatures, it should come as no wonder that the state was having problems with water pressure.

Water usage will of course go up during the summer as more people fill swimming pools, wash their cars and water their lawns. The temperatures last week — hovering in the 90s and 100s — put a strain on water supply.

According to Elaine Shapiro of New Jersey American Water Co., the heaviest water usage last week was on July 15, when customers — 1 million in the state and about 12,480 in Union County — used 57.5 million gallons

of water. By comparison, the average daily water use at this time of year is 35.7 million gallons.

A number of municipalities were hit with water restrictions, according to Phil Lepore of the state Board of Public Utilities. These included Hillside, Springfield, Summit, Union, Berkeley Heights and New Providence — all customers of New Jersey American Water Co. Restrictions were put into place in municipalities in Essex, Morris and Somerset counties as well.

These restrictions included a ban on nonessential outdoor activities, such as lawn watering and car washes, said Lepore, "anything not necessary for sanitation or drinking."

These restrictions were put in place by New Jersey American Water Co. and were still in place on Monday.

With reservoirs near full, restrictions stay in place

But, despite the heavy usage and the water restrictions, New Jersey's reservoir levels are not unusually low.

According to Lepore, reservoir levels throughout the state were about 90 percent maximum capacity, a level that did not change much before or during last week's heat wave.

"Historically, we don't have problems with the reservoir level until fall, mainly October," he said.

Shapiro said that the reservoir serving Union County — Canoe Brook Reservoir in Short Hills — was at 78 percent maximum capacity, but added, "We are in very good shape as far as the reservoir goes."

The reason that the water restrictions were put in place was because it was being taken out faster than the water company could store it.

Because they were unable to pump water into their water supplies and tanks, they were unable to build up a high amount of pressure, hence the low water pressure some people might have experienced last week.

According to Shapiro, the company's tanks were full as of Monday, but the restrictions will stay in place until further notice as a precaution.

Roselle Park native travels globe in study of Mars

From Roselle Park, a search for life on Mars is a long journey, but William Cassidy has enjoyed the ride.

Through Cassidy's pioneering efforts in the search for meteorites in the Antarctic, evidence may have been found that life did exist on Mars at one time.

This journey began in the late '40s when Cassidy enrolled in Union Junior College — now Union County College in Cranford. Now he is spearheading a search for meteorites in Antarctica.

During the last 20 years, Cassidy, a professor of geology and planetary science at the University of Pittsburgh since 1968, has led an Antarctic Search for Meteorites project, which has recovered more than 8,000 meteorite specimens. While a few of those are lunar samples that are blasted off the moon by asteroidal impact, still others are believed to have come from Mars by the same process.

In comparing the findings with fossilized remains found by others scientists of living organisms from the meteorite specimens, similar characteristics lead the Cassidy team to support a belief in the existence of advanced life on Mars.

But in speaking to Cassidy, a person might think he was speaking to the man next door in Roselle Park, which by the way is where he spent the first two decades of his life.

The 69-year-old scientist is so widely renowned that the International Astronomical Union announced a minor asteroid had been named in Cassidy's honor. A visit to a college library yields books and videos about his life, discoveries, and conquests.

Discovered in 1948, the asteroid was named for Cassidy upon a suggestion by two colleagues who have devoted with him on several expeditions. Considered to be a minor planet, Cassidy's namesake is called 3382 Cassidy, a main-belt asteroid whose orbit lies between those of Mars and Jupiter, and which takes 3.36 years to circle the sun. It is considered to be a rocky mass about six to nine miles in diameter and, although it can be very bright, usually requires a

large telescope to observe.

Cassidy credited his career to a chance meeting with a professor at UCC who saw the young man's interest in inspecting rocks.

The support and direction he soon found spurred Cassidy to raise his grades to become accepted into the University of New Mexico, where he earned a bachelor's degree in geology in 1952. He received a Ph.D. in geochemistry at Pennsylvania State University in 1961.

"The college gave me a very necessary second chance," he said of his experience at UCC.

While in college at the University of New Mexico, Cassidy had become interested in meteorites. Through research at his Institute for Meteoritics, he discovered that those "rocks that fall from the sky" were probably the most fascinating things he had ever seen.

"They seemed so darn mysterious, I just had to find out more about them," said Cassidy.

He did find work of four meteorites that Japanese geologists had found on a patch of ice in Antarctica.

"Suddenly, I realized that they were four of those otherwise very rare objects all together in a cluster within the ice," said Cassidy. "In talking with the author of the paper after the session, I learned that they had actually found nine specimens in this small area. This was astonishing because meteorites are such rare objects. I could only conclude that there was something peculiar about Antarctica and meteorites, and maybe there were concentrations of meteorites in other parts of the continent."

The Cassidy team was successful; its members came to understand that meteorites can become concentrated in Antarctica because they are in a deep freeze.

Among the most interesting meteorites recovered in Antarctica, said Cassidy, have been those few individual ones suspected of having an origin on Mars. Three or four of them had been found earlier in India, Egypt, France, and the U.S. All were formed 1.3 billion years ago by crystallizing from a magma. For various reasons, scientists ruled out Earth, Venus, Mercury, and the moon as sources, coming up with Mars as the probable source.

William Cassidy
Headed to Argentina

Cassidy credited his career to a chance meeting with a professor at UCC who saw the young man's interest in inspecting rocks.

The support and direction he soon found spurred Cassidy to raise his grades to become accepted into the University of New Mexico, where he earned a bachelor's degree in geology in 1952. He received a Ph.D. in geochemistry at Pennsylvania State University in 1961.

"The college gave me a very necessary second chance," he said of his experience at UCC.

While in college at the University of New Mexico, Cassidy had become interested in meteorites. Through research at his Institute for Meteoritics, he discovered that those "rocks that fall from the sky" were probably the most fascinating things he had ever seen.

"They seemed so darn mysterious, I just had to find out more about them," said Cassidy.

COUNTY NEWS

Volunteers needed

The Union County Rape Crisis Center at 300 North Ave. East in Westfield is looking for volunteers to assist sexual assault survivors, their families and significant others.

