

Record-Press

Serving Westfield, Scotch Plains and Fanwood

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INSIDE



Running wild

Lakem Lockery ran for 171 yards and a touchdown on 10 carries to spark the Scotch Plains-Fanwood High football team past Sayreville 28-24 Saturday and into the North Jersey Section 2, Group 3 final. For story see Sports, Page C-1.



Welcome home

Fanwood might not seem like an obvious getaway destination, but one local couple is having a blast running a bed and breakfast on North Avenue. For the story, see Page B-1.



Congratulations, soldier

Westfield resident Staff Sgt. William Gandy was among the Union County veterans to receive a new medal from the state in recognition of his service last week. For the story, see Page A-5.

REMINDER

Tree Lighting in Westfield

The town's annual holiday festivities get under way in earnest 5 p.m. Sunday at the north side train station parking lot. Santa will arrive at dusk to light the holiday tree. For more, call the Chamber of Commerce at (908) 233-2031.

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Restaurant wins board approval

By BRAD BISHOP
THE RECORD-PRESS

WESTFIELD — After more than 12 hours of testimony stretching over three months, the Board of Adjustment approved the application for a Wolfgang Puck Express at 1 Elm Street by a 7-2 vote Monday. In approving

five variances, the board attached several conditions to the application, all of which were agreed to by applicant 1 Elm Street Associates, LLC.

The applicant agreed to improve safety at the intersection of Elm Street and North Avenue by assisting with installation of striping, a timed pedestrian signal, and an advanced

warning sign at the centerline of North Avenue which indicates a yield to pedestrians. The owner of the building, Mitchell Berlandt, also agreed to attach an agreement preventing him from opening a fast food restaurant on the site at a later date should Wolfgang Puck Express fail.

The opposition consisted of 10 downtown restaurants and was represented by attorney Richard Schkolnick of Hersh, Ramsey, and Berman, P.C. Schkolnick first called traffic expert and planner Michael Chasin. Chasin testified that the Wolfgang Puck Express was likely to increase traffic volume and would nega-

tively affect pedestrian safety at the intersection of North Avenue and Elm Street.

"The direct parking implication of this location... is express action," he said, "and the operation of an express (service) would have an adverse affect on pedestrian safety."

(Continued on page A-2)



JOHN FEI/CORRESPONDENT

It's turkey time

Students from Westfield's Edison and Roosevelt schools gathered at Franklin School Saturday to organize the frozen turkeys donated in a food drive. The turkeys were given to the Community FoodBank of New Jersey, which will distribute them to needy families for Thanksgiving.

District finances in good shape

By BRAD BISHOP
THE RECORD-PRESS

SCOTCH PLAINS — An annual audit of Scotch Plains-Fanwood schools has found the district's books in order. The independent audit, which was performed by accountants Barre and Company of Springfield, was completed Nov. 5 and presented to the board last week.

At their regular meeting Nov. 20, board members approved the findings of the 2002-2003 Comprehensive Annual Financial Report. The company found no major problems with the district's accounting procedures, and the recommendations

made were of a clerical nature.

The auditors examined payroll accounts, insurance, treasurer's records, school service funds, transportation expenses and numerous other district expenditures.

"Typically an audit takes 2½ to 3 weeks for both field work and report preparation," said Joe Barre, the accountant who handled to audit. Barre and Company has audited the Scotch Plains-Fanwood school district for about 4 years.

In most districts in New Jersey, the most problematic areas for auditors have tended to be lump sum payments, awards, overtime, or payments for special programs.

New store brings the funk to downtown Westfield

Funk and Standard opens just in time for holiday season

By BRAD BISHOP
THE RECORD-PRESS

WESTFIELD — Opening a variety store can be a daunting task, but Patty Siciliano looks like she can handle it.

"You'd be amazed what you can do in four hours," she said last week while preparing for her store's grand opening, expertly navigating a labyrinth of unopened boxes, busy employees, and merchandise displays in varying stages of completion. In the course of three weeks, Siciliano and her staff converted a former tanning booth with many compartments and tanning rooms into a wide-open shopping environment. She had to knock down walls, add dressing rooms, and reconfigure the floors. A complicated project, to be sure, but it was easier than her first

it has in Red Bank.

"Downtown Westfield is chock full of awesome shops, eateries, galleries, theatres, and nightlife," Siciliano said. She added that Westfield's commercial atmosphere fits nicely with her business plan. Siciliano thinks that her location near The Gap and Kay Bee Toy Store will bring customers, not competition. "I like the fact that there are so many national chains downtown," she said.

Marketing and promotion is a focus of Siciliano's business. She has worked with the same graphic designer since her first days in Red Bank, and their retro posters

and ad campaigns grow out of their collaborations. "We go back and forth, sometimes more back and forth than I'd like," she said with a laugh. Funk and Standard's materials advertise the store as "your one stop happy shop" and "the most badass store in town."

In Red Bank, Siciliano had a constant advertising presence on radio stations like 106.3, and plans to continue an aggressive marketing strategy through that venue. Music is one of the elements of the store as well, as there is usually progressive music playing on Funk and Standard's soundtrack.

Siciliano's vision of the store's atmosphere is a cool and comfortable family environment where there's something to interest

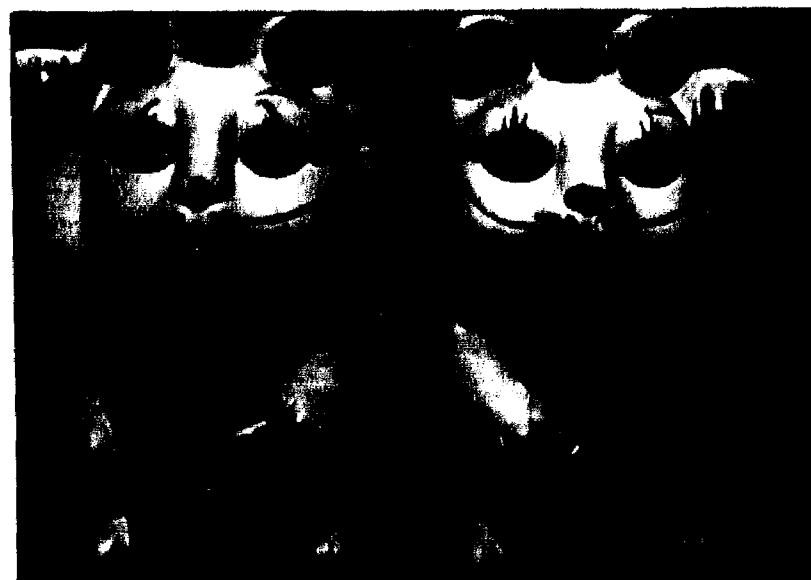


Donna Foerster, left, of Scotch Plains and West Caldwell resident Chris Hubbaner check out the merchandise at Funk and Standard, which just opened on East Broad Street in Westfield.

practically anyone. Pets are welcome, and customers can wander through the store without any pressure to buy. "We want to translate the obscure and funky to the mainstream and make it palatable to (customers)," Siciliano said.

Funk and Standard sells clothing by Puma, Dickies, Manhattan Portage, and Levi's, among other large and small lines. Novelty items include books like "Bad Girl's Guide to the Open Road," action figures, classic games, lunchboxes, and gag items like whoopee cushions and magic eight balls.

The store is a labor of love for Siciliano. "It's what I love — bringing people together is what it's all about. It's more than making money, and it's what I've



These Chinese cat banks are among the unusual items for sale at Funk and Standard.

(Continued on page A-2)

Commentary

The lessons of Thanksgiving

It's heartening to know the most heavily-traveled time of the year is Thanksgiving.

Though families no longer go over the river and through the woods to Grandmother's house, far-flung relatives jam the interstate highways and airports so they can share a unique American holiday with their loved ones. The holiday is more than just a huge feast; it is a celebration of the genuine family values at the core of the American experience.

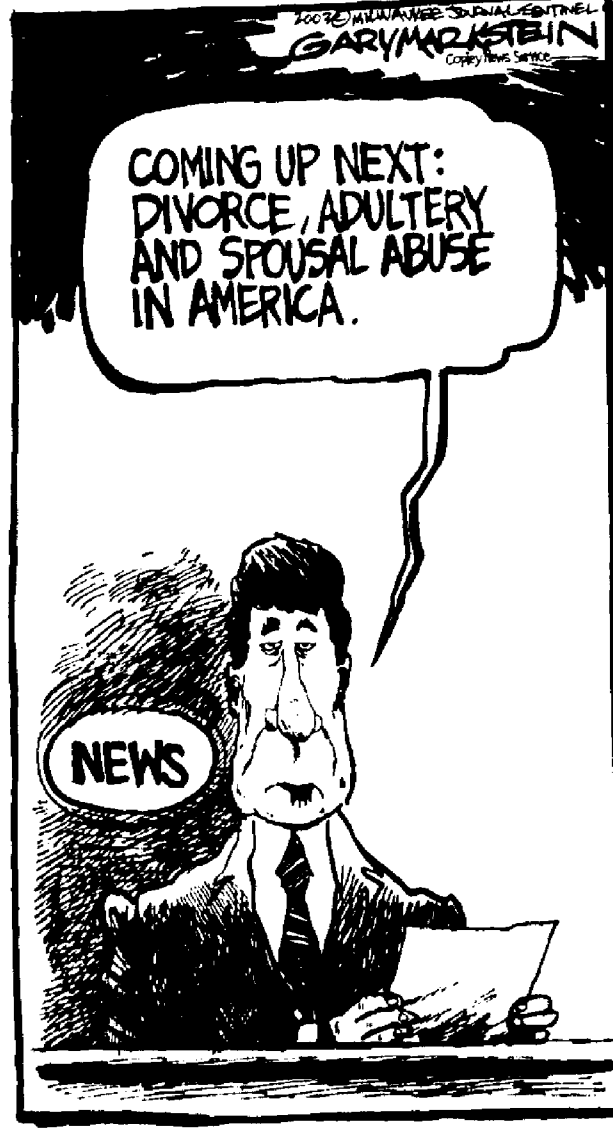
No matter what political pundits and cultural gadflies may say about the deterioration of American life, family ties still remain strong. In fact, the great efforts most Americans make to be with their families on Thanksgiving are convincing proof we are not on the road to decadence and social anarchy. The social fabric of our country is strong, and it is strong enough to withstand the efforts of those who wish to tear it apart for their own political advantage. We must not let fear deter us from those traditions that make us such a strong nation.

When this editorial was being written, American soldiers are fighting a war against a different kind of enemy — terrorists. It is a war for which we have no reference points in history. It is a war without large armies moving across a battlefield. And unlike our previous wars, there are no large battles being fought and victories are often unseen.

Because of these threats, there will be many Americans in the military who will not be able to be home this Thanksgiving. They will be sacrificing the comforts of home so that we can enjoy and give thanks for our freedoms.

The lessons from the first Thanksgiving more than three centuries ago are valid even today. That first celebration of a good harvest and cooperation among diverse peoples taught us the value of tolerance and community. The foundation for the personal freedoms which we all take for granted and has been the envy of people all around the world began to be built in that brave settlement in Plymouth.

Thanksgiving is a joyful time as we celebrate the ties that keep us together as families and Americans. It is also a time to cherish the ties that keep our communities and country together.



Jersey Boy



Mike Deak

A creep's holiday homecoming

It was the proper and indisputable tradition that when you came back from college you went out drinking on the night before Thanksgiving to escape your parents' house and meet your high school buddies to exchange the gossip of other people's foibles and tell lies about your own collegiate exploits. There were lots of beers, laughs and hangovers that could barely survive Grandma's pumpkin pie.

By the time we reached senior year, however, our merry band had dwindled; lives were following different trajectories. The tone was somber because we were in the slow process of realizing real life was beginning in six months. We all had problems; I was pre-occupied with frets about my girlfriend. The love that was so glorious a month ago — imagine the exhilaration of two neophyte cliff divers leaping together — had been replaced with a question "what do we do now?" for which we had no answer.

When the silences among us were becoming uncomfortable and my buddies were staggering to the men's room, someone plopped on the stool next to me. "Well, you don't look different except you've learned how to shave," she said.

She was smiling and she was from Somerville High School, but I didn't recognize her because girls had not smiled at me in high school. In the years since being a social spastic and existential enigma I had developed rudimentary social skills so I replied, "You look pretty good yourself," hoping her name would swim to me in the stream of consciousness.

"Thanks," she said. "I feel like something the cat buried."

With her laugh, I recognized her as Melissa W., who through alphabet's fate had always sat on the other side of the classroom, the edge of my universe.

For the next two hours I listened to Melissa unroll her tale of woe. Every boyfriend — and there were many — turned out to be a creep, every professor was an ogre and every roommate practiced bizarre personal hygiene.

"Did I tell you all guys are creeps?" she asked, just a quarter inch of beer left in her pitcher.

"I believe you mentioned it a few times —"

"Well, you're a creep too but you're not as creepy as most of them."

"Thanks."

"Now get me another beer, creep."

Like a shipwrecked sailor clinging to the remains of the bow, she hung to me as I dragged us to my car. She passed out as soon as she reached the front seat. I didn't want to her take her home dead drunk; that would be embarrassing for everyone. I decided to give her a tour around town, as if it were a rehearsal for when my girlfriend ever visited.

Up and down the streets I drove, delivering a narrative of a small town's unmentionable perversities. In high school the hypocrisy between the public and private disgusted me; now, after becoming better acquainted with my weaknesses, I found everything to be oddly endearing, as if there were an alternative version of "Our Town" written by a drunk and cynical Thornton Wilder.

Melissa stirred as I stopped in front of her house. She groaned; she must have realized it was going to be a rough Thanksgiving. Then she looked at me and smiled, a sad and contradictory look of loss and lust in her cloudy eyes. "You want to come in?" she asked.

"It's getting late," I said. She smiled and gave me a kiss that spun my ovula. She got out of the car and lurched to the front door, like an oxygen-deprived mountain climber nearing the summit of Everest. (It was the last time I ever saw her — different trajectories, you know.)

As I drove home, I wondered if it were too late to call my girlfriend.

Letters to the editor

Much to give thanks for this season

To The Record-Press:

Thanksgiving is a distinctively American holiday, set aside for giving thanks for the blessings of health, food, shelter, family, friends and community. During the Thanksgiving season many Westfielders, who recognize how much they have to be grateful for, say "thank you" by giving to the United Fund of Westfield, which helps maintain the quality of life for all in our community.

We are grateful to all who have generously responded to the 2003 United Fund campaign, and we urge all who have not yet sent in a pledge card to do so now, as a sign of "thanks-giving." By sharing their blessings, Westfielders can extend the spirit of Thanksgiving throughout the coming year.

A past edition of the "Friendly Place," a newsletter for Westfield Community Center Senior Citizens (one of the 22 member agencies supported by our United Fund), contained the following inspirational message which we would like to share again this year:

"Even though I clutch my blanket and growl when the alarm rings each morning, thank you, Lord, that I can hear. There are those who are deaf."

"Even though I keep my eyes tightly closed against the morning light as long as possible, thank

you, Lord, that I can see. There are many who are blind."

"Even though I huddle in my bed and put off the effort of rising, thank you, Lord, that I have the strength to rise. There are many who are bed-ridden."

"Even though the first hour of my day is hectic, when socks are lost, toast is burned, tempers are short, thank you, Lord, for my family. There are many who are lonely."

"Even though our breakfast table never looks like the pictures in the magazines, and the menu is at times unbalanced, thank you, Lord, for the food we have. There are many who are hungry."

"Even though the routine of my job is often monotonous, thank you, Lord, for the opportunity to work. There are many who have no job."

"Even though I grumble and bemoan my fate from day to day, and wish my circumstances were not so modest, thank you, Lord, for the gift of life."

On behalf of all of us at the United Fund of Westfield, let me wish everyone a most happy Thanksgiving season.

MATT FORSTENHAUSLER
President, Board of Trustees
United Fund of Westfield

Put a halt to unneeded tree trimming

To The Record-Press:

Only God can make a tree, but are trees, then, completely at the mercy of PSE&G? Is there, I wonder, a single official in Westfield going to bat to preserve the splendid ambience trees have imparted to our town since its founding? Probably not. Westfield's elected officials and functionaries prove themselves time and again to be in over their heads and, where stewardship of the environment is concerned, completely useless.

PSE&G's doorknob flyer, "Sorry We Missed You," states the company's "tree trimming program follows the guidelines established by the National Arborist Association and the International Society of Arboriculture." You could have fooled me.

One less-than-felicitous example of PSE&G's handiwork can be seen on Rahway Avenue near Shackamaxon Drive. Though the "trimming" performed on the tree in question was actually done a few years ago, any new growth has obviously not mitigated this specimen's grotesque ugliness. The tree will remain a basket case indefinitely.

Such overzealousness can be seen all over, not only in Westfield. I was recently fortunate

enough to rescue one of my own trees from PSE&G's hatchet men. The branches come nowhere close to power lines. And given the upward habit of the species, they will never threaten the company's lines unless there should be some cataclysm. (Do PSE&G's tree "specialists" know anything at all about the growth habits of tree species?)

Those who have been in Westfield for decades have witnessed firsthand the fast attrition of trees on roadsides. A workman from the Public Works Department speculated to me, years ago, that trees are being lost due to subterranean leaks from gas lines. Whatever the cause, unrestrained pruning by PSE&G compromises roadside trees still further.

The cost of removing a dying tree from one's property is nothing to sneeze at, and such costs are absorbed neither by PSE&G nor by the town.

Perhaps Westfield's town attorney, who surely has nothing more pressing to do with his time, could enlighten our townspeople as to exactly what prerogatives New Jersey statutes grant power companies in this regard — and what the rights of property owners might be.

FERDINAND GAJEWSKI, Ph.D.
Westfield

The Record-Press is here for you

The following information should help you get your ideas and community news into *The Record-Press*:

Call Editor Gregory Marx at (732) 396-4219 with story suggestions, questions or comments. For sports, call Daniel Murphy at (732) 396-4202.

Our address: *The Record-Press*, 301 Central Ave., Clark, NJ, 07066.

