

Parking problem at CHS

(Continued from page A-1)

ing would cause improper drainage on the site. "It's a land issue," agreed Superintendent Lawrence Feinsod. "We don't even have enough room for our staff. We just spent \$50,000 to renovate the softball field, so we're certainly not going to make room for parking there."

While the school's parking problems have been on the radar for years, no solution has been found.

Sgt. Joseph VonBergen said at the Jan. 13 meeting that the situation has been debated since as far back as the 1990s.

The school, built in the 1930s without any land around it, follows an uncommon design, said Feinsod.

"The traditional suburban high school has land around it, and parking for students and staff," he said. "The majority of suburban schools have surrounding fields right on site."

He added that the school was built at a time when Cranford was sociologically very different place. Most mothers didn't work, he said, and so were available to drive their children to school. In addition, most families only had one car if they had a car at all, and the number of single parent households was much lower. Thus, parking wasn't a consideration.

More recently, young drivers have been restricted in the number of passengers they can carry in their car before they turn 18, effectively eliminating carpooling at a time when there are more teenagers with cars than ever before.

Feinsod said that is in part because of the increased activity at a typical teenager's date.

"Teenagers are busier now than they've ever been before. They go to jobs, they go to sports. They're very busy and along with that comes mobility," he said.

Board of Education member Camille Widdows,

who has been vocal about students' right to park on the public streets surrounding the school since the beginning, agreed that the lack of parking is an issue, but also said that driving to school is often a necessity.

"Even as a board member, I've had to park on Berkley Place. There're no spots for visitors," she said.

She also added that more restrictions on the streets surrounding the school would leave the students old parking situations, possibly inhibiting the legitimate concerns of residents and students about the lack of student vehicles on Berkley Place.

Widdows pointed out that many students lug heavy bags to school every day — full of heavy books, sports equipment, or musical instruments.

"I really don't think it's fair to tell young people that they can't drive just because of their age," said Widdows. "If the state of New Jersey says that the students can drive and if their parents say they can drive, the board is certainly not going to tell them they can't."

Widdows also said that if there was a system they could devise to limit student parking on the streets, they legally wouldn't be able to enforce it.

"We've already been told that we can't legally restrict students from parking on streets if they're public streets," said Feinsod. But, he said, "We can't dismiss the fact that the kids need to park somewhere."

However unlikely it is that the parking problem will be solved by the Board of Education, officials are not opting out of any future discussions with the township or residents, and they would like to remain open to a solution.

"I know the solution is out there," Widdows said. "I don't know if the board can solve it. I think it will take the board, the township, the residents, and the students to make this work."

Passing on King's dream

(Continued from page A-1)

and illustrated to their younger peers. Although this was the first time the videoconferencing equipment was used for the King project, the students said that they have been presenting to elementary students for the past three years, said senior Kaitlin Bell, president of the club.

Younger students learn. "We realized that we were young once and we couldn't use big words. Even now when adults talk to us they have to break it down," said vice president Leckyndra Blocker.

You can talk about the speeches and the march on Washington, but these are our own words," said senior Kaitlin Bell, president of the club.

"If we would have done a \$7 mil-

lion project we would have gotten more for it," said Meiss. "It's hard to like the customer, being the town, didn't really know what they wanted."

Although taking the contractors to full litigation on the project has been ruled out, the township plans to recover some money on the project that still is not quite finished.

According to Aschbrenner, the township might still be able to retain some of the money owed to the contractor, as the full retailer has yet to be turned over to the township from the contractors. Also, the maintenance bond on the project — basically the warranty on the building — is still not in the township's hands.

It is surprising that as I understand it, the customer has not done what he has to do to close the situation and get paid," Meiss said.

Despite the decision not to pursue litigation, commissioners took to heart the suggestions of the task force and vow that they will not let the same mistakes happen with any of the current township projects.

"I hope that we can learn from past experiences, and the Township Committee has learned a lesson. They're going to keep a watchful eye on Cranford Crossing to insure that this doesn't happen again," said Bigot.

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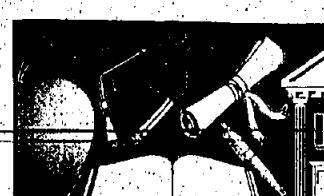
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Schools by Cranford

Little Gym camp has something for every kid

CRANFORD — The Little Gym's Anytime Summertime Kids Camp lets parents choose which weeks they want their child to attend and which days of the week a child will attend. There are 11 weeks of camp starting Jan. 14 through Sept. 4, and parents can pick three, four or five days per week. Camp runs from 1 to 4 p.m., and the Little Gym is fully air-conditioned.

Each week brings another fun theme such as Beach, Pets, Wizard, Space and Summer Sports. Kids won't want to miss Lights, Sirens and Badges week, when a police officer, a firefighter and a paramedic squad visit. What child won't love seeing the fire truck? A live snack and a themed-related craft are provided each day of camp.