Classes begin Sept. 30, and time is needed to interview prospective volunteers and schedule training. Selected volunteers will receive approximately 40 hours of training dealing with the many areas of sexual assault, traumatic reactions of survivors and their family members, legal and medical aspects and related areas. Volunteer training will be held on Tuesdays and Thursdays from 6:30 to 10 p.m. from Sept. 30 through Nov. 20.

"Volunteers assist in many ways — they might serve on the hotline providing emotional support over the telephone; accompany a victim to a hospital or through the court process; or work on the Speakers Bureau to provide educational programs on sexual assault topics to schools, groups and organizations," said Freeholder Chairman Linda Stender, liaison to the Commission on the Status of Women in Union County. "Volunteers may also distribute information to the community."

"Volunteers are a vital component of the center's work, and we do without them," said Freeholder Carol Cohen. "A volunteer receives the personal satisfaction from dedicating his or her time, energy, talents and part of themselves to serve someone who needs their help during a very difficult time. We are pleased with the caliber of the volunteers who have worked with us thus far, but we are hoping that more individuals will step forward and volunteer. The rewards are immeasurable."

For more information on becoming a volunteer at the Rape Crisis Center or to schedule an interview, call (908) 233-7273 between 8 a.m. and 4 p.m., Monday through Friday.

Freeholders on TV

Registration for fall riding lessons will continue throughout the summer. "They will begin the week of Sept. 4 and run for 10 weeks," said Freeholder Chairman Linda Stender. "This is an extremely popular program which is designed to address economic development in the county."

The show, featuring Freeholder Chairman Linda Stender, Freeholder Henry Krus and Ron Weening, transportation specialist at the Union County Office of Policy and Planning.

will take a look at the county's new Department of Economic Development, which was developed to provide leadership for public and private sector initiatives, and the county rail link, reactivation of rail freight lines and the Transportation Development District.

The channels, dates and times of the program are: Summit TV-36 at noon today and July 29 and 31. Plainfield's Comcast Cablevision on Channel 20 on Wednesday at 1:30 p.m.

Union's Comcast Cablevision on Channel 57 on Monday at 9:35 p.m. Elizabeth's TKR Channel 12, Wednesday at 7:30 p.m.

Lessons will begin

Registration for fall riding lessons will continue throughout the summer. "They will begin the week of Sept. 4 and run for 10 weeks," said Freeholder Chairman Linda Stender. "This is an extremely popular program which is designed to address economic development in the county."

The show, featuring Freeholder Chairman Linda Stender, Freeholder Henry Krus and Ron Weening, transportation specialist at the Union County Office of Policy and Planning.

All applicants must be nine years of age or older. Assignments to be made on a first-come, first-served basis. The fee is \$180, for county residents, \$200 for out-of-county. Required uniforms and helmets must be provided, at the rider's expense. Items are available for purchase at the stable.

All registrations and fees must be submitted in-person at the stable, located on Summit Lane in Mountainside. For further information, and to obtain registration materials, call (908) 789-3665.

Will train literacy tutors. Literacy Tutors of America-Union County Affiliates provides free instruction to adults throughout Union County who want to learn to read, improve their reading skills, or increase their ability to understand and speak English. LVA is one of the nation's largest volunteer literacy programs in the nation.

The type of safety that Americans enjoy and sometimes take for granted. The safety found in democracy and in peace. Polish-Americans know this feeling of peace of mind. I just thought I'd take the time to share it with all of you as well.

Joe Sulliga represents Rahway, Roselle, Linden and Elizabeth in the General Assembly.

Poland needs NATO membership, security

(Continued from Page B1) ...the type of safety that Americans enjoy and sometimes take for granted. The safety found in democracy and in peace. Polish-Americans know this feeling of peace of mind. I just thought I'd take the time to share it with all of you as well.

Joe Sulliga represents Rahway, Roselle, Linden and Elizabeth in the General Assembly.

ARTS & ENTERTAINMENT

Conductor brings generations of experience to her work

By Jacqueline McCarthy
Associate Editor

Many people instinctively refer to events in their lives as "trials" or "learning" experiences, so often so that the phrase threatens to become a cliché. The experiences and accomplishments of teacher, musician and conductor Lorraine Marks put this practice to shame. Founder of the New Jersey Intergenerational Orchestra, Marks has, in three years, accomplished what many might never have the courage to even begin to do. Dedicated to her work, she eventually felt the desire to expand her own skills along the way.

A music teacher in the Cranford school system, three years ago Marks set about the ambitious task of starting her own orchestra. Having spent years sharing her love of music with children, she wanted to find out if another group of people might benefit from learning to play an instrument — namely, senior citizens.

"The idea came from my own experience as a young child when I started playing the violin and the piano. Throughout my experience of playing year-to-year, a lot of the kids were dropping out. I was sort of lonely with this thing I enjoyed," Marks remembered. "When I got to high school, I decided to do it more seriously. I got into the All-State Orchestra and I found my way, even though I wasn't as proficient as some other students."

Then I found a teacher that was really wonderful, a retired music teacher. He invited me to play chamber music with his friends. They were all well into their 70s," Marks laughed. "Right? A 15-year-old girl playing music with people in their 70s! One was a retired principal, one was a retired supervisor and here I was, 15-year-old, playing Mozart and Haydn along with them."

Marks coined the expression "stringing-along" from this experience,



Lorraine Marks, founder of New Jersey Intergenerational Orchestra, prepares to conduct music students of all ages.

provide free instruments for the seniors, and to teach them alongside her younger students after school. Both teacher and students adapted themselves to the new task.

"There were challenges physically. Some of them had arthritis, some of them couldn't see the music," Marks said. "There's certain challenges in the aging process, although none of

that hinders us, so we find ways. For instance, one man had trouble with the violin on his neck, then he went to the cello, then he went to the viola, he kind of worked his way around the instrument to find the one that was physically the most comfortable," Marks said thoughtfully.

Marks soon found that NJIO was just as important to her new students as it was to her. "My mother told me, 'Don't have other people waiting.' I never really understood this until recently, that when they have an appointment that they look forward to, because their time isn't as busy as ours."