Our fax number is (732) 574-2613.

Our e-mail address is union@njnpublishing.com.

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The deadline for submitting letters to the editor is 10 a.m. Monday.

Correction policy

The Record-Press will correct errors of fact, context or presentation and clarify any news content that confuses or misleads readers. Please report errors to Editor Greg Marx at (732) 396-4219.

Letter policy

Letters may be edited for content, brevity, good taste and libel. Letters should be typewritten and include the writer's daytime telephone number for verification, if necessary.

Send letters to the above address or fax number.



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WHAT ARE YOU THANKFUL FOR THIS THANKSGIVING?



KELLY POLAN
working in Westfield
For my family being healthy
and happy.



THURMAN MORGAN
Westfield
I'm alive to see another
Thanksgiving.



CHRISTINE TELEMAQUE
working in Westfield
Health, strength, and basically
for everything

Vets receive new honors

By LAUREN TRAINOR
STAFF WRITER

More than 90 Union County veterans were honored with New Jersey's highest military award at a special awards ceremony held Nov. 19 at the National Guard Armory in Westfield.

New Jersey Distinguished Service and New Jersey Meritorious Service medals were presented to area veterans from World War II, the Korean War, the Vietnam War and the first and second Gulf Wars.

"It's kind of sad in a way, because it reminds you of all the fellows who didn't make it back," said retired Marine Corps Staff Sgt. William Gandy, of Westfield. Gandy served more than nine years in Vietnam, earning the Silver Star, the Bronze Star with Combat V, three Purple Hearts, and six Vietnamese Crosses of Gallantry.

"I couldn't even go to the memorial in Washington," he said. "It was really great for the state to do something like this."

Retired Army Sgt. Biagio Sciscione of Kenilworth, who served in the Pacific theater in World War II, was similarly reflective. "I did my duty there and I got home safely, but I saw my fellow soldiers die before my eyes," Sciscione said. "I was honored to receive (the medals)."

The ceremony refreshed the pride the veterans felt for serving their country in it's time of need, and reinforced the importance of their efforts.

"I was very proud of what I did there, because I love my country and I love the Marine Corps," said Gandy, who for years could not even talk of his experiences in Vietnam. "It means a lot to me now because I'm a very proud person."

"Tears come to my eyes when I read the newspapers. If I was young again, I'd certainly join up," said Sciscione.

Veterans who were residents of New Jersey at the time of service, were honorably discharged, and have proof of served in combat while on active duty during wartime received the New Jersey Distinguished Service Medal. The New Jersey Meritorious Service medal was presented to those who met the qualifications but were not residents of New Jersey when they received the awards, but have been residents of the state for the past five years.



GEORGE PACCIELLO/STAFF PHOTOGRAPHER
Staff Sgt. William Gandy, a Westfield resident, was among the Union County veterans to receive a medal for his service during a Nov. 19 ceremony at the National Guard Armory. Gandy served in Vietnam.

Veterans who have already received a Bronze Star, Purple Heart, Air Medal or equivalent award received the New Jersey Distinguished Service Medal with an oak leaf cluster.

Among the other recipients were Scotch Plains residents Donald Bishop, Richard Gallagher, Seymour Goldberg and Richard Sloan; and Westfield residents Silverio Colletti, James Doherty and Alfred Shea.

Police Log

SCOTCH PLAINS

A North Ave. Mobil gas station attendant reported receiving a counterfeit \$10 bill on Friday. A driver paid for gas with the bill, and before the attendant noticed that it was counterfeit the driver drove away.

On Sunday, the Church of Jesus Christ of Latter-Day Saints located on Raritan Road reported that over the past week the egress lights on the north and west sides of the building were broken; firecrackers were found by the storage shed door. Several garbage bags were found behind the shed with empty beer cans in them.

WESTFIELD

Christopher Kenneally, 44, of Harrington Park was arrested for driving while intoxicated on Sunday.

Jose Pineda, 40, of Kenilworth was arrested for driving while intoxicated Sunday.

After being stopped for a motor vehicle violation, Richard Bendetti of Westfield was arrested on a warrant out of Middletown Township Nov. 18.

Dwayne Johnson of Hillside was arrested on warrants out of Westfield, West Orange, Hillside, and Newark Nov. 18.

UC student-athletes join diabetes walk

Most days they can be seen kicking, running and passing on the soccer field. But on Oct. 12, eight of Union Catholic's varsity soccer players spent the day participating in the Walk to Cure Diabetes.

The Walk to Cure Diabetes is held in more than 200 locations throughout the year benefiting the Juvenile Diabetes Research Foundation. The walk-a-thon was held in Avon-by-the-Sea on a rainy, windy day. The team of eight, encouraged by Captain

Matt Poirier, enthusiastically completed the walk despite the inclement weather. Their efforts helped raise more than \$1,000, some of which was donated by members of Union Catholic's faculty. The money raised will help accelerate research progress to cure diabetes and its complications.

Walking with Matt were fellow teammates Tim Hague, Dave Gorczyca, Brian DeOliveira, Chris Esperon, Macro Messercola, Adam DiBona and

Collin Dube. Together, the student-athletes experienced the pride and satisfaction that comes from knowing they were a part of a nationwide effort that raises million of dollars to help find a cure for diabetes.

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SALE FARE REQUIREMENTS: All fares are based on one-way travel. Tickets are non-refundable and may be charged for a fee of \$30. Plus fare difference, which may apply. Tickets are valid for 365 days from date of original travel. Thereafter they have no value. Domestic US fares do not include federal excise tax of \$2 for each segment of the itinerary. Fares do not include up to \$16 in airport passenger facility charge (PFC) where applicable and the September 11th Security Fee up to \$10 per itinerary. Seats are limited at sale prices or may be sold out during busy travel periods. Lowest fares may be available in these markets. Fares may not be available in all markets. Other conditions may apply. Schedule is subject to change without notice.

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Unfold, push, twist, and write or highlight!

Fleet Holiday Toy Drive. Make a deposit.

Just bring a new, unwrapped toy to your local Fleet branch. Or make a financial donation at the branch or through Fleet HomeLink™ Online Banking at fleet.com. The program runs from November 10 through December 19, and all gifts go to charities right in your local community. So please give generously.



All donations will be distributed to local charities, including Derek Jeter's Turn 2 Foundation.

Forward Thinking



Angela Malinowski

SCOTCH PLAINS — Angela C. Slowikowski Malinowski, 83, died Nov. 18, 2003 at her home.

Born in Scranton, Pa., she lived in Harrison before moving to Scotch Plains in 1949.

Mrs. Malinowski was an original member of the Scotch Plains-Fanwood Garden Club. She was long active with Boy Scout and Girl Scout troops in Scotch Plains. She was a member of the Scotch Plains Senior Citizens Club.

Her husband, Louis, died in 1999. A son, Martin, died in 2002.

Surviving are two sons, Louis and Edward; a daughter, Marcia Tyler; three brothers, Edward Slowikowski, John Slowikowski and Felix Slowikowski; a sister, Verna Paczkowski; 15 grandchildren and four great-grandchildren.

A funeral Mass was held Saturday at St. Bartholomew the Apostle Roman Catholic Church.

Arrangements were by the Rossi Funeral Home. Donations may be sent to Trinity Hospice, 354 Union Ave., Elizabeth, NJ 07208.

Ruth O. Bonner

WESTFIELD — Ruth O. Bonner, 89, died Nov. 21, 2003 at the Neptune Rehabilitation and Care Center.

Born in Jersey City, Mrs. Bonner lived in Elizabeth and Westfield before moving to Manchester in 1985. She moved to Spring Lake in 2003.

She retired in 1977 after 23 years as an investigator and clerk at the Union County courthouse in Elizabeth. Mrs.

Bonner was active in clubs and organizations in Manchester.

Surviving are a daughter, Pat Melango; a grandchild and two great-grandchildren.

A funeral Mass was held Monday at St. Rose Roman Catholic Church in Belmar.

Arrangements were by the Reilly Funeral Home in Belmar. Donations may be sent to St. Rose Church.

Obituaries

John P. McDermott

WESTFIELD — John P. McDermott, 76, died Nov. 22, 2003 at Overlook Hospital in Summit.

Born in Jersey City, he lived in Westfield for 40 years before moving to Basking Ridge in 1995.

Mr. McDermott owned JPM Associates, a packaging distribution company in Basking Ridge. He attended Mount Carmel College in Canada and Seton Hall University in South Orange.

A former governor of Serra International, Mr. McDermott was a member of Knights of Columbus Council 1711 in Westfield and the Bakers Club of New York. He was an assistant leader with Boy Scout Troop 171 for 15 years and coached the Wings team in the Westfield Little League for 17 years.

He held the rank of sergeant while in the Army Reserve from

1950-56.

Surviving are his wife, Jean M.; a son, John P. Jr. and fiancée Dr. Sharon Burke of Mountainside; two daughters, Maura Shea and husband Kevin of Hopkinton, Mass., and Monica McDermott-Bergin and husband Patrick Bergin of Westfield; a brother, James of Jersey City; a sister, Ann Dougherty of Crestwood, N.Y.; and six grandchildren.

A funeral Mass was held Monday at St. Vincent de Paul Roman Catholic Church in Stirling.

Arrangements were by the Galloway & Crane Funeral Home in Basking Ridge. Donations may be sent to Elliot P. Joslin Camp for Boys, 1 Joslin Place, Boston, MA 02215 or Center for Hope Hospice, 176 Hossa St., Linden, NJ 07036.

Raymond Ostro

FANWOOD — Raymond E. Ostro, 52, died Nov. 22, 2003 at Columbia-Presbyterian Medical Center in Manhattan.

Born in Elizabeth, Mr. Ostro lived in Fanwood before moving to Linden in 1979. He returned to Fanwood in 2001.

He was a diesel mechanic and truck driver with Apuma Enterprises in South Plainfield. Mr. Ostro earlier was a mechanic with Maxon Pontiac in Union.

His father, Edward J., died in 1989.

Surviving are his wife, Doreen Corrente Ostro; his mother, Loretta Gorringer Ostro; a daughter, Sabrina; a sister, Janet S. Mercer; and a grandchild.

Services were held Wednesday at the Memorial Funeral Home. Donations may be sent to Fanwood Rescue Squad, 218 Forest Road, Fanwood, NJ 07023.

Charles M. Gonzalez

SCOTCH PLAINS — Charles M. Gonzalez, 48, died Nov. 21, 2003 at Overlook Hospital in Summit.

He was born in Newark and lived in Scotch Plains for most of his life.

Mr. Gonzalez was self-employed for 10 years as a chauffeur.

Surviving are his wife, Rosina Yriart Gonzalez; his parents, Louis and Rose M. of Basking

Ridge; a brother, Louis Jr.; a sister-in-law, Sandra Stephen Gonzalez; and an aunt, Sarah, all of Elburn, Ill.

A funeral Mass was held Monday at St. James Roman Catholic Church, Basking Ridge, following services at the Galloway & Crane Funeral Home in Basking Ridge. Burial was in Somerset Hills Memorial Park, Basking Ridge.

Julius Finkelstein

WESTFIELD — Julius Finkelstein, 89, died Nov. 19, 2003 at Genesis ElderCare-Westfield Center.

He was born in Newark and had lived in Westfield since 1956.

Mr. Finkelstein retired in 1989 from Central High School in Newark, where he was chairman of the social studies and history department. He taught social studies and history classes at Central High for 42 years.

When Germany was under military occupation after World War II he was a military governor of Poldia. Mr. Finkelstein was a lieutenant in Army intelligence during the War.

He held bachelor's and master's degrees in education from New York University. In addition, Mr. Finkelstein studied at Johns Hopkins University for military government services in Germany.

He was a member of B'nai B'rith in Springfield.

A sister, Ann Koren, is deceased. Surviving are his wife, Phyllis Friedman Finkelstein; a son, Michael; a sister, Ruth Barr; a brother, Dr. Aaron; and two grandchildren.

Services were held Sunday at the Menorah Chapels at Millburn, in Union. Burial was in Beth Israel Memorial Park, Woodbridge.

Helen R. Riley

WESTFIELD — Helen R. Riley, 79, died Nov. 16, 2003 in Albuquerque, N.M.

Born in Leary, Ga., she lived in Westfield before moving to Albuquerque in 1997.

Mrs. Riley was active with prison ministries in New Jersey and New Mexico.

Her husband, Wallace, is deceased.

Surviving are a son, Wayne of Plainfield; three daughters,

Sheila A. of Avenel, Deawana R. of North Plainfield and Sorala L. Khan of Albuquerque; a brother, Billy Barkley Sr. of Syracuse, N.Y.; a sister, Sara Barnett of Albany, Ga.; and two grandchildren.

Services were held Monday at the Christian Fellowship Gospel Church in Plainfield. Arrangements were by the Jenkins Colonial Home in Plainfield.

Edna Spalteholz

SCOTCH PLAINS — Edna H. Cossens Spalteholz, 91, died Nov. 20, 2003 at Overlook Hospital in Summit.

She was born in Brooklyn and lived in Valley Stream, N.Y., before moving to Scotch Plains in 1968.

Mrs. Spalteholz was a retired executive secretary with the Doubleday Publishing Co. in Garden City, N.Y.

Surviving are her husband, William; a daughter, Helen S.

Williams of Port St. Lucie, Fla.; a son, Robert of Springfield; a sister, Anna Lemay of Ormond Beach, Fla.; two grandchildren and two great-grandchildren.

Private arrangements were by the Higgins & Bonner Echo Lake Funeral Home in Westfield.

Donations may be sent to Alzheimer's Association, Greater New Jersey Chapter, 400 Morris Ave., Suite 251, Denville, NJ 07834-1365.

Arthur J. Zeck

SCOTCH PLAINS — Arthur J. Zeck, 88, died Nov. 23, 2003 at the Veterans Affairs New Jersey Healthcare System, Lyons Campus.

Mr. Zeck was born in Union City. He lived in Weehawken, Secaucus and New Port Richey, Fla., before moving to Scotch Plains in 2000.

He was a life member and former treasurer of Local 6 of the carpenters' union in Bayonne. Mr. Zeck retired in 1979 from the Brennon Co., a general contractor in Secaucus.

He was a member of Veterans of Foreign Wars Post 10167, the Loyal Order of Moose and Suncoast Aerie 3153, Fraternal Order of Eagles, all in New Port Richey. Mr. Zeck was an Army sergeant in World War II. His wife, Mildred Vogt Zeck, died in 1973.

Surviving are a daughter, Barbara Crane of Etna, N.H.; a son, Robert A. of Scotch Plains; a sister, Frances Murphy; two grandsons, Mark R. of Derby, Conn., and Paul Crane of Etna; two granddaughters, Ann Marie Harvey of Fanwood and Rebecca Crane of Etna; and a great-grandchild.

Services will be 9 a.m. Saturday, Nov. 29 at the Memorial Funeral Home, 155 South Ave., Fanwood. A funeral Mass will follow 10 a.m. at St. Helen's Roman Catholic Church, Lamberts Mill Road, Westfield. Burial will be in Holy Name Cemetery, Jersey City.

Vitiation is 7-9 p.m. Friday, Nov. 28 at the funeral home. Donations may be sent to Alzheimer's Association, 400 Morris Ave., Suite 251, Denville, NJ 07834-1365.

Ralph Pigna

Ralph Pigna, 66, died Nov. 22, 2003 at his home in Lakewood.

Born in Italy, Mr. Pigna came to the United States in 1953 and lived in Elizabeth before moving to Lakewood in 1988.

Mr. Pigna founded and owned Ralph's Taxi service in Elizabeth, which handles passengers going to and from Newark Liberty International Airport. He also was a member of Laborers International Union Local 394 in Elizabeth.

An Army veteran, he retired in 1993 after over 20 years as a mason laborer.

His father, Enrico, died in 1984. His mother, Fernanda Tacinelli Pigna, died in 2003. A brother, Alfonso, died in 2000.

Surviving are his wife,

Jacquelyn Meltz Pigna, to whom Mr. Pigna was married seven years; his former wife, Rosemarie Chowniac Pigna; three daughters, Angelina M. Hathaway, AnnMarie F. Bernardo and Gina; two brothers, Aldo and George; a sister, Angela Soja; two grandchildren; and many nieces and nephews.

Services will be 9 a.m. Wednesday, Nov. 26 at the Rossi Funeral Home, 1937 Westfield Ave., Scotch Plains. A funeral Mass will follow 10 a.m. at St. Bartholomew the Apostle Roman Catholic Church, 2032 Westfield Ave., Scotch Plains. Burial will be in Rosedale Cemetery, Linden.

Donations may be sent to American Cancer Society, 507 Westminster Ave., Elizabeth, NJ 07208.

Steffie Jamilkowski

Steffie Jamilkowski, 89, died Nov. 23, 2003 at Robert Wood Johnson University Hospital at Rahway.

Born in Ashley, Pa., she lived in Linden before moving to Cranford in 2001.

Mrs. Jamilkowski retired in

1975 after 25 years as a presser with the Linden Dress Co. She was a member of the International Ladies Garment Workers Union and the Linden Senior Citizens Club.

Her husband, Stanley J., and a son, John, are deceased.

Surviving are a daughter, Veronica White and husband Raymond of Cranford; two grandchildren and a great-grandchild.

Services will be 9:30 a.m. Wednesday, Nov. 26 at the Leonard-Lee Funeral Home, 301 E. Blancke St., Linden. A funeral Mass will follow 10 a.m. at St. Elizabeth of Hungary Roman Catholic Church, East Blancke Street, Linden. Burial will be in Mount Calvary Cemetery, Linden.

Donations may be sent to the

Walter Brodin

Walter Brodin, 84, died Nov. 18, 2003 at Union Hospital.

He was born in New York City and had lived in Cranford since 1968.

Mr. Brodin was a retired East Coast sales and marketing manager for US Amada Corp. He earlier was a chemical engineer with M&T Chemicals.

Surviving are his wife of 49 years, Dina von Fraunhofer Brodin; three children, two grandchildren and two great-grandchildren.