The Little Gym, located at 620 South Ave., is a non-competitive, curriculum-based gymnastics program offering classes year-round for children aged 4 months to 12 years. The Little Gym's staff is trained to deliver individualized, highly motivational physical, mental and social development in a non-threatening, safe, nurturing environment.

Children increase strength, flexibility, balance, coordination and motor skills. Nurturing well-rounded children also includes an emphasis on intellectual development such as developing strong listening skills and longer attention spans, reinforcing problem-solving skills and teaching how to follow directions.

Perhaps most important of all, The Little Gym program teaches children to love themselves as they are, that it is okay

to make mistakes and that they should always try to do the best. Each skill learned at The Little Gym is another opportunity for a child to be praised for his or her effort as well as for the successful completion of progressive skills.

Not every child can be a star athlete. First place, second place and third place typically means that someone comes in last. At The Little Gym, each child succeeds because every child is asked to do the best he or she can do. Every child can and will succeed because this expectation is applied consistently. Children are encouraged to attempt new challenges at their own pace, so they can experience the thrill of victory without the defeat.

For children who are initially hesitant to take on new challenges, the successes the experience at The Little Gym can increase self confidence and thereby enable them to take on new challenges which would have been previously overlooked.

When exercise is fun, children are dramatically more likely to make exercise part of their lifestyle throughout their lives. Each class includes music and social interaction, which build healthy minds and bodies.

In addition to gymnastics, karate/martial arts and sports skills programs, The Little Gym has private birthday parties, parent's survival nights (Saturday evenings).

Call The Little Gym at (908) 497-1500 for more information and to schedule a free trial class.



Holy Trinity Interparochial School's Mountainside Campus will host an open house for parents interested in the school and kindergarten students. The open house will be held Feb. 22.

For reservations, call (908) 233-1899. Optional tour dates will be available upon request.

Registration for the Mountainside and Westfield campuses will be held at the open house for Grades 1-8 of Holy Trinity Interparochial School, located at 336 First St., Westfield, 1-3 p.m. Sunday with no appointment necessary.

CRANFORD — St. Michael School at Alden Street will host activities on Sunday with an open house at the school from 10 a.m.-noon. Parishioners, school parents and prospective school parents are invited to visit the school Sunday and also take part in the week-long celebration that includes a host of special events.

The open house Sunday will begin with the dedication of the Clara Murphy Library in honor of one of the school's most beloved teachers, who passed away last year.

There will also be a Book Fair offering parents and children a quality selection of interesting books and gifts — this alone is worth the trip.

In addition, students will be on hand to conduct tours of the facility, which includes the fully equipped computer lab, media center and library.

During the week highlights include the Grade 8 Pin Ceremony which takes place during 9 a.m.-2 p.m. Wednesday and 10 to 11 a.m. Thursday. Parents are welcome to visit each child's class during teacher instruction for a 10-minute period.

Other highlights the week include Teacher Appreciation Week. Students will give flowers and notes to the teachers, while sharing an early morning breakfast with all of the teachers. The students will also be treated to an ice cream social during the week.

Also, sixth-grade teacher Patricia Green has organized a student retreat day for Thursday and Dress Down Friday, which will include an afternoon of roller-skating at United Skates in Westfield, will highlight the week for the young students.

The parents and Home School Association will provide a special Friday lunch for the teachers and staff.

For more information regarding the Mountainside campus, call (908) 233-1899. For more information on the Westfield campus, call (908) 233-0484.

and help with the tour.

Classroom visitation in Westfield will be held 9-11 a.m. Tuesday and at the Mountainside campus 9:15-11 a.m. and noon-1 p.m. Wednesday and 10 to 11 a.m. Thursday. Parents are welcome to visit each child's class during teacher instruction for a 10-minute period.

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Commentary

Tinkering at the edges

Gov. James E. McGreevey's State of the State address was the opening act in his re-election campaign.

The governor made sure everyone knew the accomplishments of his administration's first two years. And some of those accomplishments — balancing budgets, implementing tougher environmental standards, preserving open space — are laudable, though they often have been overlooked, because of the administration's fumbling over political scandals.

But the speech lacked a dynamic vision for the future. McGreevey did not present any bold vision for the future. And though it's the most important issue on the minds of New Jersey residents, McGreevey did not offer any sweeping vision to reform the property tax system.

Instead, McGreevey just mumbled at the problem.

The governor said "the status quo on school and local government property taxes cannot continue." That was a good start, but the measure he proposed may only affect a small number of New Jersey residents.

He called for the elimination of 23 school districts "that don't even operate a single school." That's fine, but it's not going to save a substantial amount of money.

The governor is also requiring the 172 districts with only one building to find ways to consolidate services.