For this reason, Marks has never cancelled class. "There was one slippery cold day and I told them, 'If the weather doesn't look good, maybe you shouldn't come, but I have to be here anyway because I'm at the school all day.' Sure enough, they came." Marks smiled. "They tell me that this class is important to them. They look forward to practicing, and they're stuck with it. This is the third year and maybe I've lost one or two, the rest of them are all still with me."

Combining the students has proven meaningful for all parties. "There is a senior citizen and a student that have made a very nice connection together. The two students help each other tune their instruments. 'She feels good because the kid comes over to her; she feels needed,' Marks explained. "And then there's another child in the orchestra, and the mother said to me, 'You know, Lorraine, my child has not had grandparents, and this is a really nice way of her to be around older people and learn respect for them.'"

Marks tries to make concerts meaningful, not just for the musicians but for the audience as well. "We're going to have a program with something of every type of music in the program — popular, classical, and we have a sing-along at the end of the program," Marks said enthusiastically. "The program isn't what I would call austere, where somebody comes and just sits there and their kid makes a little noise, it's ok, but at least they brought their kid to the concert!" Marks schedules concerts in the afternoon rather than the evening to accommodate young and old alike. "The audience is growing," she said proudly. "We have people coming from 30 communities. The orchestra's effect now reaches beyond Union County."

The intergenerational aspect has more than a social effect on the members. Marks has a background in music therapy, and feels music improves the quality of life. She calls the practice of learning to play a musical instrument "brain calisthenics."

"Playing the music is exercise for the brain. Studies have shown people exposed to Mozart's music. They gave them an IQ test and it raised the level of the test just from that initial experience of listening. The music sets off a firing mechanism in the brain which heightens awareness. Also, studies have shown that when people take up something new later on in life, it's painting or music, it is also enhancing to the development and the continued growth of the brain cells."

In June 1994, just prior to starting the orchestra, Marks was involved in a serious automobile accident that put her in the hospital. The impact from the head-on collision melted the front of the car, but Marks walked away thanks to the seat belt and air bag. Although protected from breaks and bruises, Marks' brain felt the front of her skull from the impact and she suffered a concussion.

"I experienced her own music therapy, because all I could do was listen (See Conductor's, Page B5)

Shakespeare Festival's 'Henry V' wins the battle and the war

If someone had the audacity to give you a treasure chest full of tennis balls, wouldn't you go to war with them? Such was the crucial dilemma in "The Life of King Henry V," presented by the New Jersey Shakespeare Festival, on the football field at Bayley-Elland High School in Madison.

Sports equipment notwithstanding, this production is an interesting interpretation of the story of the young king who grudgingly leaves the field where he has been sowing his wild oats for the field of battle. Advisers equally as unimpressed for their positions convince Henry of his right to claim the throne of France. When that country's answer to young Henry, the weakly pompous Dauphin, submits his sporting gear to England's approval, the game is on.

Although boasting its usual line actors, the Festival's key to the success of this production is in the staging, in which the field of play is utilized to the utmost, both symbolically and logistically. NJSF's typical economy and simplicity is evident — a half-circle of weather-worn wooden walls surround a plain wooden floor, adorned only by weathered wooden tables, chairs, and other simple wooden accoutrements. Players form symmetrical lines, half-circles and huddles, first in the quasi-locker room setting, and later on the "battle" field. The uniformity of the set matches that of costume, as all wear drab grey sweat-type outfits accented when needed to indicate status and team —

gets away with this initially, is the monarch himself, played with intensity and passion by Torquil Campbell. Campbell's Henry seems unimpressed, but his presence soon becomes a catalyst for the action, as he challenges the Dauphin to a tennis match. Katherine is especially precocious.

Weighted risked inserting potentially distracting modern inflections and humor, some of which were so subtle as to fade into memory, and so can be considered successful. One which rings to mind was the Scottish golf cap, for which cleverness begs pardon. Typical Festival practice of doubling roles has elicited criticism from these quarters, but in this case supports commonality.

I almost shied away from reviewing this production, having disliked Sir Laurence Olivier's cinematic version of the tale. Although grand in its day, I found Olivier's "Henry V" to be little more than an equestrian competition, peppered with the great actor's face. I should have had more faith in the Festival. English history may not be the most interesting read, but Shakespeare does well, does as much to entertain as to educate. As ever, NJSF succeeds where others have failed.

"The Life of King Henry V" is now running on the football field at Bayley-Elland High School, 205 Madison Ave., Madison, through Aug. 3. For tickets, call (201) 408-5600.

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ARTS & ENTERTAINMENT

Paper Mill Playhouse prepares to celebrate 'Life on Earth'

By Ben Smith
Staff Writer

Robert Johnson's "Life on Earth: The Concert," will be staged July 31 at 8 p.m. at the Paper Mill Playhouse, when the playhouse joins the series of renowned entertainers featured in its own Summer Festival '97 with its second annual presentation. Actually, the evening will celebrate "the environment and life on Planet Earth with an array of musical numbers with influences from around the world."

Johnson is the Paper Mill's artistic director, who also starred in such notable as "Jesus Christ Superstar," "The Secret Garden" and "Peter Pan." He has conceived a new edition of the showcase of music, dance and theater. The cast will feature a chorus of more than 100 voices including a host of talented New Jersey children and adults. Winners from the Second Annual Rising Stars Awards for high school musical theater will perform, along with participants in Paper Mill's Summer Musical Theatre Conservatory, who develop their contribution to the evening as part of their daily program.

"Life on Earth" will explore a variety of themes "in an exhilarating form of music and dance. Musically, the event will feature songs the entire family will enjoy," it was reported. Among those are original songs written by Albert Evans, Paper Mill's composer-in-residence, and Edmond Clonick, especially for this concert.

Among the local cast members from Union County are: adults, Peter Cummings and Joe Regan, both of Elizabeth; Karen Ketrus of Union, Stephanie Koempel of Springfield, Gina Martin and Debra Stewart, both of Clark, and Jared Zuss and Brian Zetti, both of Summit.

The children include Heidi Biber of Summit, Rebecca Dolan of Springfield, Nanci Dorey of Mountaintop, Diane Foster, Jason Kas and Nicole Martone, all of Union, and Robert Rivers of Linden.