Services were held Saturday at the Gray Memorial Funeral Home. Donations may be sent to the American Heart Association.

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This week

SATURDAY
NOV. 29

WEED OUT DAY — Volunteers gather to pull weeds, trash and debris from Lenape Park in Westfield. 10 a.m.-4 p.m. Meet at Broad Street and Springfield Avenue park entrance. To sign up, (908) 527-4032.

SUNDAY
NOV. 30

TREE LIGHTING — annual holiday event in Westfield, as Santa arrives in town. Festivities begin 5 p.m. at North Avenue train station parking lot. For more, call the Chamber of Commerce at (908) 233-2031.

MONDAY
DEC. 1

CHRISTMAS PARTY — of the St. Bartholomew's Rosary Altar Society. Featuring entertainment from the children's choir. Following the 7:30 p.m. Mass. St. Bartholomew's Church, Scotch Plains. (908) 889-2152 or (908) 322-5409.

'FAITH IN WESTFIELD' — awards dinner of the Westfield Area Chamber of Commerce. 6 p.m. Dec. 1. Primavera Regency, in Stirling. \$65. Reservations required at (908) 233-3021.

TUESDAY
DEC. 2

FINANCIAL AID NIGHT

— for Westfield High School students and their parents, presented by the Guidance Department. 7:30 p.m. Westfield High School auditorium, 550 Doran Rd.

HOLIDAY VENDOR DAY — hosted by Friends of the Scotch Plains Library. Featuring vendors from Tupperware, The Pampered Chef, and more. 4:30-8:30 p.m. Scotch Plains Library, 1927 Bartle Ave. To rent a table, (908) 518-9370.

FRIDAY
DEC. 5

MAYOR'S GALA — in Scotch Plains, to benefit local charities. An evening of dining, dancing and socializing for the whole community. Snuffy's, Pantagis Renaissance, Park Avenue. 7 p.m.-midnight Dec. 5. \$55. (908) 322-6700, ext. 221.

EL GRECO EXHIBIT — tour the works of the famous painter at the Metropolitan Museum of Art, sponsored by Friends of Westfield Memorial Library. Bus leaves library 8:45 a.m., returns 5:30 p.m. \$63. (908) 233-2902.

SATURDAY
DEC. 6

LONGWOOD GARDENS — trip to Pennsylvania attractions sponsored by Westfield Adult School. See 300 flower beds decorated for the holidays, and visit the Brandywine Museum to see artworks by Wyeth. (908) 232-4050.

BOXING EXHIBITION — prominent Westfield residents take to the ring against former heavyweight contender Gerry

Cooney to raise money for Centennial High School. Event begins 6 p.m. Tickets \$75-\$200. (908) 789-6070 or (908) 232-6770, ext. 129.

SUNDAY
DEC. 7

HOME FOR THE HOLIDAYS — annual house tour sponsored by the Cranford Junior Woman's Club. A chance to see the interiors of four distinguished local homes. Noon-4 p.m. (908) 272-7971.

WINTER STROLL — seasonal promotion returns to downtown Westfield. Many local stores participate in activities to benefit Education Fund of Westfield. (908) 233-2646.

'ANTI-SEMITISM' — Fanaticism, and Terrorism. Lecture by Jewish scholar Malcom Hoernlein. 10 a.m. JCC of Central N.J. 1391 Martine Ave., Scotch Plains. Reserve a seat at (908) 889-8800, ext 205 or slerner-man@jccnj.org.

'OLD-FASHIONED HOLIDAY' — Celebration sponsored by Scotch Plains Business and Professional Association. Numerous festivities from 11 a.m.-4 p.m. at Village Greene; Santa will arrive at 3 p.m.

HOLIDAY CELEBRATION — community event in Fanwood. 2-5 p.m. North side train station. Santa arrives at 3 p.m.; tree lighting at dusk.

COMING UP
PNEUMONIA VACCINATION

— sponsored by Westfield Regional Health Department, open to Westfield and Fanwood residents. 9-11 a.m. Dec. 8. Westfield Municipal Building, 425 E. Broad St. Pre-registration required by Nov. 25 at (908) 789-4070.



PHOTO BY SUSAN DOUGHERTY

Students pitch in for coat drive

Hope Gallagher of Edison, left, and Scotch Plains residents Neil Merchant and Mark Badalamenti, eighth-graders at The Wardlaw-Hartridge School, participate in the Jersey Cares eighth annual Coat Drive, which runs through December 12. The students in the middle school are helping to collect 25,000 "gently used" coats for men, women, and children in the state.

Holiday spirit, research help at library

WESTFIELD — The Westfield Library invites residents to get into the holiday spirit by enjoying "Holidays on Radio" 10:30 a.m. Dec. 5.

Henry Morse, a radio enthusiast, will play and talk about some of the favorite holiday programs of the '30s, '40s, and '50s. This program is part of the Library's TGI series, which is free to Westfield Library cardholders. No advance registration is required.

Those doing research will be interested in the computer courses offered at the library.

On Dec. 9, from 10:30-11:30 a.m., the library will offer "Help! I'm Looking for an Article: EBSCOhost Solved!" The class will cover how to search magazine

and newspaper databases at the library and from home. A proper search can lead to over 2,000 magazines and 150 newspapers, including the New York Times and The Star-Ledger.

The classes are free to Westfield Library cardholders. Class size is limited and those interested are asked to register in advance by calling the Reference Department at (908) 789-4090 or by visiting the Reference Desk in person on the second floor of the library.

For more information on these programs, call (908) 789-4090 or visit the library's website at www.wmlnj.org.

Holiday Gift Guide

For holiday gifts, everything old is new again

(ARA) — The holiday shopping season is here. What's hot? Toys from the 1980s.

That's right. He-Man, Strawberry Shortcake, Care Bears and Transformers are a few of the brands being re-released. There's even "The 80s Game," a new trivia board game for adults.

So why are store shelves packed with '80s products?

Toy industry experts say that kids — and adults — just can't get enough of these "retro toys."

"Many popular product lines from the 1980s have been reintroduced or enhanced for the 2003 holiday season, and we expect them to be big sellers," says Shannon Eis, spokesperson for the Toy Industry Association. "It seems as if parents who once played with these items are hoping that their children will take as much enjoyment from them as they did."

And that's just fine with toy retailers, who eagerly anticipate the busy holiday shopping season.

"Retro toys" are selling briskly right now and we expect that the high demand for these products will continue

through the holiday season," says David Novitsky, vice president of merchandising for KBtoys.com.

Re-releasing best-selling toys is not unusual in the toy industry. For example, new versions of Barbie and G.I. Joe pop up every year.

However, this year's crop of re-released '80s toys is turning some heads. That's because the new versions are now sold with "modern day" accessories.

For example, Strawberry Shortcake now comes with a DVD. He-Man talks, thanks to a tiny microchip. And you can buy Pac-Man for Xbox.

All of which must have some parents doing a double-take when they walk down toy store aisles.

To feel young again themselves, adults can catch retro fever with The 80s Game. Geared to those aged 25 and older, the trivia game features 3,000 questions about '80s pop culture.

A quick glance at the game's trivia cards reveals topics such as The Cosby Show, Fletch, Madonna, Journey and The Breakfast Club.

"People who grew up in the 1980s are now getting married

and having kids, and they want to remember their younger days," says Anne Siegert, vice president of the company that makes the game.

Siegert says that the game's music trivia questions are especially popular with players. One question asks for the opening lyrics to the '80s song "Come On Eileen."

But do players actually remember songs like this?

They do, according to former MTV vee-jay Nina Blackwood, who hosts the syndicated radio

show "Absolutely 80s." Blackwood says she gets hundreds of requests for the song, performed by Dexy's Midnight Runners.

Blackwood points out that many of her listeners now have strong nostalgic feelings for 1980s pop culture. "People who were watching me on MTV in the '80s get a nice dose of memories," she says.

And those '80s memories could explain why many parents are poised to purchase '80s toys for their children this year.

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Community Life

A kids' pajama party at the Westfield library

WESTFIELD — The Westfield Memorial Library invites children ages 3 to 6 to a Pajama Party story time 7 p.m. Dec. 10.

Children can cuddle up with their favorite grown-up and join the children's librarians for bedtime stories, a simple craft, a cozy video and, of course, hot cocoa and cookies. Pajamas are recommended.

In-person registration is required and begins Monday at the Children's Desk. Children must be Westfield Library cardholders to participate and must be the appropriate age for the program.

For more information, call (908) 789-4090 or visit the library's website at www.wmlnj.org.

'Old-fashioned holiday' in Scotch Plains Dec. 7

SCOTCH PLAINS — On Dec. 7 the Scotch Plains Business and Professional Association is once again organizing an "old fashioned holiday celebration" to welcome Santa, who will arrive at 3 p.m. at the Village Greene.

Throughout the afternoon there will be numerous activities for all ages including music, a performing clown, an outdoor craft fair, sidewalk sales, ice sculptures and the always-popular horse drawn hay wagon ride. Added to the fun this year is a giant piñata. Most activities will run from 11 a.m.-4 p.m.

First Baptist Church offers support group

WESTFIELD — Those over 45 and widowed, divorced, or never married don't have to be alone.

Join with others at 9 a.m. Dec. 7, 14, 21 and 28 for coffee and cake and lively discussion dealing with single issues, how to cope and learn from each other. It's not group therapy, it's friendship, a sharing of experiences, and good company.

Other activities include winter movie nights, summer picnics, holiday get-togethers, and more. The singles meet at First Baptist Church of Westfield, 170 Elm St., in the lower level meeting room. A \$2 donation is requested, and all are welcome.

For more information, call (908) 889-5265 or (908) 889-4751.

Hoenlein to speak about anti-Semitism

SCOTCH PLAINS — The Scholar-in-Residence, Jewish Institute of Learning program welcomes Malcolm Hoenlein to the JCC of Central NJ at 1391 Martine Ave. 10 a.m. Dec. 7.

Hoenlein is the executive vice chairman of the Conference of Presidents of Major American Organizations, the coordinating body on international Jewish concerns for 52 national Jewish organizations. He has been at the helm of the Conference of Presidents since 1986 and is recognized as one of the foremost experts in the field of World Jewry.

His lecture is titled, "Anti-Semitism, Fanaticism and Terrorism: Are Jews Reliving the Past?" Registration is required by Dec. 3 with a suggested donation of \$10 per person.

Contact Susan Lemerman at (908) 889-8800 ext. 205 or slemerman@ccny.org to reserve a seat.

Take a theater trip with the Westfield Y

WESTFIELD — The Westfield YMCA, located at 220 Clark St., has announced a holiday theatre trip for the family. On Dec. 30, travel with the Y to the Westchester Broadway Theatre and enjoy a 6 p.m. sit-down dinner and the holiday show "Miracle on 34th St." at 8 p.m. This classic tale of Christmas and Kris Kringle features familiar faces from the Broadway stage and TV.

The cost for the trip is \$81 per person and includes dinner, show, transportation, tax and gratuity. The trip is open to the public.

For more information or to purchase a ticket call the Y at (908) 233-2700. Tickets must be purchased and paid for in full by Nov. 30. All fees are non-refundable unless the seat can be sold.

A house of their own, with rooms to share

Couple's bed and breakfast open for business in Fanwood

By BRAD BISHOP
THE RECORD-PRESS

FANWOOD — After two years of detailed planning and many more of imagining and hoping, Jim and Barbara Vierschilling have opened the Walter Gilbert House for business.

The bed and breakfast, which is located at 225 North Avenue, opened in May. It boasts three guest bedrooms, a large outdoor porch, sitting rooms, and a grand piano. Breakfast consists of a rotating menu and is served at a large dining room table.

"We always wanted to do it," said Jim Vierschilling. "We always had it in the back of our minds."

The couple had thought of opening a bed and breakfast for years. They originally considered Annapolis, Md. as a location, but ultimately chose to remain in New Jersey.

Both were born in Union and lived in Westfield for more than 20 years before moving to Fanwood. Each

of their three children live within a short drive of the Walter Gilbert House and now have children of their own, and the guest rooms are named after the couple's daughter and daughters-in-law. "They're here all the time," said Barbara, rocking her granddaughter Casey.

In fact, the Walter Gilbert House's first major event was the celebration of their daughter's wedding. The ceremony went over well, even though the soaking spring rain kept guests in tents and splattered part of the bride's dress with mud. Many of the guests had an opportunity to see the bed and breakfast at a stage the Vierschillings considered a bit primitive.

"People came by and wanted

to see everything, but we didn't want to let anyone inside because it just wasn't done," said Barbara with a smile.

The elegant house, which was originally constructed in 1892, was lovingly restored by the couple over a period of several years. When the Vierschillings found the house, it was rented to three different tenants. As they began to refurbish the building, they discovered many important elements of the house which had been hidden behind temporary walls erected to partition the house into different rental units.

One of the posts near the bottom of the main staircase remained, for example, so the Vierschillings were able to replicate the rest of the stair-

way posts. The period staircase restores some of the building's original Victorian charm.

"We wanted (the building) to have a gracious entrance," said Barbara.

The Music Room was another project. The couple unearthed and restored a stain glass

window. Aluminum siding covered another original window, and some work was required to recreate a window seat. The window now allows bright sunshine into the cheerful room, and during the upcoming holiday season guests will have a lovely view of decorated Christmas trees near the Fanwood train station. The room has a grand piano which was acquired locally from a woman in Westfield.

Completing these projects and many others required the couple to put in long hours — no small task for two people already working full-time jobs.

"My husband turned out to be a great carpenter," said Barbara, adding, "we developed skills we didn't even know we had."



PHOTOS BY BRAD BISHOP/THE RECORD-PRESS
The Walter Gilbert House, located at 225 North Ave. in Fanwood, opened for business as a bed and breakfast earlier this year.

The ambience of the Walter Gilbert House is the result of the couple's significant experience with similar establishments. "We stayed at more than 100 bed and breakfasts, and decided what we did and didn't like about them," said Jim. The couple also attended seminars and refined their preferences for everything from lighting to the texture of the bed and breakfast's towels.

The guest rooms are bright, cozy, and furnished with antiques Barbara selected over a period of several years. The Dawn Michelle Room features an original window and a sleigh bed in a deep cherry wood. The Jessica Sara Room has a Casablanca ceiling fan and a four-poster queen size bed. And the Rachel Kristen Room has a cedar closet with a canopy bed. Views from the windows are of the Walter Gilbert House's rose garden and roof gardens.

The rooms boast period lighting to add ambience and have been meticulously carpeted and wallpapered. "I wanted (the rooms) to feel warm and com-



Barbara and Jim Vierschilling with their granddaughter, Casey. The couple has named the rooms in their bed and breakfast after family members.

fortable," said Barbara. Each guest room has its own bathroom and air conditioning controls. There is a sitting room upstairs with a television and refrigerator.

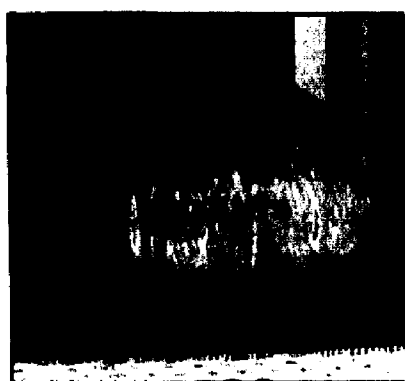
Breakfast features Barbara's homemade coffee cake. "Barbara is the gourmet chef, and I'm the sous-chef," Jim said. Also on the

breakfast menu are French toast, Belgian waffles, fresh fruit, muffins, and fresh squeezed orange juice. During the warmer months, guests can dine on the Walter Gilbert House's expansive wrap-around porch.

The bed and breakfast's proximity to the train station is an asset. Guests can walk to the train and take a stress free ride into New York City, or take a short trip to Westfield and points farther west. "You'd be amazed at how convenient the train is," said Jim Vierschilling.

The train also brings guests from New York and beyond. "We had a couple from Japan, a couple from India, and a couple from Canada — all in the same weekend," said Jim. The couple welcomes business travelers, vacationers, visiting relatives and local people who would like to spend a luxurious evening or romantic weekend getaway.

Reservations at the Walter Gilbert House are available by calling (908) 322-9586. For more information, check the website at www.waltergilbert-house.com.



This porcelain jack-o-lantern welcomes visitors to the Walter Gilbert House.

Gross!

It was "slime time" at the Westfield Memorial Library Saturday, as local youngsters had a chance to play mad scientist and whip up some disgusting concoctions. At left, Felicia Mermer (right) and Kirsten Masut look like they're enjoying their creations.



JOHN F. COOPER/STAFF

Westfield Historical Society meets Dec. 3

Bob Miller will discuss Varina Davis, first lady of the Confederacy

WESTFIELD — Varina Howell Davis, first lady of the South (1801-1865) and the wife of Jefferson Davis, will be the topic of Bob Miller, program chairman of the Westfield Historical Society, at the First Wednesday Luncheon at noon Dec. 3, at B.G. Fields Restaurant, 500 Springfield Ave. Miller says his interest in Varina Davis began when he discovered she was the granddaughter of New Jersey Governor Richard Howell (1793-1801). He wondered how and why Varina's father had ended up in Natchez, Miss., and the circumstances that led to his daughter, Varina, meeting and marrying Jefferson Davis.

Miller will talk about Varina's life with Davis covering his years as a U.S. Senator and as a hero in the war with Mexico, U.S. Secretary of War, and president of the Confederacy during the Civil War. He will discuss their life in Richmond during the war, their flight from the city a few days before the Union forces entered in April of 1865, the confusion during their capture on May 10 in Irwinville, Ga., and the imprisonment of Davis in Fort Monroe, Virginia.

Miller will tell of the turmoil Varina Davis went through during her husband's imprisonment, and the campaign and battles she waged for his eventual release in

1867. Davis's final days were spent in Bayou, a small estate in Beloxi, Miss. where he passed away in 1889.

Varina Davis moved to New York City in 1891 where she enjoyed the life of the city, making new acquaintances in the North and mingling with old friends from the South, always defending her husband's name in word and print until her death in 1906.