But those measures are only relevant to a third of the state's districts, most of which are in sparsely populated rural areas.

The governor also said school districts should be rewarded for reducing administrative costs. That's a laudable goal, but the effort has to start with the Legislature and the Department of Education who are constantly shipshape more and more red tape and unfulfilled mandates to local school districts.

The governor's main focus is to reduce property taxes is "detailed institutional measures" in towns, school districts and county governments that require them to deliver services and purchase products together. That's a good idea — so good that many public bodies are already doing it.

The governor's approach to reforming the property tax system is disappointing. The recipients of property taxes — counties, municipalities and school districts — have been fortunate in recent years: the overwhelming boom in residential property values has maintained a stream of revenue to compensate for freezes in state aid. But that may not last forever; the underlying structural deficiencies and inequities of the system will remain.

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If this kind of incident were to happen to anyone, I wish this the same outcome I had. No one was injured, the damage can be repaired and I have a new appreciation for my neighbors. A special thank to the



Letters to the editor

Community rallied to aid family

To The Chronicle:

On Christmas Eve, I was startled awake by the sound of the smoke detectors going off. I discovered the living room ablaze and hurried to get five children out of the house and call 911. Now that the "smoke has settled," I want to take a minute to thank both the Cranford Police Department, specifically Officer Andrews and Officer Stupin, and the Cranford Fire Department for their immediate response and quick action to extinguish the fire and save my house.

If this kind of incident were to happen to anyone, I wish this the same outcome I had. No one was injured, the damage can be repaired and I have a new appreciation for my neighbors. A special thank to the

CHERYL HOEFLER
Cranford

Garwood's always been a great place

To The Chronicle:

This letter is in response to the letter by Francesca Florio that was published in your newspaper on Jan. 10.

I am a lifelong Garwood resident. Five generations of my family have lived on this same street for 60 years, and my father was born on Anchor Place over 70 years ago. I find Ms. Florio's comments about "bygone years" of people "living next door to the same person for 50 years" to be highly insulting.

Living next door to the same person for 50 years plays a large part in the creation of the "small-town charm" with which she says she fell in love. Small towns are all about families who stay in place for generations, along with an extended family of friends and neighbors living close by. It's all about community and family.

Ms. Florio also speaks of "lower taxes" as being to this "bygone" era. Well, let's put it this way — if lower taxes were the concern only of a "bygone" era, why are they a selling point when someone is looking to make a home purchase? And why are rising property taxes viewed as such a serious problem by leaders at state and local levels? Do you think these lawmakers consider complaints about this matter to be "trivial"? The bottom line: Your property values may be increasing, but if your taxes increase too much, you're not going to be able to sell your home. What do you think happened in Plainfield and Roselle, just to mention two examples?

Nonetheless, as far as I am concerned, Garwood has always been a great place to live. I wouldn't want to live anywhere else. I know that many other residents agree with me. Why else would they want to live next door to the same people for 50 years?

LINDA KOENIG
Garwood

Finding hidden treasure in Cranford

To The Chronicle:

There is a little known treasure hiding in the Cranford United Methodist Church. It is a wonderful place where children are taught, cared for and nurtured by an extraordinary woman. That woman possesses a gentle spirit, a wonderful rapport with children in addition to the rare gifts of patience and understanding.

She is Nancy Boyle and her wonderful school, Miss Nancy's Learning Center/Tiny Tot's Playland, has proven to be an incredible stepping stone for my children and I'm sure for countless other children who have had the privilege of having Miss Nancy as their introduction into school life.

I found out about Miss Nancy through my sister who had seen her advertisement in a local paper and sent her son Tommy to Miss Nancy's Learning Center. She is truly like a gardener in God's garden, and after her dedication and love have made a numerous variety of "little buds" blossom into beautiful flowers. Miss Nancy is truly a blessing and a treasure in our community. Thank you.

CATERINA RETCHCO
Westfield

Recovering Dr. King's legacy

On Monday this country celebrated the birthday of Martin Luther King Jr., perhaps the most influential African American of the second half of the 20th century. Yet, aside from the stock march and government offices being closed and a scattering of stories in the media, there was too little to separate Monday from (theoretical) drab days of January.

The legacy left by Dr. King should never be underestimated or forgotten. It is inexcusable to a younger generation that just 50 years ago segregation was the rule in many parts of this country. African Americans were forced to sit at the rear of the bus and to drink from separate water fountains. They were not allowed to stay in many hotels, and they were refused service at many restaurants. This country's treatment of its own citizens was truly shameful.

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To properly remember Dr. King, we should dedicate ourselves once again to the principles he espoused — the pursuit of justice for all through nonviolent means. That dedication should be the root of how we celebrate this national holiday.