Among the local cast members from Essex County are: adults, Kim Barron, Melissa Harrison, Kathi Janaccone, Julie Madison Jacoby, all of West Orange; Janet Buttin, Ron Carter, Chip Madson, Geraldine Nardone, Patricia Nardone, Gina Picole, Mary Sims, Steve Stubeit, Phyllis Travers and Peter Zimmerman, all of Maplewood; Deirdre Dickson, Green Spencer, Bill Webb and Helene Webb, all of South Orange, and Karen Gohman of Bloomfield.

The "Life on Earth" Children from Essex County include Tiffany Curt of South Orange.

For reservations and additional information one can call the Paper Mill box office at (973) 376-4343.

Young performers participating in the Paper Mill Playhouse Summer Musical Theatre Conservatory and "Life on Earth: The Concert," include: from left, Erica Cend of Westfield, Allison Silko of Westfield, Heidi Biber of Summit, Tiffany Curt of South Orange and Darren Levy of Westfield, and standing, from left, Rebecca Dolan of Springfield, Nanci Dorey of Mountaintop, Jason Kas of Union, Robert Rivera of Linden, Paul Kropp of New Providence, Lindsey Bass of Morris Plains, Diane Foster of Union, and Paper Mill's Artistic Director Robert Johnson.



Courtesy of Ben Smith

Vendors, artisans sought for harvest festival

According to the Union County Board of Chosen Freeholders, Trailside Nature & Science Center, located in Mountaintop, is seeking artists, crafts people and food vendors to demonstrate their craft and/or work skills, or to sell their own products at its 16th Annual Harvest Festival. The festival, to be held Sept. 28 from 1-5 p.m., is a celebration of colonial and Native American life and features demonstrations, live period music, a Revolutionary War encampment, children's crafts and colonial games, food and much more. Participants who wish to sell their products will be charged a nominal table fee.

The Harvest Festival, held rain or shine, is a very popular event, drawing between 5,000 to 7,000 visitors. By participating, vendors and demonstrators will receive excellent exposure, have the opportunity to educate others about their craft or work skill and the colonial time period in general. Examples of craft and work skills being sought are blacksmithing, kick wheel pottery, broommaking, shoe-making and quilting.

For more information about how to participate or volunteer, call Betty Ann Kelly at (908) 527-4231, Monday-Friday.

Jacqueline McCarthy, Editor
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Conductor's enthusiasm inspires her students

(Continued from Page B3)

to the radio," Marks said. "I'm very cooperative. I don't get to play tennis and do lunch the way other people do," she added, "but I'm not complaining about that. I teach during my lunch hour because I love what I do. You can tell I love talking about it," she laughed. "It's my favorite subject."

And her favorite subject keeps her very busy, with NJIO concerts for Healthy Walk in Echo Lake Park, for Special Wishes Foundation, and most recently for New Jersey Zoological Society for the Turtle Back Zoo. The orchestra also visits nursing homes and senior citizen programs several times a year.

Marks also takes advantage of opportunities to educate the students culturally about music. NJIO members attended a concert by the New York Philharmonic, toured New York Opera House, and attended a talk on the history of instruments and a tour of the collection at Metropolitan Museum of Art in New York City.

The only part of the entire process Marks has ever questioned was the name she chose for the orchestra. Her first choice was "The Sounds of Your Life Orchestra," but was advised that the name needed to describe the orchestra more clearly. She then chose "Intergenerational," but was advised that the word was too long. Finding no better way to describe what the orchestra stood for, Marks took a chance on the long word, hoping that the need to explain what it meant would give her more opportunities to talk about NJIO. It has done just that, as well as providing the conductor with amusing anecdotes about being introduced as "Intergenerational," "Intergalactic," and Marks' personal favorite, "degenerational."

"The word 'intergenerational' has become an important word, because now there's other programs out there. I think this word will become more important as time goes by."

But time doesn't get by this lady. She knows what she wants.

"It's never going to make a lot of money," said Marks. "It will certainly, hopefully, make a lot of people happy."

For Lorraine Marks, this should not be a difficult task.

CBS News featured NJIO in an edition of "Windows On America," in late May, and the orchestra will be featured on CBS' "Eye on People" for information, call Marks at (908) 561-3802.

NJ Intergenerational Orchestra just keeps 'stringing along'

New Jersey Intergenerational Orchestra has recorded: some of their favorite repertoire on cassette, and has them available for purchase at concerts. Curious, I gave a listen to the work of this interesting group and was pleased to find nice versions of some timeless tunes.

"Swing! Strings" is an appropriate introduction to the recording. NJIO primarily is string orchestra, and this selection was obviously written with such groups in mind. It's a short piece, and definitely swings, picking up tempo with a smattering of percussion accompaniment.

"Syncope Clock" and "Readers Chai Chai" are two of the cello selections, both best described as "Poppy." "Viva Italia" is as slow and romantic as a warm summer night, building to a triumphant cello melody.

"Heart and Soul," a string version of the old piano favorite, does a good job of imitating the familiar piano plunking in the beginning of the song. The rest of the song flows nicely. "Polytechnic Dance" successfully captures the melodic melody of the piece, played just a little slower than usual.

My favorite cut from this recording is "New York, New York." Effective with or without lyrics, the song is immediately recognizable. Although it might not translate well to any instrument, string players will enjoy the challenge of this piece, which is a great version of this song.

"Blue Tango" is reminiscent of the heyday of Hollywood, with a patriotic beat throughout. "Come Back to Soreno" is as sweet, soft and romantic as it should be. The last, "America the Beautiful," is not the obligatory selection might seem to be. Accustomed to hearing a horn section factor heavily in this tune, it was surprising how well this song is arranged for strings, resulting in a more stylized version. This is another one fit for adding to a music collection.

You won't hear philharmonic-type selections from this orchestra, but on the other hand don't expect the drone of a high school band, either. NJIO sound has charm. Pieces are short, but are well blended and never off-key. Strings are not always the first choice for certain selections, however, with such a range of styles the presentation is admirable for the lack of experience.