Regular attendees of the luncheon will be contacted by telephone to verify their reservations. Space permitting, others may attend by calling (908) 233-2930 by noon, Dec. 1.

Fanwood marks the season

FANWOOD — The borough's community celebration of the holiday season will take place at the north side train station 2-5 p.m. Dec. 7.

The day before, the decorating of Christmas trees in the downtown will be completed by merchants, civic organizations, and individuals. Winners of the decorating contest will be announced at the celebration on Dec. 7.

Santa will arrive by train at the station at about 3 p.m. Children and their parents will be on hand to greet him, as well as carolers from the Scotch Plains-Fanwood High School. The cameras of Fanwood's TV-35 will be there to record his arrival.

Santa will then go into the Community Room of the train station to take pictures with the children and listen to their Christmas wishes until about 4:45 p.m. The Fanwood Junior Women's Club sponsors Santa's activities.

Displayed in the area will be the posters painted by children in Grades 2-8 in the school district. A team will judge their work, and prizes will be awarded to the winners. There will be free pony rides for children.

A disc jockey will be present to keep everyone in the holiday spirit, and there will be free refreshments for both the children and adults. A contest will take place to test the skills of both children and adults to guess the number of lights on the Christmas tree. And there will be a special entertainer present with a bag full of antics to entertain the children.

The festivities will conclude at dusk with a tree lighting ceremony.

A classic home gets dressed up for the holidays

Built before the days of the American Revolution, Liberty Hall in Union was a family home for over 200 years. The holiday season in particular is one of tradition for the seven generations of family who have lived in the mansion.

Beginning in early December,

the magnificent home will be gaily decorated to reflect the beauty and history of Christmas past.

On four evenings in December, Liberty Hall will be illuminated by electric candlelight and visitors can experience its special beauty.

Beginning with the stories of St. Nicholas and his nighttime journeys, five unique styles of Christmas will be explored during the "St. Nicholas to Santa Claus" evening tours.

English Twelfth Night of 1800, the season of merriment and relaxation as the old year ended and the New Year began, will be brought to life with stories and games. The dining room and Victorian parlor will be the settings for "The Night Before Christmas" of 1848 and Christmas 1898, allowing visitors to explore the holiday traditions of the mid-to late-19th century, which more closely resemble the traditions of today. For those who might be old enough to remember the World War II era, a visit to the morning room, gaily decorated for Christmas 1942, will be a trip down memory lane.

A special addition to the holiday program this year will be a book signing 5-7 p.m. Dec. 13 by local author Jean-Rae Turner, secretary of the Union County Historical Society. Turner, whose latest book, "Elizabeth: the First Capital of New Jersey," which she co-authored with Richard T. Koles

and published with Arcadia Publishers as part of their "Making of America" series, will greet visitors and sign books.

Along with other books of interest to local residents and historians, the Liberty Hall gift shop is fully stocked with holiday and unique gift items and is open during regular museum hours, April-December, Wednesdays-Sundays 10 a.m.-4 p.m. (noon on Sundays).

Liberty Hall will also repeat its popular children's Gingerbread House Workshops 10 a.m.-noon or 12:30-2:30 p.m. Dec. 6, 13 and 20. The workshop fee, \$15 per child, includes all materials. Parents are expected to stay and work alongside their children.

Reservations are required for both the workshop and evening candlelight tours, which take place 5-8 p.m. Friday and Saturday, Dec. 12-13 and 19-20. Admission for the tours is adults \$12, seniors \$10, and children (6-17) \$6. Call (908) 527-0400 for details.

Liberty Hall is at 1003 Morris Ave., directly across from Kean University.

Musicales resume with performance by Juana Zayas

The First Congregational Church of Westfield, located at 125 Elmer St., has announced the resumption of their acclaimed concert series, the Mid-Day Musicales, at noon Dec. 3.

The first of three concerts in December will feature celebrated pianist Juana Zayas in a program of works by Scarlatti, Liszt-Schumann, and Chopin. These free, half-hour programs are presented in the church sanctuary, and are followed by a soup and sandwich luncheon available for \$5 in the church social hall.

In its Summer 1999 issue, International Piano Quarterly's Donald Manildi surveyed the discography of complete recordings of the Chopin Etudes, weighing the strengths and weaknesses of the most notable of the lot. Among all of these recordings, including legendary versions by Arrau, Pollini, Ashkenazy and others, Manildi declared the Juana Zayas recording to be the best of the century. His assessment amply confirms what the New York Times' chief critic Harold Schonberg observed 22 years earlier after having heard her perform these virtuoso pieces at Lincoln Center's Alice Tully Hall: "It was altogether an imposing feat, and it may be that we have with us a Chopinist to the manor born... She played with style, sensitivity, a big technique and an aristocratic flair for the mixture of romanticism and classicism embedded in the music."

While it would be impossible to hide the massive pianistic technique in her possession, Zayas chooses not to display it for its own sake. A true musician-pianist, she has always subordinated technical accomplishment to the music itself, revealing its beauty and structure with a warm, rich tone and a superb understanding of its style and architecture. In his American Record Guide review of her 1996 recording of the Chopin Preludes, Schonberg likewise noted this balance and order: "She filters Chopin's notes through a fertile mind, with a very personal but never overdone kind of romanticism that looks back to the great pianists of a previous age."

Zayas has performed throughout Europe, South America, and the United States. In recent seasons she has opened the 1999 and 2000 Newport Music Festivals in Newport, R.I., with all-Chopin programs and played all of Chopin's Etudes at the 2000 World Piano Pedagogy Conference in Las Vegas, Nevada. She is regularly invited by the prestigious Serate Musicali to give recitals at Verdi Hall in Milan and has performed with the Radio Philharmonic Orchestra and the Zeeuws Orchestra in the Netherlands, the Orquesta Sinfónica de RadioTelevisión Española in Madrid, the Venezuela Symphony Orchestra, as well as the Lexington Philharmonic, the Rochester Philharmonic and the San Diego Symphony Orchestras. Her performances have been broadcast by National Public Radio and New York's WQXR.

Zayas's recordings have been released on compact disc by the Music & Arts, Albany, and ZMI labels. More information about the artist is available at www.juanazayas.com.

This Sunday, check out this home-town secret

Many residents don't know it, but the 2003 Small Chorus Champions of the Greater New York Region is homed here in Cranford New Jersey. And you can see them perform in "Your Community Holiday Show" Sunday at the First Presbyterian Church of Cranford.

It's probably one of the area's better kept secrets, but the Metro Rhythm Chorus has been rehearsing in Cranford every Wednesday evening since the group's inception only five years ago. A group of more than 40 a cappella women singers come from all parts of New Jersey and Staten Island each week to enjoy camaraderie and to fill the air with melodic sounds. In their five years of competitions in Philadelphia, this chorus has won numerous awards, including four First Place Small Chorus awards.

This holiday season, Metro Rhythm has invited all ladies who enjoy singing to join them

in producing a show that combines the chorus's normal repertoire with a selection of holiday tunes. These ladies have rehearsed the holiday tunes with the chorus for seven weeks and are now ready to present the final product 4 p.m. Sunday.

The chorus is under the direction of Jo Lund, an accomplished musician and singer. She is an International Quartet Champion, as well as a certified music arranger and competition judge. Lund shares her energy and musical creativity each week with her chorus.

The chorus is fortunate to have several performing quartets and soloists, who will also be featured in this holiday show. "Your Community Holiday Show" will provide an afternoon of family enjoyment with a variety of a capella music. Complimentary refreshments along with a boutique table during intermission will round out the event.

Tickets can be purchased at the door for \$6. Children under 5 attend free. For more information, contact Cheryl at (732) 968-6118 or Cheryl1754@yahoo.com.

Tricksters return to Crossroads on Dec. 4

The Zen Tricksters will be appearing at Crossroads, located at 78 North Ave. in Garwood, 9:30 p.m. Dec. 4.

The Zen Tricksters are a superbly talented rock/jam band playing in electric and acoustic formats. They have a huge working repertoire that ranges from tuneful and well-crafted original pieces to traditional bluegrass and hillbilly jazz classics to Grateful Dead, Bob Dylan, Neil Young and inventive interpretations of any songs that catch their fancy.

The Zen Tricksters have three studio CDs of original material. Their most recent release "Shaking off the Weiriness," features "High Hopes" and "Sleepwalking," as well as the live show staples "Life of Life" and "The One."

The album also boasts a colorful roster of special guests including Rob Barraco, Buddy Cage and Jason Crosby.

The band's other albums are "The Holy Fool" (1998) and "A Love Surreal" (1999).

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A cornucopia of concerts in Westfield

WESTFIELD — The Fine Arts Department of the Westfield Public Schools invites the public to attend any of the 18 musical concerts scheduled for this winter.

More than 2,500 students from kindergarten to high school will be performing district-wide. All concerts are free and begin at 7:30 p.m. at the following dates and locations:

Dec. 1 — Sixth, Seventh and Eighth Grade Band and Jazz, Roosevelt School, 301 Clark St.

Dec. 3 — Sixth and Eighth Grade Chorus and Orchestra, Roosevelt School, 301 Clark St.

Dec. 4 — Seventh and Eighth Grade Chorus, Edison Intermediate School, 800 Rahway Ave.; Seventh Grade Chorus, Orchestra, Sharps & Flats, String Ensemble, Roosevelt School, 301 Clark St.

Dec. 8 — Band & Chorus, Jefferson School, 1200 Boulevard; Band and Chorus, McKinley School, 500 First St.; Northside Strings, Roosevelt School, 301 Clark St.

Dec. 9 — Wind Ensemble & Concert Band, Westfield High School, 550 Dorian Rd.

Dec. 10 — Chamber Orchestra & Symphony Orchestra, Westfield High School, 550 Dorian Rd.

Dec. 11 — Sixth Grade Instrumental and Chorus, Edison Intermediate School, 800 Rahway Ave.; Band, Franklin School, 700 Prospect St.; Band & Chorus, Washington School, 900 St. Marks Ave.

Dec. 15 — Southside Strings, Edison Intermediate, 800 Rahway Ave.; Chorus, Franklin School, 700 Prospect St., Dec. 15;

Dec. 16 — Band & Chorus, Tamaques School, 641 Willow Grove Rd.

Dec. 17 — Wilson School Band & Chorus, Roosevelt School, 301 Clark St.

Dec. 18 — Chorus, Westfield High, 550 Dorian Rd.

Jan. 8 — Seventh and Eighth Grade Instrumental, Edison Intermediate School, 800 Rahway Ave.



St. Bart's marks Veterans Day

Students at St. Bartholomew Interparochial School in Scotch Plains commemorated Veterans Day with a special prayer service honoring the veterans of the armed services. An honor guard of students representing members of the various branches of the service led the ceremony. From top left are Ashleyann DeRienzo, Sam Fourné, Danielle Giordanello, Laura Degnan, Scott Marino, and Francis Degnan.

Community Band, Broadway Singers join forces Dec. 10

WESTFIELD — The Westfield Community Band and the Edison Intermediate School Broadway Singers will join in concert to present the 14th annual holiday concert sponsored by the Recreation Department.

The concert will take place 8 p.m. Dec. 10 in the Edison Intermediate School auditorium, located at 800 Rahway Ave.

The Westfield Community Band, under the direction of Elias J. Zareva, will be performing a collection of classic holiday favorites including "A Christmas Festival" and "Have Yourself a Merry Little Christmas." A historical family favorite, "Twas the Night Before Christmas" will be performed, joined by the band's "Uncle" Steve Schoeman.

Two featured selections for the evening will include "Shalom!" a suite of Israeli folk songs by Phillip Spark and "Hallelujah Chorus"

from the oratorio "The Messiah" by George Frederic Handel.

Bringing their own holiday joy to the concert will be the Edison Intermediate School Broadway Singers, directed by Kristine Smith-Morasso. The Broadway Singers are a select, extra-curricular choral group that performs in local nursing homes, Children's Specialized Hospital and other venues.

Concluding the evening's concert, the Westfield Community Band will join the Edison Broadway Singers in performing Irving Berlin's "White Christmas" and "God Bless America."

This event is free to the public, and refreshments will be served after the performance. The Westfield Community Band is sponsored by the Westfield Recreation Department.

For more information, call (908) 789-4080.

FOCUS ON THE

Senior CITIZEN

Be pro-active about planning for the golden years

(ARA) — Baby boomers are growing older, and by 2010, 76 million will begin reaching retirement age. As boomers age, it is expected that 42 percent who reach age 70 will need some form of long-term care, such as an in-home caregiver or a nursing home, which is expensive. The average annual cost of a nursing home today is \$57,000.

Growing older is inevitable, but many Americans are not planning for their long term care needs. According to a survey commissioned by the GE Center for Financial Learning and conducted by Goodmind, LLC, almost half (46 percent) admit they have done nothing

to develop a plan for themselves, yet almost the same number (45 percent) of those surveyed have had a personal experience caring for an aging or ill relative.

Dr. Kathleen Gurney, advisor to the GE Center for Financial Learning and chief executive officer of Financial Psychology Corporation, believes one reason people do not adequately plan is because long-term care is something that is likely years or decades away and feels more abstract than issues they face today.

"Even when we know something is important, we have difficulty translating it into actions we should and can take

To make the task of preparing for your long-term care less daunting, take gradual steps towards planning, which will reduce stress and make you feel more empowered about the process.

today," says Dr. Gurney.

To make the task of preparing for your long-term care less daunting, Dr. Gurney recommends taking gradual steps towards planning, which will reduce stress and make you feel

more empowered about the process. Examples include:

- * Visualization — Spend time visualizing the quality of life you'd like to have during retirement. Drawing pictures or writing down descriptions makes planning less abstract and more concrete.

- * Develop a "Quality of Life" Game Plan — Determine all the elements needed to cultivate and maintain the quality of life you want during retirement, including everything from retirement income planning to care giving. Dividing these chores into weekly or monthly actions makes it more manageable.

- * Develop Good Money Habits — Schedule time on a regular

basis (at least monthly, but preferably weekly) to discuss the status of your game plan and make adjustments. Those who take consistent and consecutive steps, no matter how small, are better off than those who do nothing at all.

Taking the fear out of such topics as aging, nursing homes, long-term health and retirement planning will help Americans take the necessary steps towards protecting their assets in retirement.

For additional information, tips, and discussion visit the GE Center for Financial Learning at www.financiallearning.com and achieve your personal finance goals.

AARP lunch is Tuesday

The annual Holiday Luncheon of the Westfield Area AARP Chapter No. 4137 noon Tuesday at the Westwood Restaurant in Garwood. Members and non-members are invited to this festive occasion.

There will be an international buffet with a wide selection of foods appealing to all tastes. Desserts and beverages will be served as well as free wine and soda.

Entertainment will be provided by DJ Win Ballou, a well-known New Jersey performer. He will present a special program of Christmas, pop and some golden oldies.

The cost is \$20 including gratuity. For more information and reservations, call Chairperson Marie Stock at (908) 925-2536.

New cancer center offers the latest in care

RAHWAY — In today's world cancer remains one of the most frightening and baffling diseases. But more is known today than ever before about cancer treatment and prevention.

The founder and director of Rahway Regional Cancer Center, Dr. Eric Andrew Karp is a board-certified radiation oncologist who completed all of his training at the world renowned Memorial Sloan-Kettering Cancer Center. His center has installed a new state-of-the-art high precision linear accelerator with integrated multi-leaf collimator system called the Elekta Precise Treatment System to aid in the ongoing fight against cancer.

This non-invasive cancer treatment applies the most sophisticated form of radiation therapy available, Intensity Modulated Radiation Therapy (IMRT), which utilizes beams that wrap precisely around tumors to deliver high doses of radiation to the cancer cells while substantially reducing doses to healthy tissues.

IMRT halts the spread of cancer while minimizing the side effects of radiation. Dr. Karp counsels his patients and families to help them cope with the stress and difficulties related to cancer. For more, call (732) 382-5550.



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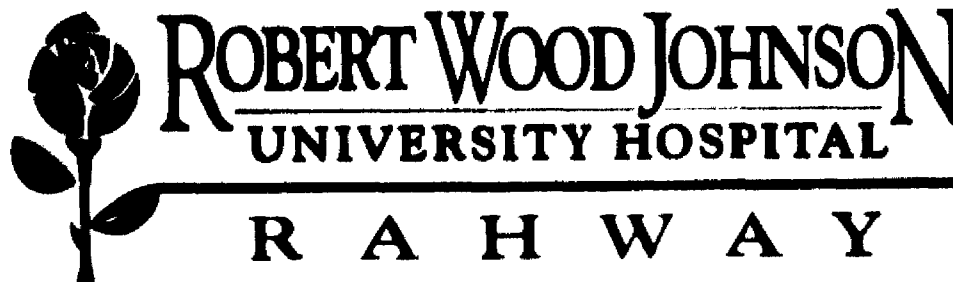
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Meet these two authors Saturday at Town Book

WESTFIELD — The Town Book Store will host two author appearances Saturday.

From 11 a.m.-1 p.m. Peter Genovese, a feature writer for The Star-Ledger, will be in the store to promote his new book, "Jersey Shore Uncovered: A Revealing Season on the Beach."

Spend a summer with Genovese as he chronicles a typical (wild, wacky, kitschy, classy) season along the NJ coastline. Lifeguards, surfers, beachgoers, birders, ice cream vendors, seashell sellers, banner pilots — they're all here.

Be there when Atlantic City's mayor officially begins summer by "unlocking the ocean," get a whiff of the State B-B-Q championship, watch the nation's longest running all-women lifeguard competition, and even spend a weekend, Survivor-style, on a Barnegat Bay island.

"Jersey Shore Uncovered" depicts the timeless allure of New Jersey beach culture. Hundreds of color and black-and-white photos capture what makes this 127-mile stretch of shoreline unique.

Then, from 2-4 p.m., Robert

Ford will be in the store to promote his new book, "Student Conductor."

Cooper Barrow has returned to the competitive fray of the orchestral world after eight years of exile, bringing his prodigious talent and insecurity into Frankfurt and Berlin just at the moment that the Berlin Wall falls. Barrow is to study under the cruel hand of a capricious maestro. Karlheinz Ziegler, a man who carries boundless shame from his days in a Nazi concentration camp, and who will force Barrow to define himself within a morally ambiguous world.

But when Barrow encounters the beautiful and boldly sexual Petra Vogel, an oboist with poisonous secrets, he sets in motion a complex psychological dance of guilt, music, and love. With remarkable intensity and physicality, Ford delivers a pitch-perfect debut, brimming with intrigue and revelation, where passion flowers into desire on every page.

For more information, call The Town Book Store, (908) 233-3535.

A busy holiday season for DECA

SCOTCH PLAINS — Turkeys donated to the high school's DECA chapter by parishioners of St. Bartholomew's and foodstuffs purchased from the proceeds of DECA's fall canister drive were used to make food baskets for several local area families this Thanksgiving.

"DECA would like to thank all the members of the community for their generous contributions," said junior member Liz Elko, who coordinated the purchasing, packaging, and delivery of the food baskets. "Without this help, we would not be able to provide these kinds of services."

DECA members were also hard at work preparing a Thanksgiving Day dinner for people in Plainfield. Coming up rapidly is DECA's Holiday Toy Drive and Adopt-A-Family program, where DECA collects toys, gifts, and monetary contributions for children of all ages.

"Last holiday season, Ms. Barbara Jost's algebra class adopted a family to support DECA in this cause," said senior member Katherine Bantz.



Scotch Plains-Fanwood DECA students prepared food baskets for local families.

"By banding 20 students together, they were able to adopt a large family and buy

plenty of presents for them." For information on how to contribute, call (908) 889-8600.

It's storytime at the JCC Nursery School

SCOTCH PLAINS — During the month of November the JCC of Central NJ's Nursery School students and staff are working on the JCC Read Me a Story Program. The Nursery School goal is to know 100 different stories. The children can read, write, act out a story, or make a book jacket. For each book completed, students are to list the name of the book, the author, illustrator, and publisher on the giant book located in the Nursery School wing.

As a reward for completing their goal, the students will listen to children's author Michelle Shapiro Abraham read her Shabbat story "Shabbat Shalom" Dec. 5 at the JCC, located at 1391 Martine Ave.

Registration for the 2004-2005 Nursery School year begins Jan. 21. For more information about the JCC Nursery School, call Susan Bennett, Director of Early Childhood Services, at 908-889-8800 ext.204.

The JCC of Central NJ is a constituent agency of the United Way and the Jewish Federation of Central NJ.



FOCUS ON THE Senior CITIZEN

Surprising resources are available to veterans blinded on duty

(ARA) — When World War II veteran Otis Scott contracted glaucoma and lost his sight in 1945, he could have sunk into anger and self-pity. Corporal Neftali Sanchez might have done much the same after an explod-

ing grenade in Korea amputated both his arms below the elbows and caused him to lose sight in both of his eyes. The same fate could have awaited Joe Burns after his shovel struck a land mine while he was digging a fox-

hole in Vietnam, leaving him almost completely blind.

Instead, like a remarkable number of 20th-century American veterans, the trio refused to abandon the bright future and full lives they had

envisioned for themselves as young men entering the military.

Otis, an Ohio native, enjoyed a 21-year career in physical medicine. Tali, from El Paso, Texas, went on to earn two bachelor's degrees and a master's degree. Joe, who was born and raised in Tupelo, Miss., returned to his job as a geologist, became a certified public accountant, and now runs his own accounting services and geology consulting company. Along the way, each of these courageous men discovered an organization that would serve them and enrich their lives.

The Blind Veterans Association (BVA) traces its roots to a March 28, 1945, meeting of World War II war-blinded veterans recuperating at Old Firms Convalescent Hospital in Avon, Conn. Since that day, BVA has been instrumental in spearheading and helping sustain programs and services meant to help blinded veterans.

"Anyone who loses their sight in combat, during military training, or after military service is potentially eligible for federal or state and local assistance," says Tom Miller, BVA executive director. "All blind and visually impaired veterans are eligible, and membership in the association is never a prerequisite to receive help."

Assistance includes residential blind rehabilitation, access to the latest technology, compen-

"It took me almost 30 years to receive some of the benefits I should have received upon losing my vision, but I might still be waiting if it were not for BVA resources, volunteers, and valuable peer group support."

— Otis Scott

sation and pension allowances, and the support of fellow blinded veterans who gather regularly in localized regional groups. The groups offer emotional assistance, friendship, opportunities for service, and recreation.

"As they released me from the hospital after several unsuccessful and physically exhausting operations, I was abruptly handed a 30-inch cane, almost half the size of today's standards, and was told that nothing else could be done for me," says Otis Scott, now 81 and a resident of North Wilkesboro, N.C. "Nevertheless, I somehow knew that I could make it if someone could just teach and train me."

Three years after becoming blind, Otis became aware of what was then known as the Hines Veterans Administration Blind Rehabilitation Center, located just outside of Chicago.

His enrollment at the center resulted in a newly discovered direction for education, a career, and positions of national leadership in BVA.

Three years ago he ventured into the high-tech world by successfully completing the Computer Access Training Section (CATS) at the Southeastern Blind Rehabilitation Center in Birmingham, Alabama.

"BVA has been valuable in my life because it successfully informed me of my rights as a blinded veteran," he said. "It took me almost 30 years to receive some of the benefits I should have received upon losing my vision, but I might still be waiting if it were not for BVA resources, volunteers, and valuable peer group support."

Tali Sanchez credits BVA with helping motivate him to pursue a college education — and more important to him, opportunities to help others. He graduated from Pepperdine University in 1959 and received a master's degree two years later. Tali later attended Bible college and received a bachelor's degree in theology in 1974.

After a land mine exploded in Joe Burns' face, he spent the better part of the next year at Philadelphia Naval Hospital. His left eye kept getting infected and was finally removed. His right eye stabilized, and he regained a small percentage of his sight.

"Of course, I didn't think it would be possible to continue as a geologist or go back to work for my former employer," said Burns. "Then, some men from the company — fellows I had known only casually — contacted me and suggested I might want to come back to work."

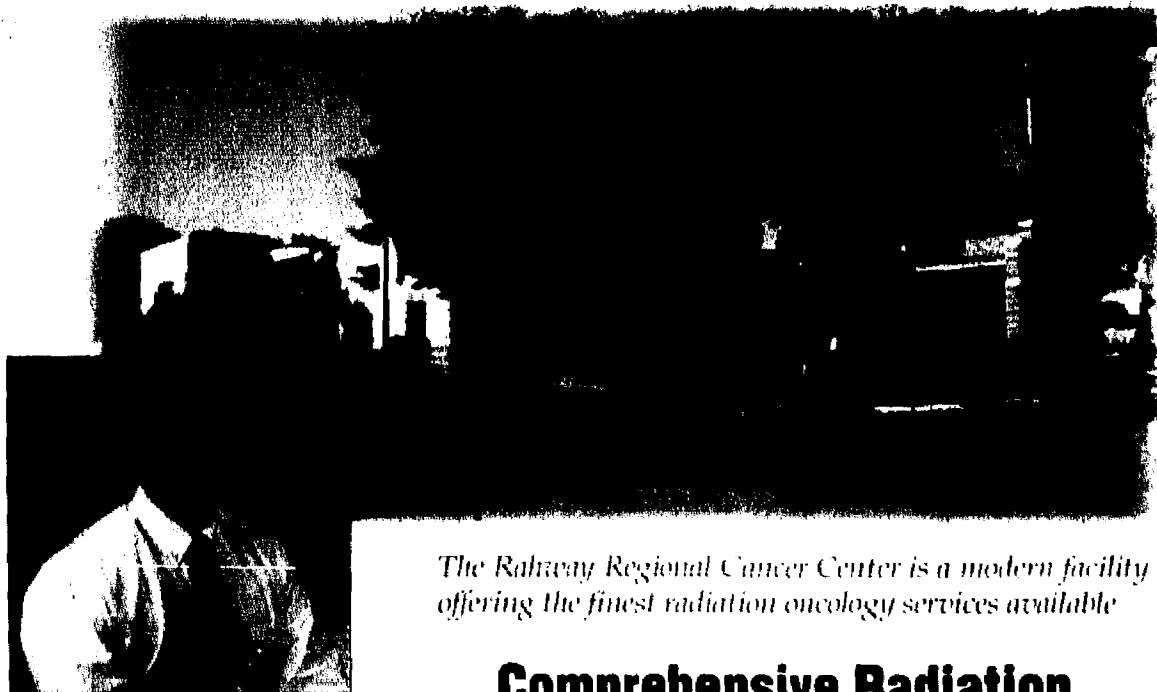
Shortly thereafter Joe indeed returned to Amoco, where he used every type of vision aid he could obtain, sought advice from any and all sources, and developed his own ways of getting work done. He later became the vice president of another oil company and then joined an independent oil exploration firm as executive vice president. He also returned to school and earned a degree in accounting and shortly thereafter became a licensed CPA.

In the midst of a myriad of family, educational, and professional commitments, Joe also became interested in BVA and its mission to help blinded veterans. He held several regional group and national positions before serving as BVA national president the past two years. He credits the Association with providing him with a purpose in life that goes beyond his own accomplishments.

"I'm not at all uncertain about the good work we do in helping blinded veterans," he said. "As I complete my presidency, I am honored to have been involved in something so rewarding and worthwhile."

The Blinded Veterans Association is a nonprofit organization that relies solely on the support of individuals and organizations. For more information about BVA and its services, call (800) 889-7079 anytime, or visit www.bva.org.

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About Dr. Karp: Founder & Director of Rahway Regional Cancer Center

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- Awarded American Cancer Society Fellowship in Clinical Oncology at Memorial Sloan-Kettering
- Established central New Jersey's 1st prostate seed implant program
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MURPHY'S LAW

Thanks to all of the little things

By DANIEL MURPHY
THE RECORD-PRESS

Often forgotten behind parades, football games, turkey and cranberry sauce is the true essence of Thanksgiving and remembering the many important things in life that we are fortunate to have and to experience.

While, like everyone else, I'm thankful for my health, family, friends and the idea that Curt Schilling could end up a Red Sox and not a Yankee, we shouldn't forget the many little things in life that make it worthwhile to put up with all the stress and agitation in our everyday lives.

So let me take this time, on this special occasion, to pay homage to all the many little things I am thankful for:

- The opportunity to cover a football game on a sunny, 70-degree Saturday afternoon in late November with no wind or clouds, especially after the sub-arctic conditions of the previous weekend.

- Football on Thanksgiving, especially a competitive, important game between the Dolphins and the Cowboys, and subsequent countless replays of Leon Lett sliding across the snow and into a loose ball.

- Quotes like "Keyshawn can't throw Keyshawn the ball."

- Digital cable.

- Madden 2004.

- The start of college basketball season. With NBA teams being outscored by WNBA teams, the excitement of college basketball, even if it isn't what it once was because of early, misguided defections to the NBA, is a welcome sight every fall, especially after Maryland held American to eight (yes, eight) first-half points Saturday.

- Toaster ovens. You can cook everything from toast to Tator Tots (the best food in the world) to a water buffalo in 15 minutes or less and it comes out better than in the oven or the Foreman Grill.

- The Sunday paper. There are few moments more peaceful than a Sunday morning, at the breakfast table with a cup of coffee, a plate of eggs and bacon and a Sunday paper. Other than Christmas morning it is the only reason to hop out of bed.

- Home underdogs (2-0-2 against the spread last week).

- Pick 'ems.

- Reality television. I especially enjoy how much it annoys and gets under the skin of its detractors.

- Knowing the Giants will, at least, be able to get a good draft pick

- Expense reports.

- Email.

- Westfield vs. Plainfield. It is one of the longest high school football rivalries in the state and the history of the game isn't lost on the players or the coaches. Every year they refer to it as their Super Bowl.

- "Real Men of Genius" commercials. I rarely keep my finger off the remote long enough to watch any commercial, but Budweiser's "Real Men of Genius" spots are more entertaining than most of the shows on television.

- College football overtime rules. There will never be a tie in college football, which is a very, very good thing.

- Golf tournaments where there is an actual winner. If I had watched all five hours of President's Cup coverage and it ended in a tie the best 7-iron of the day would have been me smashing my television.

- Telestrators. I couldn't imagine watching a football or basketball game without them. My buddy said last year during the Super Bowl he thought he'd be able to get his hands on one, but it never worked out and I've been yearning for one ever since.

- Finally getting the bar you built for your apartment to fit up the stairs. Long story. I'll tell it over a drink someday.

- And most importantly:

- Simple, clichéd columns that eat up space quickly on holiday weeks with an early deadline.

One more step for Raiders



Top Sayreville 28-24 to reach sectional final

By DANIEL MURPHY
THE RECORD-PRESS

SAYREVILLE — Lakem Lockery paced up and down the sidelines Saturday, determined not to go home with a loss and making sure everybody within ear shot knew it.

His emotions reflected those of the entire Scotch Plains squad, and when his number was called in the second half he backed up his words with 147 yards on five carries and a touchdown, leading the Raiders to a 28-24 come-from-behind victory over Sayreville in the North Jersey Section 2, Group 3 playoffs.

After hosting Elizabeth Thanksgiving Day, Scotch Plains will take on Ridge for the sectional championship 7:30 p.m. Dec. 6 at Giants Stadium. It is the Raiders' first berth in the championship game since 1990.

"I wasn't going home losing this game. This game meant the world to me," said Lockery, who totaled 171 yards on 10 carries. "No one believed we would come this far. We came this far and we worked too hard to come down here and go home losing."

With little style but a whole lot of substance the Raiders rallied

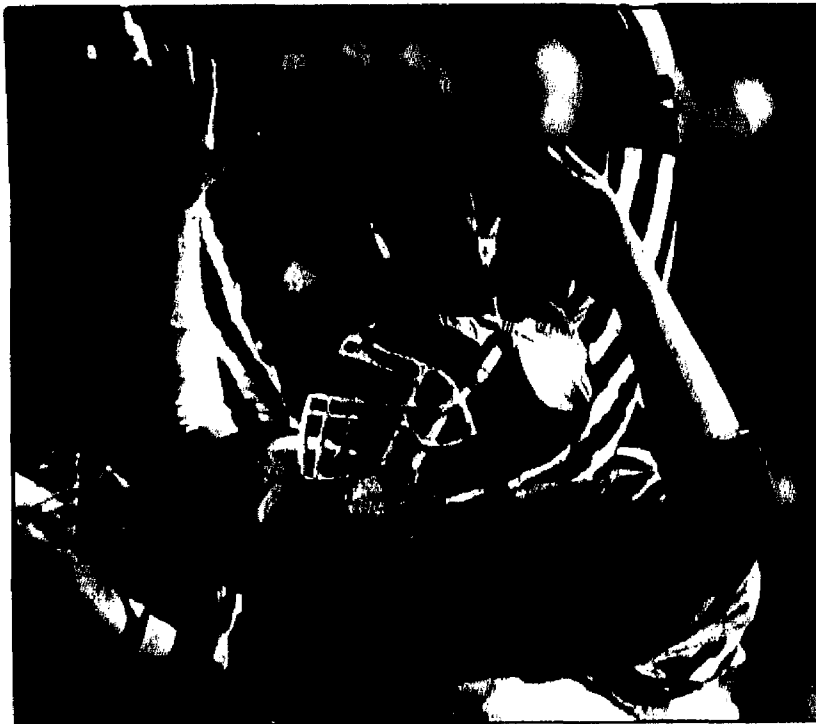
from a 17-7 second half deficit by churning out 215 yards on the ground over the final 19 minutes, led by backs Lockery, Kyle Baker (81 yards, 13 carries, one touchdown) and Travis Boff (53 yards, nine carries, two TDs). The Raiders didn't attempt a single pass in the second half.

Baker started the rally with just under seven minutes remaining in the third quarter. He carried five times on a six-play, 69 yard drive, rushing for 59 yards and scoring on a two-yard run with 3:48 remaining to cut Sayreville's lead to 17-14.

Scotch Plains held Sayreville on its next possession, stopping a 4th-and-15 attempt at the Raiders 30-yard line. Then Lockery took the game over.

On his first carry of the second half he exploded off right tackle and through a hole created by full-back Travis Boff, tackle Justis Evans and tight end Charlie Bachi, juiced two defenders and scampered 70 yards for the go ahead touchdown with 11 minutes remaining in the game.

"We tried that play in the first half and it didn't work. I cut outside, it was my fault," said Lockery. "But in the second half when we ran it again (Boff and Bachi) told



NICOLE DIMELLA/THE RECORD-PRESS

Lakem Lockery (above) exploded for 147 rushing yards in the second half, including a 70-yard touchdown run, as Scotch Plains advanced to its first sectional final since 1990 with a 28-24 win over Sayreville. Below, Mark Giannaci celebrates one of Scotch Plains' three second half touchdowns.

me don't cut outside, cut inside and the hole is there. They couldn't stop us."

The Raiders were unable to come up with a stop on the ensuing Sayreville possession as quarterback Mark Poore pitched to Shaune

Thomas for a three-yard touchdown and a 24-21 lead with 7:37 remaining. But Lockery and the Raiders weren't going to be denied.

On the first four plays of Scotch Plains' next drive Lockery ran for gains of 8, 31, 24 and 14 yards to set

up a one-yard touchdown dive by Boff for a 28-24 lead with 5:42 remaining.

"Everybody on the line did great," said Lockery. "Nobody thought we were going to win this game. Everybody showed up, came out strong and played big. We never put our heads down. The second half is always ours."

Scotch Plains' defense, the backbone of the squad all season, had to come up with one final stop to clinch the victory. The Bombers drove to Scotch Plains' 34, but Poore tripped over one of his linemen for a three-yard loss. Mike Dinizio stuffed a screen pass for no gain and Marc Fabiano sacked Poore on fourth down with 2:31 left to turn the ball over.

"I was being double teamed, got through that, shook the back, saw him pump fake and bring it down and went and got him," said Fabiano. "We worked too hard for this. We just kept dominating."