So if you're looking for a eclectic mix of instrumental music and want to support a good cause, attend an NJIO concert and pick up one of their recordings. The concert schedule will begin again in the fall. For further information, contact Conductor Lorraine Marks at (908) 561-3802.

Award winners 'selected' for display in Plainfield

Swin Galleries of Plainfield will showcase new talent in a multi-media exhibition, "Selected Works," by 18 award winners from the 1997 DuCret School of the Arts Award Exhibition. The exhibit, "Selected Works," will be on view through Aug. 16.

Judging occurred in 10 categories including oil, pastel, pencil, colored pencil, 3-D, stained glass, watercolor, mixed media, photography, and sculpture.

The 18 student winners from 17 N.J. towns include Andrew Engel of

Summer production leaves no doubt about WYACT

By Anthony Giordano
Correspondent

Forget the fact that local theater companies operate on a budget that usually don't afford the proverbial shoestring should one break on the star's costume. Forget that instead of eight days of non-stop rehearsals, they spend in what they can after a full day at the office and feeding family. Forget that they're just a bit tired of being called "local" theater. I mean, if you lived on West 72nd Street, would you call Lincoln Center "local" theater?

Now imagine a production with only young performers. Imagine that the dress rehearsal had to be cancelled because of intense heat that caused a power failure. Imagine that it's opening night and the cast of the musical has never rehearsed with the full orchestra. You're standing in the lobby waiting to go in and the lights flicker. It's not the traditional go-to-your-seat case. A sudden thunderstorm is threatening to cut off the power once again.

No, this isn't the plot of Neil Simon's newest comedy. It's what the Westfield Young Artists' Cooperative Theatre went through on Friday night to put on a stunning performance of "Merrily We Roll Along," a play in reverse chronological order about how a man arrives at a point in life where he has perhaps sold out his dreams and friends. The Stephen Sondheim/George Furth play presents a subtle and complex tableau of love, rebellion, friendship and trust. The end, an upsurge of hopes and dreams by just about to make it composer Franklin Shepard, writer Mary Flynn and playwright Charles Klatogian is more than just a bit bittersweet, given that we learned what happened to them in the first number.

David Villalobos as Franklin Shepard provided the strong vocal techniques that is needed to balance the character's often indecisive behavior. In typical Sondheim fashion, the story centers around a single character and his often hounded relationships. David deftly provided the needed ambiguity of motive for this talented composer searching for his place in the world.

Nicholas Scarny portrayed the idealistic Charles King with enough energy to keep the lights on even if there were a power failure. This young actor's energy of King with the brooding of Shepard is difficult to achieve. Actors tend to mirror each other's energy level. It shows the clear vision of the director, Cynthia Meryl, had for the production and the trust her actors put in her. Meryl used the strong vocal and dance skills of both Villalobos and Scarny to highlight the character rather than the actor, a sure sign that this is a serious professional endeavor and not summer camp.

Mary Flynn, played by Helene Yarakis, is the character that changes from starchy-eyed optimist to love to has-been writer with a drinking problem, but an easy task for a young actress. Yarakis not only pulled it off, but did it without playing either aspect too broadly.

As the title of this ensemble implies and the selection of this play allows, each member of the cast was given an opportunity to have, as we say in theater, "a moment." The director obviously spent time and energy developing these "moments" so that they blended into a quilt that was the full production. A "moment" is a brief flash of je ne sais quel. So, even if I had the space, I couldn't quite explain it. And, since this is live theater, if you don't get to the production, none of these "moments" will be gone forever.

Ann Bunk as the deserted husband Frank Scarny, the self-centered, status-seeking star who destroys Frank Shepard's marriage.

A special credit has to go to Matthew Andrews for sound, one of the most neglected areas of productions outside of Broadway. I rank the sound off this show with some of the best I've heard. Justified.

There is little doubt that the success of an ensemble piece like "Merrily We Roll Along" depends greatly on the direction, both musical and stage. Since these areas overlap greatly, it is difficult, unless you are actually at rehearsals to say who does what. This presents a problem in some reviews. Luckily, however, there's no problem with this one. Both the musical numbers and the direction of the book produced a full, rich, complete experience. The pace was quick, the stage vibrant, and the focus clear.

Andrew's excellent playwriting and performance skills, 14 in English teacher at Hillsdale High School.

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Shipping Out is a weekly calendar designed to guide our readers to the many arts and entertainment events in the Union County area. The calendar is open to all groups and organizations in the Union County area. To place your free listing, send information to Associate Editor Jessica McCarthy, *Worral News*, P.O. Box 3109, Union, New Jersey, 07083.

ART SHOWS

LES MALAMUT ART GALLERY in the Union County Library will present "The Old Revolutionist" by Les Malamut. The artist is a member of the Union County Art Association. For information, call (908) 696-4200 or (908) 696-4538.

WATCHDOG ARTS CENTER will present the Third Annual Juried Show by the New Jersey Photography Forum through Monday.

Gallery hours are 10 a.m. to 4 p.m. on weekdays and Saturdays. The arts center is located on the Watchdog Circle. For information, call (908) 753-0190.

CHILDREN'S SPECIALIZED HOSPITAL will present a juried show of art by children. The exhibit runs through July 31.

The exhibit will be displayed in the hospital's East Wing. Children's Specialized Hospital is located on New Providence Road in Mountainside. For information, call NUCVA at (908) 273-9121.

RENEE FOSSANER ART GALLERY at Paper Mill Playhouse will present the 3rd Annual International Miniature Art Exhibition through July 31.

Gallery hours are Wednesday through Sunday, one hour before performances through intermission, and Friday from noon to 3 p.m. The playhouse is located on Brookside Drive in Millburn. For information, call (908) 273-9121.

DUCRET SCHOOL OF THE ARTS will present selected works of prize winners of the 1997 Juried Fine Art Student Show through Aug. 16.

Gallery hours are Tuesday through Friday from 9:30 a.m. to 6:30 p.m. and Saturday from 9:30 a.m. to 4 p.m. at 404 Swain Galleries in Scotch Plains. For information, call (908) 756-1700.

UNION COUNTY ANNUAL JURIED ART AND CRAFT EXHIBITION will take place in the Palmer Gallery at the New Jersey Center for Visual Arts, 68 Elm St., Summit, through Aug. 17. For information, call (908) 273-9121.

NEWARK PUBLIC LIBRARY has opened a major exhibition celebrating the New Jersey Symphony Orchestra's 75th Anniversary. The exhibit runs through Sept. 8.

The exhibit will run through Sept. 8. The library is located at 5 Washington St., Newark. Library hours are Monday through Friday from 10 a.m. to 6 p.m. and Saturday from 10 a.m. to 4 p.m. For information, call (908) 756-1700.

NEW JERSEY CENTER FOR VISUAL ARTS will present an exhibit by sculptor and artist Peter Regazzo through Aug. 30. The exhibit will be held in the Center's outdoor Art Park. NUCVA is located at 68 Elm St., Summit. For information, call (908) 273-9121.

BARRON ARTS CENTER will present "Anniversary Art Exhibit" tomorrow through Aug. 17. A reception will be held tomorrow from 7:30 to 9:30 p.m. The arts center is located at 582 Highway Ave., Woodbridge. For information, call (908) 634-0413.

PERUVIAN INDEPENDENCE will be celebrated with an art exhibit through the month of July, opening Saturday at the Elizabeth Library's Main Branch at 11 So. Broad St., Elizabeth.

OPPORTUNITIES, a diverse media exhibit by New Art Group, will hang at the Watchdog Arts Center from Monday through Aug. 30. A reception will be held on Aug. 10 from 1 to 4 p.m. Gallery hours are 10 a.m. to 4 p.m. weekdays and Saturdays. The arts center is located on the Watchdog Circle. For information, call (908) 753-0190.

VOX GALLERY will present recent works of Danielle Mox and Amy Shames through August.

Gallery hours are Tuesday through Sunday from 10 a.m. to 6 p.m., Thursday from 10 a.m. to 8 p.m., and Sunday from 10 a.m. to 4 p.m. The gallery is located at 444 Springfield Ave., Summit. For information, call (908) 273-2551.

CHILDREN'S SPECIALIZED HOSPITAL will present the Third Annual Juried Exhibit by the New Jersey Photography Forum through August and September. A reception will be held on Sept. 7 from 2 to 4 p.m.

The exhibit will be located in the East Wing. The hospital is located on New Providence Road in Mountainside.

SUMMIT FRAME AND ART is featuring antique floral chromolithographs from the 1800s, ready for framing.

Summit Frame and Art is located at 466 Springfield Ave., Summit. Store hours are Monday through Saturday from 9:30 a.m. to 5:30 p.m. and Thursday from 9:30 a.m. to 6 p.m. For information, call (908) 273-2685.

GARDENIA, installation by Cindy Tower, runs one-stop from Sept. 5 through Nov.

AUDITIONS

HEAD CHIEFSE, RUTHY'S resident comedy troupe, is looking for a few good stand-up comics — and even a few bad ones, for a comedy revue tentatively scheduled for mid-September. All creative acts, musical or otherwise, will be considered. Experience is interesting but definitely not necessary. If you can make us laugh, you've got what it takes. Call (908) 382-3632 for an audition appointment.

CARNIVAL PRODUCTIONS will be holding auditions for "All My Sons" by Arthur Miller on Aug. 17, 20 and 21 at 7:30 p.m. Performance dates are Nov. 7-9 and Nov. 13-15.

Auditions will be held at El Bodegan Restaurant and Diner, Theater, 169 West Main St., Rahway. For information, call (732) 380-0647.

JERRY OTTOLE will present a comedy music concert today at 7:30 p.m. on the Village Green in Scotch Plains.

In case of rain, the concert will be moved to the high school auditorium on Westfield Road in Scotch Plains. For information, call (908) 322-6700, ext. 220.

RAHWAY VALLEY JERSEYMAINS will perform in concert on July 31 at 8 p.m. in Madison Park in Westfield.

For information, call (908) 756-4080.

CLARK RECREATION will present Latin Jazz on the evening of Aug. 5. The free concert will take place at the Municipal Building in Clark.

LYNCHA CHAMBER MUSIC will present its 10th anniversary subscription series with four chamber music concerts.

ELIZABETH LIBRARY will screen "The Golden Age of Comedy" on July 30 at 10 a.m. Film length is 85 minutes, black-and-white, 1935. Early days of Hollywood laughter with such greats as the Keystone Cops, Ben Turpin, Will Rogers and others, with added sound effects and narration. The film will be shown at the Main Branch located at 11 So. Broad St., Elizabeth. For information, call (908) 273-9121.

NEWARK BLACK FILM FESTIVAL runs through Wednesday at several locations in Newark. All screenings begin at 7 p.m. For more information, call (201) 596-6550.

TUESDAY — "Paul Robeson Awards" will be held at the Newark Public Library.

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POETRY

POETRY EVENING, sponsored by the Barron Arts Center, will feature readings by published poets and an open-mic session on Aug. 13 at 8 p.m.

The arts center is located at 582 Highway Ave., Woodbridge. For information, call (908) 634-0413.

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"Today — Artist", a weekly magazine show covering all facets of the arts, will be aired at 6:30 p.m.

"Marian McPartland's Piano Jazz", 7 p.m.

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MISCELLANEOUS

NEEDS FESTIVAL OF BALLOONING will be held tomorrow, Saturday and Sunday at Solberg Airfield in Readington. The festival features children's shows and events, classic car shows, circus events, magic shows, karate demonstrations, 12 outlets of the bands, and various contests. Scheduled entertainers include Solberg Airfield Orchestra, and The Tim Gille Band. In addition to the balloon show, the festival will feature Skydiving Events and an Oldtime Airshow, and airplane and helicopter rides. A fireworks extravaganza will take place tomorrow at 9:30 p.m. For information, call (609) HOT AIR 8.

LINDEN LAMES features LaserLight Bowling to the music of the 70s every Saturday night after 10 p.m. Games cost \$5 per person. Linden is located at 741 N. State Ave., Linden. For information, call (908) 925-8500.