The Raiders punted the ball back to Sayreville with 23 seconds remaining. After two incompletions Scotch Plains stuffed the Bombers' final desperation play at midfield.

"I never had a doubt these kids would come out and play hard and give it everything they've got," said Head Coach Steve Ciccotelli. "Death and taxes are the only sure things — and this team playing hard. They're playing hard and they wanted it."

Blue Devils host Plainfield hoping to even their record

By DANIEL MURPHY
THE RECORD-PRESS

It has been a rollercoaster season for the Westfield High football team but the Blue Devils are planning to make sure it ends with a high note.

After a 9-3 start, Westfield battled back, stayed together and reeled off four straight wins to qualify for the playoffs. But two straight losses have left the Blue Devils below .500 heading into tomorrow's annual Thanksgiving Day battle with rival Plainfield.

This is the 99th meeting between the teams, with the first in 1900, and the 69th scheduled Thanksgiving Day showdown, dating back to 1944. Westfield leads the series 50-41-7, according to Bruce Johnson, author of "100 Years of Blue Devil Football."

The Blue Devils, winners of the last three Thanksgiving showdowns, will host Plainfield 10:30 a.m. tomorrow, determined to even their record and go out with a much-deserved victory.

"We're 4-6 right now. We don't

want to finish 4-6," said Westfield Head Coach Ed Tranchina. "We are too good of a team to be 4-6. We want to make sure we go out 5-5. We played a brutal schedule this year and it is important we get to .500."

Of Westfield's five losses this season, two were to playoff finalists (Scotch Plains, Union) and two to playoff semifinalists (Cranford, Sayreville) and the fifth (Randolph) earned the top seed in its section. Westfield also defeated Morristown, a North Jersey Section 1, Group 4 finalist. Westfield's nine opponents this season have a combined record of 50-32, including eight playoff wins.

The schedule doesn't get any easier for the final game. Plainfield qualified for the North 2, Group 4 playoffs where it was defeated by Union 20-6 in the first round and sports a 6-3 record. The Cardinals have also lost three straight to Westfield and will be determined to snap the skid and send their seniors off with at least one win over the Blue Devils.

"They're a good team, and they badly want to beat us," said

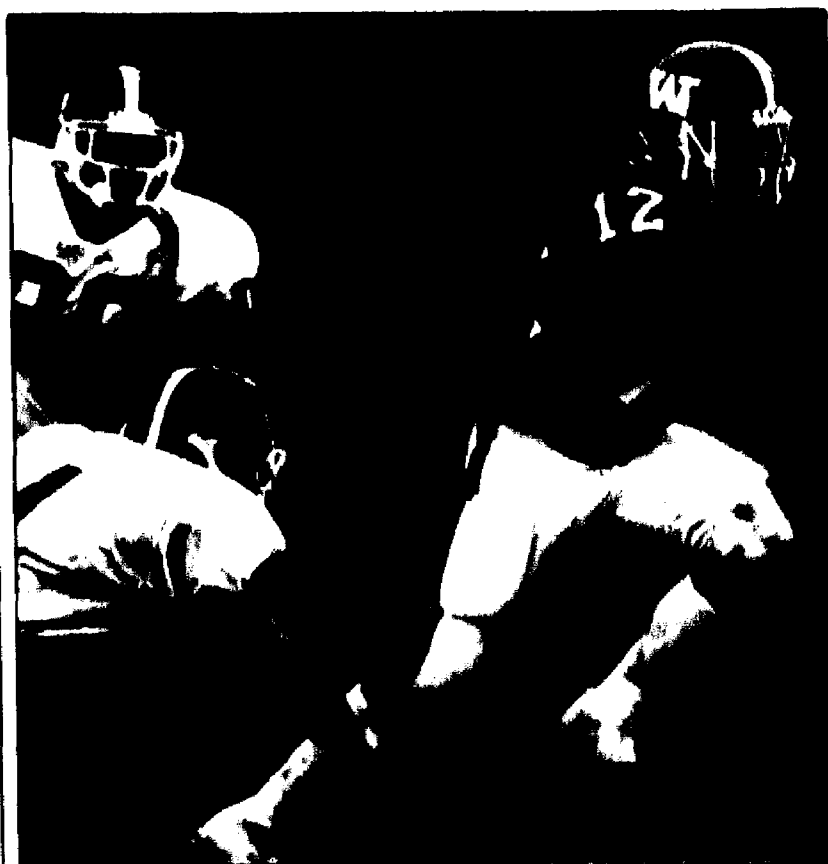
Tranchina. "I'm sure they are going to be very determined to beat us."

Plainfield has relied on a very large offensive line that averages close to 300 pounds, led by 6 foot 8, 318 pound left tackle Eugene Monroe. The Cardinals also feature 6-2, 240 pound tight end/defensive end Daniel Davis.

The Cardinals will look to run behind that huge line on offense, handing the ball to backs Dante Harvey and Aaron Hale. They want take many shots downfield but will mix in some short passes.

Plainfield's defense is built around speed and it will be very hard for the Blue Devils to get outside, especially quarterback Jan Cocozziello, who burned Plainfield with a 48 yard touchdown run in the final minutes of last year's 14-7 win.

"They have a lot of speed on defense," said Tranchina. "They can run you down very easily. They are big and physical on offense. They are pretty hungry to win this game."



JOHN FEIN/RECORD PRESS CORRESPONDENT

Jan Cocozziello ran 48 yards for the game-winning touchdown in last year's Thanksgiving Day showdown with Plainfield and will look to lead the Blue Devils to their fourth straight win over the Cardinals tomorrow.

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Real Estate

New phone, email registries represent a setback for realtors

By JAMES M. WOODARD
COPLEY NEWS SERVICE

Realtors don't like the current do-not-call registry or the pro-

posed do-not-spam registry because they interfere with common real estate marketing practices.

Realtors and their sales

associates often use the phone or e-mail communications to seek buyers for their properties or to solicit new listings. If these methods are prevented by law, brokers will need to find new techniques to attract buyers and sellers.

Perhaps, though, that challenge would be healthy for the industry.

As it stands, the Federal Trade

Commission has the legal authority to operate the do-not-call registry while court challenges wind through the legal system. In other words, the registry is enforced by law. And Realtors are feeling the effect on their marketing.

Real estate professionals who have registered for and obtained registry lists but fail to follow the rules may be subject to a claim by the FCC or a private party,

according to a National Association of Realtors report. Violators can be fined up to \$11,000 per violation.

The law is unclear regarding brokers who fail to obtain do-not-call lists, but whether the broker has or has not obtained a list, he will have to defend himself in court if a complaint is filed. That can be costly and time-consuming. The proposed do-not-spam law is receiving overwhelming support by legislators who sense the strong public desire to restrict unwanted e-mails.

"Realtors use e-mail as a communication tool wisely and in a targeted manner," the National Association of Realtors report said. "We already comply with many of the practices that would be required by the proposed legislation. Our association would be concerned with any bill that would attempt to create a do-not-spam registry given our experience with problems already created by the do-not-call Registry."

The new law would prohibit e-mail senders from falsifying or disguising their identity and would ban use of incorrect, misleading or fraudulent subject lines. It would require the inclusion of a legitimate return e-mail and physical postal address for the sender and a functioning opt-out mechanism.

Among other requirements, it would also necessitate a clear and conspicuous notice that the message is an advertisement or solicitation.

With mortgage interest rates remaining at near-record lows, and home values rising at a record pace in many markets, the profile of today's mortgage borrower is changing.

A huge increase in equity has been accumulated by homeowners in short time — equity that could be tapped to consolidate outstanding debt or generate cash for college tuitions, investments or other needs. The focus for many refinance mortgage applicants is shifting from reducing monthly mortgage payments to using equity for other financial needs.

Some homeowners have determined this is a strategic time to refinance their mortgage, combining their existing first and second mortgages into a low-interest mortgage, thus saving money each month on payments. Others have concluded their personal financial needs would be best served with a new second mortgage.

"An increasing number of borrowers are applying for a new cash-out refinance mortgage, where the balance of the new loan is greater than the previous mortgage," said Michael Levy, president and chief executive officer of Home Savings Mortgage of in Oxnard, Calif. "This produces cash that the family can use for any purpose they desire."

Typically, lenders will loan up to 75 percent or 80 percent of the home's current market value. A higher loan-to-value ratio loan can be arranged if private mortgage insurance is included. There are, of course, closing costs to consider — appraisal, credit checks, title insurance, etc. But in some cases there are ways to minimize these costs. For example, if it wasn't too long ago that the title was researched for a previous title policy, a simple low-cost update of the policy might be possible.

When considering a loan, it is best to discuss your needs and desires with a competent mortgage counselor. Your loan can be structured to meet your financial

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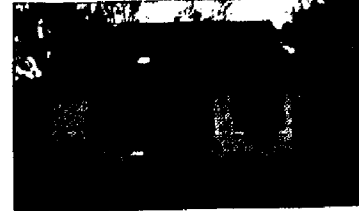
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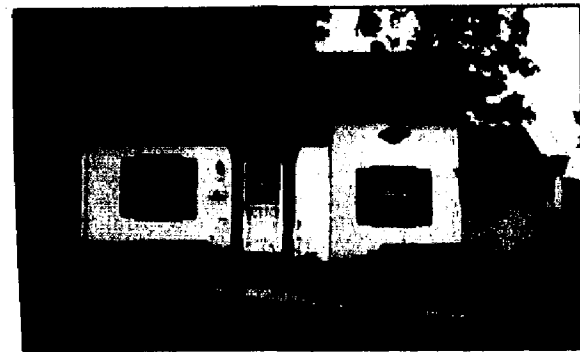
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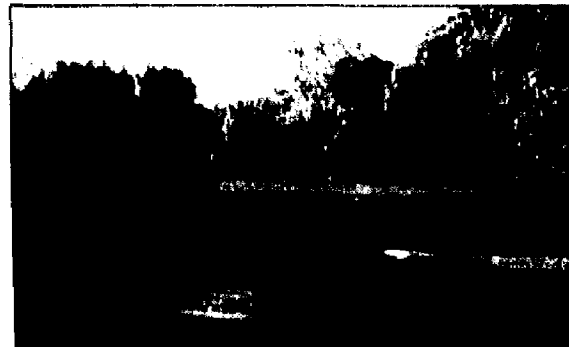
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UNION COUNTY MORTGAGE RATES

PRODUCT	RATE	PTS	APR	% DOWN	LOCK	PRODUCT	RATE	PTS	APR	% DOWN	LOCK	PRODUCT	RATE	PTS	APR	% DOWN	LOCK
30 YR FIXED	5.875	0.00	5.886	20%	60 DAY	30 YR FIXED	5.875	0.00	5.900	5%	90 DAY	30 YR FIXED	5.250	0.00	5.530	0%	45 DAY
15 YR FIXED	5.000	0.00	5.040	20%	60 DAY	15 YR FIXED	5.000	0.00	5.030	5%	90 DAY	15 YR FIXED	4.625	0.00	4.870	0%	45 DAY
1 YR ARM	3.750	0.00	3.656	20%	60 DAY	5/1-30 YR	4.500	0.00	4.120	5%	90 DAY	1 YR ADJ	1.950	0.00	4.460	0%	90 DAY
Call for jumbo mortgage rates						Loans to \$1.5 million dollars. Percentage down varies on jumbos						Specializing in commercial loans from \$500k to \$5 mil					
30 YR FIXED	5.800	0.00	5.540	5%	30 DAY	30 YR FIXED	5.825	0.00	5.750	5%	45 DAY	30 YR FIXED	5.125	2.00	5.260	5%	30 DAY
15 YR FIXED	4.875	0.00	4.890	5%	30 DAY	15 YR FIXED	4.875	0.00	5.000	5%	45 DAY	15 YR FIXED	4.500	2.00	4.710	5%	30 DAY
30 YR JUMBO	5.750	0.00	5.790	5%	60 DAY	30 YR JUMBO	5.875	0.00	6.000	10%	45 DAY	OPTION ARM	1.950	1.00	1.290	10%	30 DAY
No Application, commitment or broker fees!						20 Year Fixed, 5.375%, 0 points, 5.50% APR						Any Income-Any Credit Purchase or Ref.					
30 YR FIXED	5.375	3.00	5.853	5%	60 DAY	30 YR FIXED	5.500	0.00	5.520	5%	45 DAY	30 YR FIXED	5.125	0.00	5.170	5%	60 DAY
15 YR FIXED	4.500	3.00	5.012	5%	60 DAY	15 YR FIXED	4.875	0.00	4.897	5%	45 DAY	15 YR FIXED	4.500	0.00	4.540	5%	60 DAY
5/1-30 YR	4.625	0.00	4.308	5%	75 DAY	30 YR JUMBO	5.750	0.00	5.770	10%	45 DAY	30 YR JUMBO	5.625	0.00	5.670	5%	60 DAY
15 year fixed in biweekly						Consistently lower than the rest! Open 7 days a week 9-9						Rates are for GRP program. E-mail partnership@aol.com					
30 YR FIXED	5.875	0.00	5.888	N/A	N/A DAY	30 YR FIXED	5.750	0.00	5.800	5%	60 DAY	30 YR FIXED	6.000	0.00	6.050	5%	60 DAY
15 YR FIXED	5.125	0.00	5.146	N/A	N/A DAY	10/1-30 YR	5.000	0.00	4.670	10%	90 DAY	15 YR FIXED	5.250	0.00	5.320	5%	60 DAY
30 YR JUMBO	6.000	0.00	6.009	N/A	N/A DAY	5/1-10 YR	4.500	0.00	4.330	10%	75 DAY	10/1-30 YR	5.750	0.00	5.170	10%	60 DAY
www.HudsonCitySavingsBank.com						New Jersey's Lowest Jumbo Rates!						Other products available please contact us for more details & rate info					
												Preferred Credit Bank					
												30 YR FIXED	6.750	0.00	6.770	5%	60 DAY
												15 YR FIXED	6.000	0.00	6.031	5%	60 DAY
												20 YR FIXED	6.500	0.00	6.526	5%	60 DAY

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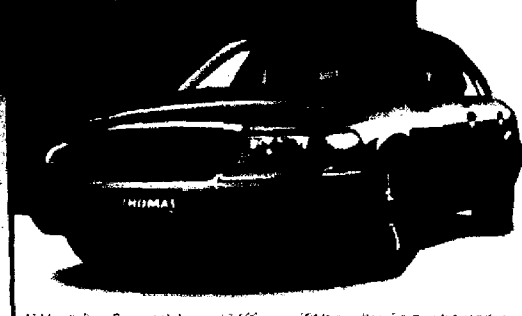
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- Cruise Control
- Rear Defogger
- Tinted Glass
- Dual Airbag
- 5.0L 24V
- 2003 EPA 20/28
- MSRP \$24,435

\$349

RED CARPET OPTION
Per Mo. For 48 Mos.

2004



LS SEDAN

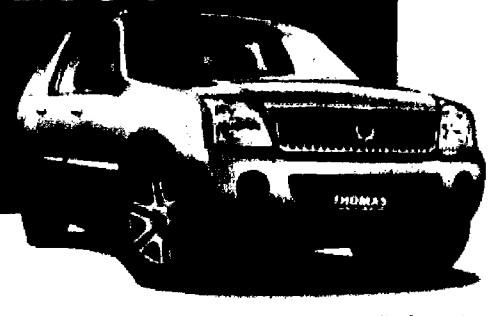
- V6
- Auto Trans
- Power Steering
- Power Brakes
- Power Windows
- Power Locks
- Power Seats
- Air Conditioning
- AM/FM Stereo

- 16 Wheel
- Cruise Control
- Rear Defogger
- Tinted Glass
- Dual Airbag
- 3.0L V6
- 2003 EPA 20/28
- MSRP \$24,435

\$399

RED CARPET OPTION
Per Mo. For 48 Mos.

2004



MOUNTAINEER AWD

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- Auto Trans
- Power Steering
- Power Brakes
- Power Windows
- Power Locks
- Power Seats
- Air Conditioning
- AM/FM Stereo

- 16 Wheel
- Cruise Control
- Rear Defogger
- Tinted Glass
- Dual Airbag
- 5.0L V8
- 2003 EPA 20/28
- MSRP \$24,435

\$295

RED CARPET OPTION
Per Mo. For 48 Mos.

2004



TOWN CAR SIG.

- V8
- Auto Trans
- Power Steering
- Power Brakes
- Power Windows
- Power Locks
- Power Seats
- Air Conditioning
- AM/FM Stereo

- 16 Wheel
- Cruise Control
- Rear Defogger
- Tinted Glass
- Dual Airbag
- 5.0L V8
- 2003 EPA 20/28
- MSRP \$24,435

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\$6,995

1997 Nissan Pathfinder 4x4

V6, auto trans, power windows/locks/seats/trunk, AM/FM stereo, CD, tilt, cruise, 1 def, tint, dual airbags, 19.661 mi, 91K 83P99, VIN #N10010144

\$12,995

2002 Mercury Sable GS

V8, auto trans, power windows/locks/seats/trunk, AM/FM stereo, CD, tilt, cruise, 1 def, tint, dual airbags, 19.661 mi, 91K 83P99, VIN #N10010144

\$12,995

2001 Mercury Sable LS

V8, auto trans, power windows/locks/seats/trunk, AM/FM stereo, CD, tilt, cruise, 1 def, tint, dual airbags, 19.661 mi, 91K 83P99, VIN #N10010144

\$13,995

2001 Mercury Mountaineer Monterey SUV

V8, auto trans, power windows/locks/seats/trunk, AM/FM stereo, CD, tilt, cruise, 1 def, tint, dual airbags, 19.661 mi, 91K 83P99, VIN #N10010144

\$19,995

2003 Mercury Grand Marquis LS

V8, auto trans, power windows/locks/seats/trunk, AM/FM stereo, CD, tilt, cruise, 1 def, tint, dual airbags, 19.661 mi, 91K 83P99, VIN #N10010144

\$19,995

1999 Lincoln Navigator 4x4

V8, auto trans, power windows/locks/seats/trunk, AM/FM stereo, CD, tilt, cruise, 1 def, tint, dual airbags, 19.661 mi, 91K 83P99, VIN #N10010144

\$22,995

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Phone: (908) 757-7019 • Fax: (908) 757-7072

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General Help 240

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Retail Help 270

SALES ASSOCIATE, SEASONAL PT
Established Party store has several openings for the Holiday Season. Work from 10:00-3:30 Mon-Fri. Good pay. \$400 bonus paid in December. We offer pleasant surroundings with friendly people. For more information call:
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Springfield, NJ
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Employment Trades 275

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Looking to clean your home, office or apt. Exc. ref. years of exp., free estimate.
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Acres & Lots 305

SAY AREA, VIRGINIA SAFE HAVEN 50 acres with extensive deep water frontage. \$399,000. Fertile potential for development as family compound. Owner arranged financing. Call today! 1-800-673-0670

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Condos & Townhouses 320

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WESTFIELD - 2br., 1st flr. w/2 hook-up, garage, \$1600. mo. + 2 mo. sec. NP 908-818-0717

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Townhouses. Condos for Rent 475

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Vacation Property for Rent 480

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Announcements 170

Coming Events 170

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General Help 240

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4 cyl. auto OD trans. & electronic control, air, pwr. str. brks., box liner, side air bags, anti-wip, 4ATM stereo, MSRP \$21,900. VIN #49110932. 47 mo. Smartbuy with 12,000 mi. \$19,000 cash due at signing. 11472 points. \$10.92/mo. \$11,904. Final optional balloon pymt \$8760.