CRESCENT GOLF RANGE features miniature golf from 8 a.m. to 10 p.m. daily. Games cost \$4 per person. The golf range is located at 2235 Spring Ave., Union. For information, call (908) 688-9707.

MUSIC

BARNES & NOBLE Cafe in Springfield provides a cafe complete with live entertainment. Instead of leaving the store to satisfy those mid-morning munchies, you can step into the tastefully decorated cafe and peruse the shelves of the latest paperback while you wait.

Take a table or pull up to the counter along the wall with a good book and order from the cafe's assortment of coffees, including cappuccino, espresso, flavored or non. The cafe also serves herbal tea and an assortment of cold drinks. If you're hungry, choose a piece of quiche, a sandwich or a salad, or enjoy one of their many pastries.

The Cafe hosts a wide variety of family-oriented entertainment, ranging from folk singers to jazz ensembles. The Barnes & Noble Cafe emulates a cozy atmosphere while making the visit pleasant for both young and old. In addition to other programs, the Cafe hosts Open Mike Poetry Night on the third Sunday of the month at 7:30 p.m. Barnes & Noble is located at 940 Route 22 West in Springfield. For information, call (201) 376-8544.

CROSSROADS in Garwood presents a weekly lineup of musical rotation. Tuesday — Acoustic Open-Mic Night. Blues guitar singer and vocalist Rhett Taylor opens the show, and then opens the stage to any aspiring player who enters. The show opens at 9:30 p.m. Wednesday — B.B. of B.B. and the Singers hosts Open Jam with all musical styles welcome.

Thursday — Psychotic Thursdays presents the greatest sounds of classic rock, performed by local bands. Weekend performances include blues, roots and rock music. An upscale and traditional blues brunch is presented every Sunday.

The Crossroads is located at 78 North Ave., Garwood. For information, call (908) 233-5865.

JAZZ NIGHT is presented every Sunday evening at Van Gogh's Bar Cafe in Union. Van Gogh's Bar Cafe is located at 1017 Springfield Ave. For information, call (908) 810-1844.

MUSIC BOX CAFE of the Donald P. Palmer-Messner, located in the Springfield Free Public Library, will be open Monday through Friday at 1 p.m. to 4 p.m. The Music Box Cafe will be open Monday and Tuesday mornings from 10 a.m. to noon and Wednesday from 6 to 8:30 p.m.

The cafe serves coffee, juice, bagels, muffins and baked goods and provides an appropriate atmosphere to read a book or just relax while sur-

veying the one-cup show. "Jeddie's

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Saturday —

Real Estate

TRANSACTIONS

Elizabeth
(Continued from Page 13)
Joan Stecher sold property at 413 Clarkson Ave. to Rodolfo Arce for \$130,000 on April 23.
Citizens Mortgage Inc. sold property at 333 Magnolia Ave. to Marco Vidal for \$85,000 on April 24.
Walter Korab sold property at 139 Clark Place to Andrew Kupka for \$65,000 on April 24.
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Hillside
Roy W. and Francis A. Brunning sold property at 567 W. 7th Ave. to Leah E. Jones for \$90,000 on April 24.
Federal National Mortgage Association sold property at 724 Chestnut St. to Leandro Pineda for \$50,200 on April 24.
Dorothy Lamond sold property at 336 Sheridan Ave. to James R. Thomas Jr. for \$121,000 on April 23.
Harry S. Hahn sold property at 1016 Chestnut St. to Leah Reas for \$121,500 on April 28.
Paulo M. and Doris E. Simoes sold property at 611 Spruce St. to Deborah S. Perez for \$90,000 on April 28.
Mark D. and Tanya Berbes sold property at 611 Spruce St. to Deborah S. Perez for \$90,000 on April 28.
Alan J. and Hedy Stern sold property at 521 Wood Ave. to Colleen K. Kusi for \$140,000 on April 29.
Federal Housing Commissioner sold property at 444 Hary St. to Rosal Daniels for \$120,000 on April 30.
Roselle Park
Harvey W. and Nancy L. McVey sold property at 444 Amsterdam Ave. to Jose M. Garcia for \$139,000 on April 29.
John and Joan DeLincione sold property at 356 Seaton Ave. to Luis Lino for \$155,000 on April 30.
Charles W. and Maureen T. Magee sold property at 112 Canaan St. to Lazzellia Rosario for \$121,000 on April 30.
Evangelos and Lisa Papanagiotou sold property at 309 E. Lincoln Ave. to Alvaro Ruiz for \$135,000 on April 30.
Union
James R. and Linnea B. Murphy Jr. sold property at 1814 Berkshire Drive to Luis E. Bueti for \$161,000 on April 3.
Maya Gershtel sold property at 2090 High St. to Joseph Colorado for \$142,000 on April 3.
Stanley F. Anton sold property at 948 Arnold Ave. to Katarina Batic for \$132,000 on April 4.
Patrick and Diane Sheridan sold property at 1843 Long Terrace to Argon O. Guedes for \$157,000 on April 4.
Carlos A. and Isabel M. Batista sold property at 1225 Victor Ave. to Alicia Leal for \$137,500 on April 7.
Joseph E. and Cindy R. Attanasio sold property at 343 Whitewood Road to James Murphy for \$151,000 on April 7.
Barbara Edwards sold property at 203 Monticello St. to Christine E. Polkovich III for \$83,800 on April 11.
Michael W. Daniels sold property at 184 Parkway Drive to Giampaolo Guerri for \$157,000 on April 11.
Joanquin J. and Maria M. Berreina sold property at 966 Grandview Ave. to Joaquin Doucote for \$212,500 on April 11.
Arthur and Mary Toffe sold property at 1199 Carlton Terrace to Neal L. Cortes for \$170,000 on April 14.
John F. Palawasta sold property at 2015 Glen Ave. to Jose C. Ramalho for \$130,000 on April 16.
Robert A. Kerner sold property at 326 Forest Drive to Brian McAdam for \$152,000 on April 17.
Agnes T. Kosczyzynski sold property at 1535 Rose Terrace to Gerald H. Highsmith for \$129,800 on April 17.
Robert P. and Maryann E. Diugos sold property at 409 Whitewood Road to E.M. Lepore for \$175,000 on April 18.
Felice and Angelina Litterio sold property at 1238 Orange Ave. to Louis A. Sharkey for \$150,000 on April 18.
Douma M. Alonso sold property at 350 Russell St. to Gordon K. Dyrd for \$75,000 on April 19.
Rui and Kathleen S. Gomes sold property at 755 Evergreen Parkway to Dennis D. Rocha for \$220,000 on April 21.
Saundra F. McCoy sold property at 1656 Kenneth Ave. to Godwin Ohen for \$125,000 on April 21.
David and Roseanne Malone sold property at 359 Palisade Road to Janie A. Delvalle for \$152,000 on April 23.
Emilio R. and Theodore P. Slack sold property at 980 Apple Court to Ibrahim Maksofi for \$155,000 on April 23.
Richard Tessiere sold property at 599 Beunton Drive to Angelica M. Mark for \$227,000 on April 23.
David L. and Jane Grossman sold property at 427 Crawford Terrace to