SAVE \$6422 \$11,783

New 2004 Chevrolet Impala
3.4L V6, auto OD trans., air, pwr. str. brks/wind/mirrs, cloth int., remote keyless entry, cruise ctrl, radio, 4ATM stereo, MSRP \$21,900. VIN #49110932. 47 mo. Smartbuy with 12,000 mi. \$19,000 cash due at signing. 11472 points. \$10.92/mo. \$11,904. Final optional balloon pymt \$8760.

SMARTBUY \$232/ mo. \$20,665

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New 2003 Chevrolet Malibu SEDAN
V6, auto OD trans., air, pwr. str. brks/wind/mirrs, cloth int., remote keyless entry, cruise ctrl, radio, 4ATM stereo, MSRP \$19,435. VIN #3MS85520. Price incl. \$3000 rebate & \$1000 Oldsmobile loyalty rebate if qual.

SAVE \$5275 \$14,160

New 2004 Chevrolet BLAZER..
4 dr. Vortec 4300 V6, 4WD, auto OD trans., air, pwr. str. brks/wind/mirrs, cloth int., remote keyless entry, cruise ctrl, radio, 4ATM stereo, MSRP \$22,270. VIN #4XK102453. 47 mo. Smartbuy with 12,000 mi. 20c threshold. \$19,000 cash due at signing. 11472 points. \$12.95/mo. \$11,904. Final optional balloon pymt \$11,415.

SMARTBUY \$275/ mo. \$27,215

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'98 Chevrolet Malibu LS	'99 Oldsmobile Cutlass GLS Sedan	'00 Saturn I5 Coupe	'01 Chevrolet Malibu Sedan	'03 Oldsmobile Alero GL Sedan	'01 Chevrolet Venture I5 4dr. SUV	'01 Chevrolet Blazer Extreme	'01 Volkswagen Passat GL	'01 Land Rover Freelander S AWD	'02 Chevrolet TrailBlazer LT
4 dr. V6 automatic transmission, pwr. str. brks/wind/mirrs, cloth int., AM/FM stereo, 4ATM stereo, MSRP \$14,995. VIN #49110932. 47 mo. Smartbuy with 12,000 mi. \$12,950 cash due at signing. 11472 points. \$10.92/mo. \$11,904. Final optional balloon pymt \$8760.	V6, auto trans., air, pwr. str. brks/wind/mirrs, cloth int., remote keyless entry, cruise ctrl, radio, 4ATM stereo, MSRP \$19,435. VIN #3MS85520. Price incl. \$3000 rebate & \$1000 Oldsmobile loyalty rebate if qual.	4 cyl. coupe, 4 cyl. auto trans., pwr. str. brks/wind/mirrs, cloth int., AM/FM stereo, 4ATM stereo, MSRP \$14,995. VIN #49110932. 47 mo. Smartbuy with 12,000 mi. \$12,950 cash due at signing. 11472 points. \$10.92/mo. \$11,904. Final optional balloon pymt \$8760.	4 cyl. auto trans., pwr. str. brks/wind/mirrs, cloth int., remote keyless entry, cruise ctrl, radio, 4ATM stereo, MSRP \$14,995. VIN #49110932. 47 mo. Smartbuy with 12,000 mi. \$12,950 cash due at signing. 11472 points. \$10.92/mo. \$11,904. Final optional balloon pymt \$8760.	4 cyl. auto trans., pwr. str. brks/wind/mirrs, cloth int., remote keyless entry, cruise ctrl, radio, 4ATM stereo, MSRP \$14,995. VIN #49110932. 47 mo. Smartbuy with 12,000 mi. \$12,950 cash due at signing. 11472 points. \$10.92/mo. \$11,904. Final optional balloon pymt \$8760.	4 dr. V6 automatic transmission, pwr. str. brks/wind/mirrs, cloth int., remote keyless entry, cruise ctrl, radio, 4ATM stereo, MSRP \$19,435. VIN #3MS85520. Price incl. \$3000 rebate & \$1000 Oldsmobile loyalty rebate if qual.	4 dr. V6 automatic transmission, pwr. str. brks/wind/mirrs, cloth int., remote keyless entry, cruise ctrl, radio, 4ATM stereo, MSRP \$19,435. VIN #3MS85520. Price incl. \$3000 rebate & \$1000 Oldsmobile loyalty rebate if qual.	4 dr. V6 automatic transmission, pwr. str. brks/wind/mirrs, cloth int., remote keyless entry, cruise ctrl, radio, 4ATM stereo, MSRP \$19,435. VIN #3MS85520. Price incl. \$3000 rebate & \$1000 Oldsmobile loyalty rebate if qual.	4 dr. V6 automatic transmission, pwr. str. brks/wind/mirrs, cloth int., remote keyless entry, cruise ctrl, radio, 4ATM stereo, MSRP \$19,435. VIN #3MS85520. Price incl. \$3000 rebate & \$1000 Oldsmobile loyalty rebate if qual.	4 dr. V6 automatic transmission, pwr. str. brks/wind/mirrs, cloth int., remote keyless entry, cruise ctrl, radio, 4ATM stereo, MSRP \$19,435. VIN #3MS85520. Price incl. \$3000 rebate & \$1000 Oldsmobile loyalty rebate if qual.
\$4995	\$6995	\$7995	\$8195	\$11,995	\$16,495	\$18,495	\$18,995	\$18,995	\$22,995

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\$199 PER MO. ** 48 MOS. **SMART BUY**

Automatic trans, 4 cylinder, air conditioning, power steering, power brakes, 2 door, airbags, bucket seats, 24 hour roadside assist, tint, CD, r. defr. MSRP: \$15,810. Vin#47178849. \$1K#5023. Due at inception: \$1195.

NEW 2004 CHEVROLET SCOUT



\$228 PER MO. ** 48 MOS. **SMART BUY**

Automatic trans, 4 door, 6 cylinder, air cond, power steering, power brakes, dual airbags, 24 hour roadside assist, tint, power windows, power locks, cassette player. MSRP: \$21,980. Vin#49168127. \$1K#5038. Due at inception: \$1000.

NEW 2004 CHEVROLET BLAZER



\$274 PER MO. ** 48 MOS. **SMART BUY**

Automatic trans, 4 door, 6 cylinder, air cond, p/steering, p/brakes, dual airbags, roof rack, 24 hour roadside assist, cruise, tilt, tint, power windows, power door locks, CD player, rear defrost. MSRP: \$28,990. Vin#4K114629. \$1K#5000. Due at inception: \$1300.

NEW 2003 CHEVROLET S10 EXTENDED CAB



\$16,242 BUY FOR

Auto trans, 3 door, 6 cylinder eng, power steering, power brakes, air cond, dual airbags, 24 hr roadside assist, cruise, tilt, tint, power windows, CD player. MSRP: \$22,486. Vin#3816134. \$1K#4372. Price includes \$4000 Factory Rebate, \$400 College Grad Rebate (if qual), \$1844 Dealer Discount.

NEW 2003 CHEVROLET MONTE CARLO



\$19,309 BUY FOR

Auto trans, 2 door, 6 cyl, power steering, power brakes, air cond, airbags, power windows, p/locks, keyless entry, power mirrors, CD player, r. defr. MSRP: \$24,785. Vin#39365894. \$1K#4259. Price includes \$3500 Factory Rebate, \$400 College Grad Rebate (if qual), \$1504 Dealer Discount.

NEW 2003 CHEVROLET SUBURBAN LT



\$36,437 BUY FOR

Auto trans, 4 door, 6 cylinder, air cond, power steering, p/b, dual airbags, 24 hr roadside assist, leather, cruise, tilt, tint, power windows, power locks, CD, rear defrost. MSRP: \$46,539. Vin#30260278. \$1K#4276. Price includes \$3000 Factory Rebate, \$400 College Grad Rebate (if qual), \$4722 Dealer Discount.

2000 CHEVROLET Cavalier



4 cylinder, automatic, power steer, power brakes, air conditioning, r. defrost, airbags, am/fm stereo, tint. 39,786 mi. Vin#Y7439507.

WARRANTY AVAILABLE!

2001 CHEVROLET Cavalier



4 cylinder, auto trans, p/steering, abs, air cond, rear defrost, dual airbags, bucket seats, tint. 25,181 miles. Vin#17124680.

WARRANTY AVAILABLE!

2001 CHEVROLET Malibu



Auto trans, 6 cylinder, power steering, power brakes, air cond, p/locks, p/w, rear def, airbags, cruise, tilt. 34,008 mi. Vin#19143739.

WARRANTY AVAILABLE!

2001 CHEVROLET SCOUT



Auto, 6 cylinder, p/steering, p/brks, air cond, p/winds, p/brks, p/trunk rel, rear def, dual airbags, cassette, tint, cruise, tilt. 24,922 mi. Vin#19179035.

WARRANTY AVAILABLE!

2001 CHEVROLET BLAZER



Automatic, 6 cyl, p/s, p/brks, air cond, p/mirrs, p/winds, p/locks, rear defrost, dual airbags, CD, tint, cruise, tilt. 26,987 mi. Vin#12101828.

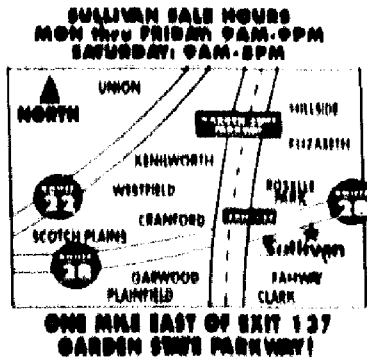
WARRANTY AVAILABLE!

2003 CHEVROLET EXPRESS CARGO VAN



Auto, 6 cylinder, p/steering, p/brakes, air cond, airbags, tint, bucket seats. 13,845 mi. Vin#31154703.

WARRANTY AVAILABLE!



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Automotive/Classified



Buying a used car doesn't have to be risky business.

Certification makes buying used car less than a gamble

(ARA) - Used Cars. A simple term that has a less than positive meaning for most car buyers. Conventional wisdom says that buying a used car is buying someone else's problems. However, as new car quality has gone up, the risk of buying a late model used car has gone down. In fact, the automotive industry doesn't even call them used cars anymore. The term to look for now is Certified Pre-Owned, or CPO.

"There is a growing market in this country for used vehicles that have been put through a Certified Pre-Owned program. CPO vehicles give the consumer a chance to buy the latest models, often only two or three years old, at a big savings over a new car. So, when you

buy one, you're really doing yourself a favor," says John Davis, host of MotorWeek, the longest running weekly automotive show on television.

More than a third of all late model used cars and trucks sold last year - nearly 1.2 million vehicles - came with a Certified Pre-Owned designation. They are typically vehicles that have low mileage, and have been put through a battery of tests to make sure they are in tip-top condition. Vehicles that fall into this category are mostly just off-lease, secured from factory executive car auctions, from rental fleets, or the very best trade-ins.

"A new car depreciates by 15 to 20 percent the moment you drive it off the lot," says Davis.

"If you buy one that's Certified Pre-Owned, you avoid taking the initial depreciation, yet have an almost new car with a strong warranty and in some cases a better warranty than a new one. Smart consumers can think of these vehicles as the best and brightest in their class."

According to CNW Marketing Research, Inc., one can expect to pay a premium of between four and seven percent for a vehicle with the Certified Pre-Owned designation. "They may cost a little more than you'd expect to pay for a used car, but when you look at all the checks and balances performed and the extra warranty, it's easily worth it," says Davis.

Time to get your car ready for the winter

(ARA) - It's that time of year again. Temperatures and wind chills that can take your breath away. Snow and ice that make stepping outside a dangerous proposition. You know all too well how winter affects you. It is important to take a moment to think about how it affects your car as well. After all, you don't want to be stranded in those sub-zero temperatures.

If you live where it snows, you know the damage that snow, ice, loose gravel and salt can do to your car. Minor scratches and nicks turn to rust, your heater gets a workout it may not be prepared for, and your windshield must deal with the temperature stress of a warm interior and a freezing exterior. Here are some maintenance tips for winterizing your car:

Windshield Safety

Thermal shock is the term engineers use to describe the stress caused by drastic differences in outdoor and indoor temperatures. If you have a small ding in your windshield, thermal shock can cause your minor ding to turn into a major crack.

Repairing a small ding costs as little as \$50 to \$60. Replacing a cracked windshield can cost hundreds of dollars; on some cars, the cost may be even higher. "Once a ding or star (star-shaped with points spreading out) expands, windshield replacement is often the only option," said Jay Bickford, director of factory training at NOVUS Windshield Repair.

"If the damage is reported quickly, the odds are much improved that NOVUS can save the windshield," says Bickford. "It is important to perform the repair before dirt infiltrates into the break. If you can't get to NOVUS right away, call your local NOVUS for a windshield saver patch. These patches cover the break until it can be repaired and do not obscure your vision."

NOVUS, with more than 20 million repaired windshields under its belt, follows a "repair first replace when necessary" philosophy. The company invented windshield repair in 1972 and has pioneered numerous innovations in the field.

To attain optimum consumer safety, Bickford recommends repairing a windshield whenever possible, instead of replacing it. Repair not only saves the windshield it preserves the factory's seal of windshield to auto body. "Since passenger side air bags deploy off the windshield, preserving the fac-

tory installation is an important safety consideration," explains Bickford. "Keeping the factory's original adhesive set also helps avoid air and water leaks."

Fluids

As any mechanic will tell you, checking fluids is the least expensive and easiest preventive maintenance you can do. Change your oil frequently (consult your owner's manual for recommended frequency), and don't forget to change your engine coolant (diluted with 50 percent water) and transmission fluid, about every two years. Pure engine coolants can freeze at zero degrees, but mixing with water prevents freezing and provides great protection for the cold weather.

Though fluids like oil and transmission are commonly checked, other fluids integral to your vehicle's performance, may go unnoticed. Power steering, brake, radiator and battery fluids also should be filled to recommended levels.

Don't forget to top off windshield washer fluid. If you've ever driven after salt trucks have come through to melt snow and ice, you know the importance of windshield washer fluid. Do not dilute washer fluid with water since it can freeze during winter's harsh temperatures. While you're at it, you might want to change the wiper blades to prevent poor vision in already poor driving conditions.

Batteries and Corroded Cables

Winter mornings can wreak havoc on an older battery. The average life of a battery is 3 1/2 years. If your battery is older than that, it's probably time to replace. Have a mechanic check the battery and cables to ensure your car starts quickly and reliably.

Anything Made of Rubber

Worn, bald or badly aligned or balanced tires can mean accidents on ice, rain or snow. Have your tires checked for proper inflation and alignment, and rotate them about every 6,000 miles. If you live in unusually snowy areas, you may want to consider snow tires for added traction, or keep chains in your trunk or garage to help you through heavy snowfall.

Rubber parts under your hood need maintenance, too. Radiator, heater and vacuum hoses, among others, should be checked for cracks and bulges. Also, inspect all belts for damages and splits.

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BMW 740i Sedan

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BMW Z3 2.3 Convertible

\$22,995

2 dr, 6 cyl, 6 spd man trans, pwr str/ABS/wind/seats/leather, air, AM/FM stereo, cassette, tilt, cruise, dual air bags, fog, 14,000 mi, \$10,000 cap cost, \$1,200 doc, \$525 bank fee, \$420 due at lease, incl opt, 10 payments \$1,772, 11th cost \$15,297. Purchase opt \$14,355. 36 mos, closed end lease w/ 10,000 mi/yr. Use thereafter \$1k. #BP00018 VIN #G000018

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3 Series

'99 323i	White	39,662 mi.
'00 323i	Yellow	43,682 mi.
'01 325Ci	Red	30,229 mi.
'01 325i	Black	42,882 mi.
'02 325i	Gray	10,873 mi.
'96 328i	Silver	54,563 mi.
'01 330Ci	Black	16,737 mi.
'02 330i	Green	16,788 mi.
'03 330i	Blue	11,758 mi.
'03 330Xi	White	20,555 mi.

Many others to choose from!

5 Series

'02 525i	Silver	21,990 mi.
'02 525i	Blue	39,229 mi.
'99 528i	Blue	69,355 mi.
'00 528i	Silver	15,288 mi.
'00 528i	Green	36,701 mi.
'00 528i	Black	62,811 mi.
'00 540i	Black	15,924 mi.
'00 540i	Black	47,937 mi.

Many others to choose from!

M Series

'02 M5	Gray	23,614 mi.
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7 Series

'96 740i	White	51,749 mi.
'01 740i	White	23,987 mi.
'01 740i	Blue	27,864 mi.
'01 740i	Black	33,980 mi.
'01 740i	Silver	40,724 mi.
'01 740i	Silver	44,174 mi.