Anna Kialo sold property at 1217 Liberty Ave. to Rui M. Cardoso for \$130,000 on April 28.
William H. Jost Jr. sold property at 2740 Larchmont Road to Thomas Swank for \$130,000 on April 24.
Joseph R. and Ana M. Africano sold property at 192 Parkside Drive to Wilma Encabo Estivil for \$265,000 on April 24.
Aldo and Maureen A. Fucetti Jr. sold property at 1808 Berkshire Drive to Manuel A. Antunes for \$170,000 on April 25.
Edward B. and Karen L. Shapiro sold property at 1275 Shetland Drive to Gregory F. Liu for \$168,000 on April 25.
Daniel V. and Maria S. Rosa sold property at 1725 Walbert Terrace to Marcella A. Wheeler for \$165,000 on April 25.
James Hemingway sold property at 1360 Owens Drive to Ariel E. Calusin for \$180,000 on April 25.
Frederick J. Weibel sold property at 2183 Tyler St. to Eduardo Barrera for \$140,000 on April 28.
Gunther and Teresa K. Perlinger sold property at 1485 Warwick Court to Kenneth K. Bogliavari for \$140,000 on April 28.
Herbert J. and Doris Trube Jr. sold property at 686 Lillian Terrace to Steven and Laurie A. Scornellotti for \$154,000 on April 28.
Luciano O. Camalio sold property at 1988 Oakwood Terrace to Estrella A. Camalio for \$55,000 on May 10.
Helen Biazizewski sold property at 410 Coit Ave. to Kimberly Carty for \$145,000 on May 13.
Anthony and Angela R. Bemo sold property at 998 W. Chestnut St. to Jose M. Gaston for \$160,000 on May 14.
Steven and Laurie A. Scornellotti sold property at 524 Leahy Ave. to Timothy Davis for \$130,000 on May 15.
Nicholas and Randy L. DelSipina sold property at 936 Caldwell Ave. to Ashraf Eakende for \$157,000 on May 15.
Robert and Karen Sabatini sold property at 1084 Mount Vernon Road to Barry A. Lederman for \$186,000 on May 15.
Marion Niet sold property at 1573 Hillcrest Terrace to Daniel U. Nchedom for \$124,800 on May 15.
Sophie Pamela sold property at 125 Wyssing Ave. to Daniel E. Hayvar for \$125,000 on May 16.
Maria-Isabel sold property at 2513 Sandhill Ave. to Jaime S. Barbosa for \$177,500 on May 16.
Eric and Monica Rothbeck sold property at 794 Anderson Road to William Kitz for \$176,000 on May 16.
Michael and Megan Meier sold property at 592 Lehigh Ave. to Freddie Plaza for \$159,000 on May 17.
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I can help you out?
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PRODUCT	RATE	PTS	APR	PRODUCT	RATE	PTS	APR
Axis Federal Savings	908-495-7200	INFO@AXIS.COM	1752	Axis Federal Savings	908-495-7200	INFO@AXIS.COM	1752
30 YR FIXED	7.88	0.00	8.18	30 YR FIXED	7.83	0.00	8.13
15 YR FIXED	7.50	0.00	7.80	15 YR FIXED	7.43	0.00	7.73
1 YR ADJ.	6.88	0.00	7.18	1 YR ADJ.	6.73	0.00	7.03
Banco Popular FSB	908-481-8888	INFO@BANCO.COM	1760	Banco Popular FSB	908-481-8888	INFO@BANCO.COM	1760
30 YR FIXED	7.75	0.00	8.05	30 YR FIXED	6.63	0.00	6.90
15 YR FIXED	7.38	0.00	7.68	15 YR FIXED	6.00	0.00	6.48
1 YR ADJ.	6.50	0.00	6.80	1 YR ADJ.	3.75	0.20	6.14
Columbia Savings Bank	908-962-4888	INFO@COLUMBIA.COM	1760	Columbia Savings Bank	908-962-4888	INFO@COLUMBIA.COM	1760
30 YR FIXED	7.88	0.00	8.18	30 YR FIXED	7.75	0.00	8.05
15 YR FIXED	7.50	0.00	7.80	15 YR FIXED	7.00	0.00	7.70
1 YR ADJ.	6.88	0.00	7.18	1 YR ADJ.	6.00	0.00	7.30
Commonwealth Bank	908-925-9991	INFO@COMMONWEALTH.COM	1771	Commonwealth Bank	908-925-9991	INFO@COMMONWEALTH.COM	1771
30 YR FIXED	7.90	0.00	8.20	30 YR FIXED	7.75	0.00	8.05
15 YR FIXED	7.50	0.00	7.80	15 YR FIXED	7.25	0.00	7.55
1 YR ADJ.	6.90	0.00	7.20	1 YR ADJ.	4.75	0.20	6.51
First Union Bank	908-522-1234	INFO@FIRSTUNION.COM	1773	First Union Bank	908-522-1234	INFO@FIRSTUNION.COM	1773
30 YR FIXED	7.95	0.00	8.25	30 YR FIXED	7.75	0.00	8.05
15 YR FIXED	7.55	0.00	7.85	15 YR FIXED	7.00	0.00	7.70
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