X Series

'01 X5 3.0	Green	23,269 mi.
'01 X5 3.0	Silver	29,684 mi.
'01 X5 3.0	Silver	30,694 mi.
'01 X5 3.0	Silver	47,372 mi.

Z3 Series

'99 Z3 2.3	Gray	61,817 mi.
'01 Z3 2.8	Silver	19,101 mi.
'01 Z3 3.0	Silver	33,400 mi.

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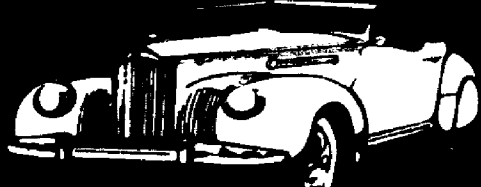
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1999 MERCURY SABLE 4 dr. auto, air, p/s, p/b, p/w, p/locks, tilt, cruise, cass. alloy wheels only. 30,000 miles. VIN#4U11412	2001 JEEP GRAND CHEROKEE LIMITED 4 dr. 4x4 auto, air, p/s, p/b, p/w, p/locks, p/seats, leather, tilt, cruise, cass, cd, heated seats, moonroof, only 27,000 miles. VIN#JL552199	2003 BUICK CENTURY 4 dr. auto, air, p/s, p/b, p/w, p/locks, p/seats, tilt, cruise, cd, alloy wheels. 22,000 miles. VIN#J119350	2003 MITSUBISHI LANCER 02 4 dr. auto, air, p/s, p/b, p/w, p/locks, tilt, cruise, cd, alloy wheels only 6,000 miles. VIN#0104170	2000 NISSAN ALTIMA GXE 4 dr. auto, air, p/s, p/b, p/w, p/locks, tilt, cruise, cass, cd. 36,000 miles. VIN#YC114667
\$6,995	\$22,995	\$13,995	\$13,995	\$10,995
2001 JEEP CHEROKEE SPORT 4 dr. 4x4 auto, air, p/s, p/b, p/w, p/locks, tilt, cruise, cass, alloy wheels. 37,000 miles. VIN#JL552757	1999 DODGE GRAND CARAVAN V-6 auto, air, p/s, p/b, p/w, p/locks, dual doors, 3 seats, tilt, cruise, cass, only 24,701 miles. VIN#XR130996	2000 DODGE CARAVAN SPORT 4 dr. auto, air, p/s, p/b, p/w, p/locks, p/seats, leather, tilt, cruise, cass, alloy wheels, dual air. 39,000 miles. VIN#F797937	2001 INFINITI I-30 4 dr. auto, air, p/s, p/b, p/w, p/locks, tilt, cruise, cd, alloy wheels, moonroof, 26,000 miles. VIN#J1456304	2001 DODGE GRAND CARAVAN SPORT 4 dr. auto, air, p/s, p/b, p/w, p/locks, p/seats, dual air, tilt, cruise, cd, alloy wheels, 36,000 miles. VIN#1H83746
\$13,995	\$9,995	\$13,995	\$19,995	\$15,995
2001 VOLVO S-40 4 dr. auto, air, p/s, p/b, p/w, p/locks, tilt, cruise, cass, leather moonroof, heated seats, alloy wheels. 30,000 miles. VIN#A107961	2003 DODGE GRAND CARAVAN SPORT 4 dr. auto, air, p/s, p/b, p/w, p/locks, tilt, cruise, cass, dual doors, dual air. 17,000 miles. VIN#D11624	2000 FORD TAURUS 4 dr. auto, air, p/s, p/b, p/w, p/locks, tilt, cruise, cass, alloy wheels. 43,000 miles. VIN#F759411	2000 FORD TAURUS SES 4 dr. auto, air, p/s, p/b, p/w, p/locks, p/seats, tilt, cruise, cass, alloy wheels. 21,000 miles. VIN#F751144	2001 DODGE DURANGO RT 4 dr. 4x4 auto, air, p/s, p/b, p/w, p/locks, p/seats, leather, tilt, cruise, cass, cd, 3 seats, dual air, only 26,000 miles. 2 to choose from! Sharp!!!! VIN#1H695292
\$16,595	\$17,695	\$8,495	\$9,595	\$21,495

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2000 TOYOTA AVALON XL 4 dr. V-6, auto, air, p/s, p/b, p/w, p/locks, p/seats, tilt, cruise, cd, alloy wheels, moonroof, 36,000 miles. VIN#11198836	1999 TOYOTA SIENNA LE 4 dr. auto, air, p/s, p/b, p/w, p/locks, 3 seats, dual air, tilt, cruise, cass, cd. 42,000 miles. VIN#X4093041	2003 HYUNDAI TIBURON 2 dr. V-6, auto, air, p/s, p/b, p/w, p/locks, tilt, cruise, cd, alloy wheels, moonroof. 13,000 miles. VIN#34049937	2003 FORD EXPLORER XLT 4 dr. 4x4 auto, air, p/s, p/b, p/w, p/locks, p/seats, 3 seats, dual air, tilt, cruise, cass, cd, alloy wheels. 17,000 miles. VIN#3F862142	2002 MINI COOPER 2 dr. auto, air, p/s, p/b, p/w, p/locks, tilt, cruise, cd, alloy wheels, gas roof. 7,000 miles. VIN#2T12459
\$17,995	\$14,995	\$15,995	\$23,995	\$19,495
2000 CHEVY TAHOE LS 4 dr. 4x4 auto, air, p/s, p/b, p/w, p/locks, p/seats, tilt, cruise, cass, cd, alloy wheels, dual air, only 26,000 miles. VIN#Y159968	2002 NISSAN MAXIMA GLE 4 dr. auto, air, p/s, p/b, p/w, p/locks, p/seats, leather, tilt, cruise, cass, cd, alloy wheels, only 14,000 miles. VIN#2TA10314	2002 FORD WINDSTAR LX Auto, air, p/s, p/b, p/w, p/locks, tilt, cruise, cass, dual doors, dual air. 3 seats. 32,000 miles. VIN#2B142304	2003 VOLVO XC-90T 4 dr. wagon, 2nd auto, air, p/s, p/b, p/w, p/locks, p/seats, 3 seats, leather, tilt, cruise, cass, cd, alloy wheels, only 11,000 miles. VIN#31090925	2000 DODGE DAKOTA RT Extra cab, V-6 5.9, p/s, p/b, p/w, p/locks, tilt, cruise, cass, cd, alloy wheels. 50,000 miles. VIN#Y5507803
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2 dr. V-8, auto, air, p/s, p/b, p/w, p/locks, p/seats, leather, tilt, cruise, cass, cd, phone, heated seats, moonroof, and wheels, only 10,000 miles. New Body style! VIN#W2510

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Brand New 2004 Mercury MOUNTAINEER AWD

V6, auto trans, pwr str/brks, air, cloth sport bckts, AM/FM stereo, CD, alum whls, running brds, roof rail cross bars, MSRP \$32,535, Stk. #415, VIN #4UJ10508. 39 month Red Carpet Option (RCO) with 10,500 mi/yr. 20c thereafter. \$0 due at signing. Ttl 38 pymnts \$7372. Ttl cost \$7372. Final optional balloon pymnt \$14,986. Incl. \$2000 Reb, \$1000 RCO Customer Bonus Cash, \$500 RCO Bonus Cash, \$500 Renewal Reb if qual*, \$500 Drive Back Reb if qual*, \$1000 Business Advantage if qual*, \$500 Reb, \$750 Chrysler SUV Conquest if qual* & \$750 Military Appreciation Reb if qual*.

\$194⁰⁰
DUE AT
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Brand New 2004 Lincoln AVIATOR AWD

8 cyl, auto trans, pwr str/brks/wind/lcks, air, AM/FM stereo, tilt, cruise, MSRP \$43,610, Stk. #4A28, VIN #4ZJ12360. 39 month Red Carpet Option (RCO) with 10,500 mi/yr. 20c thereafter. \$0 due at signing. Ttl 38 pymnts \$14,326. Ttl cost \$14,326. Final optional balloon pymnt \$20,496. Incl. \$3000 Reb, \$1000 RCO Bonus Cash, \$1000 Renewal Reb if qual*, \$1000 Drive Back Reb if qual*, \$1000 Business Advantage if qual*, \$1000 Military Appreciation Reb if qual*.

\$377⁰⁰
DUE AT
SIGNING



Brand New 2004 Lincoln NAVIGATOR AWD

8 cyl, auto trans, pwr str/brks, air, AM/FM stereo, tilt, cruise, alum whls, rear entertainment sys, MSRP \$54,190, Stk. #4N12, VIN #4LJ08285. 39 month Red Carpet Option (RCO) with 12,000 mi/yr. 20c thereafter. \$3500 cust cash due at signing. Ttl 38 pymnts \$16,302. Ttl cost \$19,802. Final optional balloon pymnt \$24,927. Incl. \$3000 Reb, \$1500 RCO Bonus Cash, \$1000 Renewal Reb if qual*, \$1000 Drive Back Reb if qual*, \$1000 Business Advantage if qual*, \$500 Reb.

\$429⁰⁰
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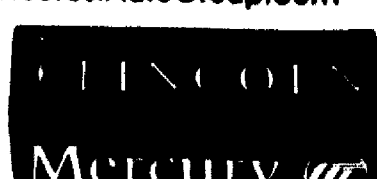
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NEW 2004 GMC SAVANA
4.3L V6 engine, auto, p.s.b., a.c., GVW rating 7,200 lbs. chrome wheel center caps, power windows & locks, buckets. VIN# 41145264. MSRP \$24,395

\$18,919
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SAVE \$5,386 OFF MSRP!



NEW 2004 GMC SAVANA
4.3L V6 engine, auto, p.s.b., a.c., GVW rating 7,200 lbs. chrome wheel center caps, power windows & locks, buckets. VIN# 41144055. MSRP \$24,395

\$18,919
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SAVE \$5,386 OFF MSRP!

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NEW 2004 GMC SIERRA 1500 4X4
2 dr. Vortec V8 auto, p.s.b., a.c., GVW rating 6,400 lbs. int. pwr locks, am/fm w/CD, electronic speed control, chrome grille & bumper. VIN# 4E157068. MSRP \$28,420

\$23,749
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NEW 2004 GMC SONOMA 4X4
2 dr. 6 cyl. auto, p.s.b., 8 way pwr heated seats, side steps, sliding window, fog lamps, locking differential, am/fm cassette w/CD. VIN# 4K131388. MSRP \$29,170

\$23,995
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SAVE \$5,175 OFF MSRP!



NEW 2003 GMC SIERRA 1500 4X4
4 dr. Vortec 5300 8 cyl. auto, p.s.b., a.c., GVW rating 6,400 lbs. am/fm cassette w/CD, cruise, pwr front seat adjusters, roof, fog lamps. VIN# 31320941. MSRP \$37,792

\$24,999
BUY FOR
SAVE \$12,793 OFF MSRP!



NEW 2004 GMC SIERRA 4X4
4 dr. Vortec 5300 V8, auto, p.s.b., a.c., am/fm w/6 disc CD, OnStar, XM satellite radio, pwr windows, driver's seat, remote keyless entry. VIN# 42166207. MSRP \$35,775

\$29,465
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SAVE \$6,310 OFF MSRP!



NEW 2003 GMC ENVOY SLT 4X4
4 dr. 6 cyl. auto, p.s.b., a.c., running boards, pwr sunroof, rain sensing wipers, headlamp washers, heated front seats, am/fm cassette w/CD. VIN# 32244783. MSRP \$39,945

\$31,995
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SAVE \$7,950 OFF MSRP!



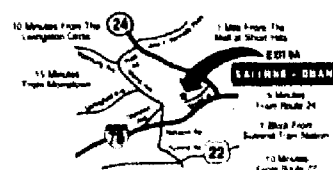
NEW 2004 GMC SIERRA 2500HD 4X4
2 dr. Vortec 6000 V8, auto, p.s.b., a.c., roof, int. am/fm w/6 disc CD, fog lamps, pwr windows, mirror, compass & temp. VIN# 4F157026. MSRP \$41,578

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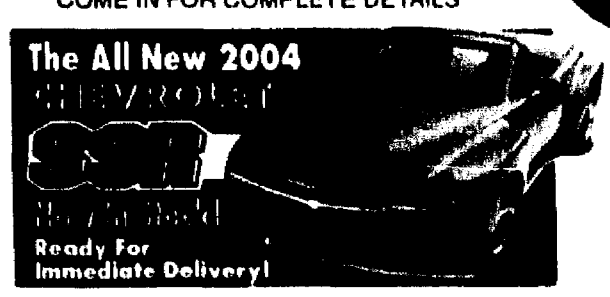
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NEW 2004 CHEVROLET Impala
4 dr. 3.4L V6 engine, pwr steering, pwr windows, pwr locks, air, AM/FM stereo, CD, cruise, fog lamps, dual air bags, VIN# 49401142. MSRP \$27,495. Buy price incl \$1000 GM Rebate. 48 mo. GMAC Smart Buy w/12,000 m/y. 20c thereafter. Incl. \$1500 Down Pymnt Assist. \$0 due at signing. TII Pymnts = \$8413. TII Cost = \$8413. 48th Pymnt is Balloon Pymnt = \$8294.30***

GMAC SMARTBUY \$189 \$16,499
OR BUY FOR ONLY
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NEW 2004 CHEVROLET Malibu SEDAN
4 cyl. auto trans. pwr strng/anti-lock brks/wind/locks, AIR, AM/FM Stereo, CD, dual air bags, traction control, keyless entry, VIN# 4F127204. MSRP \$20,230. Buy price incl \$1000 GM Rebate. 48 mo. GMAC Smart Buy w/12,000 m/y. 20c thereafter. Incl. \$1500 Down Pymnt Assist. \$0 due at signing. TII Pymnts = \$8413. TII Cost = \$8413. 48th Pymnt is Balloon Pymnt = \$8294.30***

GMAC SMARTBUY \$179 \$15,999
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SAVE \$5986

NEW 2004 CHEVROLET Impala
4 dr. 3.4L V6 engine, pwr steering, pwr windows, pwr locks, air, AM/FM stereo, CD, cruise, fog lamps, dual air bags, VIN# 49401142. MSRP \$27,495. Buy price incl \$1000 GM Rebate. 48 mo. GMAC Smart Buy w/12,000 m/y. 20c thereafter. Incl. \$1500 Down Pymnt Assist. \$0 due at signing. TII Pymnts = \$8413. TII Cost = \$8413. 48th Pymnt is Balloon Pymnt = \$8294.30***

GMAC SMARTBUY \$189 \$16,499
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SAVE \$8111

NEW 2004 CHEVROLET TRAILBLAZER LS 4X4
4 dr. V8, multi-trail, pwr steering, pwr windows, pwr locks, air, AM/FM stereo, CD, cruise, fog lamps, dual air bags, VIN# 49401142. MSRP \$27,495. Buy price incl \$1000 GM Rebate. 48 mo. GMAC Smart Buy w/12,000 m/y. 20c thereafter. Incl. \$1500 Down Pymnt Assist. \$0 due at signing. TII Pymnts = \$8413. TII Cost = \$8413. 48th Pymnt is Balloon Pymnt = \$8294.30***

GMAC SMARTBUY \$259 \$23,499
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NEW 2003 CHEVROLET TAHOE LS 4X4
5300 V8, auto trans. pwr strng/brks/wind/locks/seats, AIR, AM/FM Stereo, CD, Trailer Pkg, w/1000 lbs. tow, 1000 lbs. tow, VIN# 31333720. MSRP \$39,379. incl \$4000 rebate. 48 mo. GMAC Smart Buy w/12,000 m/y. 20c thereafter. \$0 due at signing. TII Pymnts = \$21,714. TII Cost = \$21,714. 48th Pymnt is Balloon Pymnt = \$21,453.94

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2001 Saturn SL1 Sedan 4 dr. 4 cyl. auto OD trans. pwr strng, ABS, power windows, pwr locks, air, AM/FM Stereo, CD, cruise, dual air bags, 18.699 mi. VIN# 12991A. VIN# 12270322 \$7,999	'01 Buick Regal LS 4 dr. 6 cyl. auto OD trans. pwr strng, ABS, power windows, pwr locks, air, AM/FM Stereo, CD, cruise, dual air bags, 18.699 mi. VIN# 12991A. VIN# 12270322 \$12,999
2000 Chevrolet Silver LT 6 cyl. auto OD trans. pwr strng, ABS, power windows, pwr locks, air, AM/FM Stereo, CD, cruise, dual air bags, 18.699 mi. VIN# 12991A. VIN# 12270322 \$16,999	2002 Dodge Durango SLT 4x4 4 dr. 6 cyl. auto OD trans. pwr strng, ABS, power windows, pwr locks, air, AM/FM Stereo, CD, cruise, dual air bags, 18.699 mi. VIN# 12991A. VIN# 12270322 \$18,999
2001 Chevrolet 3000 4 dr. 6 cyl. auto OD trans. pwr strng, ABS, power windows, pwr locks, air, AM/FM Stereo, CD, cruise, dual air bags, 18.699 mi. VIN# 12991A. VIN# 12270322 \$18,499	2000 Mercedes Benz C300 4 dr. 6 cyl. auto OD trans. pwr strng, ABS, power windows, pwr locks, air, AM/FM Stereo, CD, cruise, dual air bags, 18.699 mi. VIN# 12991A. VIN# 12270322 \$20,499
'02 Buick Rendezvous GXL AWD 4 dr. 6 cyl. auto OD trans. pwr strng, ABS, power windows, pwr locks, air, AM/FM Stereo, CD, cruise, dual air bags, 18.699 mi. VIN# 12991A. VIN# 12270322 \$22,499	'02 Cadillac Sedan Deville 4 dr. 6 cyl. auto OD trans. pwr strng, ABS, power windows, pwr locks, air, AM/FM Stereo, CD, cruise, dual air bags, 18.699 mi. VIN# 12991A. VIN# 12270322 \$28,999

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