Cranford Chronicle

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A Penn Jersey Publishing, Inc. Newspaper

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NJN

301 Central Avenue, Clark, NJ 07066

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The Chronicle is here for you

The following information should help you get your ideas and community news into The Chronicle:

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 Chronicle, 301 Central Ave., Clark, NJ, 07066. Our fax number is (732) 574-2613. Our e-mail address is unton@njnpublishing.com.

Headlines

The deadline for submitting articles and press releases to The Chronicle is 5 p.m. Friday. The deadline for submitting letters to the editor is 10 a.m. Monday.

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Thomas F. Taylor

GARWOOD — Thomas Foster Taylor, 77, died Jan. 13, 2004 at Overlook Hospital in Summit.

Born in Buckhaven, Fifeshire, Scotland, he settled in Cranford when he came to the United States at age 3.

Mr. Taylor later lived in Garwood before moving to Westfield in 1959. He was an electrical contractor in Westfield and died in 1989.

As a Navy veteran of World War II he was stationed aboard the USS Lake Champlain in the Pacific.

Frederick Beyer Sr.

KENILWORTH — Frederick L. Beyer, Sr., 91, died Jan. 14, 2004 at the Manchester Manor Rehabilitation Center in Whiting.

Born in Newark, he lived in Kenilworth before moving to Toms River in 1981.

Mr. Beyer was the former secretary of an International Brotherhood of Electrical Workers local in Newark. He spent 45 years with Westinghouse Corp. in Newark and retired in 1978 as a shipping room clerk.

Surviving are his wife, Rose E. Costantino Beyer; a son, Frederick L. Jr.; three grandchildren and three great-grandchildren.

Services were held Saturday at the Dailey Colonial Home in Westfield. Donations may be sent to the Newark Pink Zoo, Human Way, P.O. Box 43, Forked River, NJ 07781-0043.

William H. Danyus

CRANFORD — William H. Danyus, 51, died Jan. 1, 2004 in the Bach Medical Center in Newark.

Mrs. Danyus lived in Cranford and Washington, D.C., before moving to Long Neck, Del.

He was a real estate agent with Realty Executives of Rehoboth Beach and also worked for many years in the education field.

Dolores Sawicki

CRANFORD — Dolores H. Sawicki, 76, died Jan. 15, 2004 at Robert Wood Johnson University Hospital at Rahway.

She was born in Rahway and had lived in Cranford since 1955.

Mrs. Sawicki was a member of the AARP chapter in Clark and the Altar Rosary Society at St. John the Apostle Roman Catholic Church in Linden.

George McFadden

CRANFORD — George R. McFadden, 80, died Jan. 15, 2004 at the Veterans Affairs New Jersey Healthcare System, East Orange Campus.

Born in Jersey City, he lived in Sayreville and Linden before moving to Cranford in 1998.

Mr. McFadden was a bartender the past 20 years at American Legion Post 328 in Clark and the Towne Tavern in Linden. He earlier was an account and salesmen in 30 years with the 3M Co. in Sayreville.

Services were held Monday at the Leonard-Lee Funeral Home in Linden. Burial was in St. Joseph's Cemetery, Keyport.

Arrangements were by the Dooley Funeral Home. Donations may be sent to American Legion Post 328, Cranford.

LEGAL

LEGAL NOTICE

Permit to file a complaint for a zoning hearing held at U-Street 312, 1951 U-Land Avenue, Linden, NJ on 01/25/04 at 10:00 AM. The following new goods will be sold:

Donald Clark

2009 Ave. 1000

Elizabeth H. 07202

3 Bays 1 Dresser, 1 Stereo

Space Number: 232

209 Ave. 1000

17 Boxes, 1 Refrigerator, 1 Stereo, 1 Other Misc Items

Space Number: 607

69 Ave. 1000

Keamy NJ 07023

1 Dresser, 1 Bed, 1 Sett #01089071, 1 Generator, 1 1 Tools

Ronald Keels

100 Ave. 1000

Unit 121

Number: 07111

1 Other Misc Items, 1 Bed, 1 Sett #01089071, 1 Tools

Space Number: 607

100 Ave. 1000

Irvington NJ 07111

1 Dresser, 1 Bed, 1 Sett #01089071, 1 Sofa, 1 Shelf

1 Laundry Room, 12 Boxes, 1 TV Console

Space Number: 915

Donald Clark

209 Ave. 1000

17 Boxes, 1 Tool Box, 1 Crates, 1 Iron Tools, 1 Sett

Space Number: 607

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School DAREs to educate kids

Fifth graders at St. Theresa's School in Kenilworth are learning about the harmful effects of alcohol, tobacco and drugs. Officer Grady, the border school police officer, has a "DARE" box set up for the children who are embarrassed to ask their questions in front of the class. At each meeting Officer Grady takes a few questions out of the box and answers them.



Improve your business writing skills at UCC

CRAFORD — While you may have outstanding skills in your particular career area, you also need to have strong writing ability in order to advance further. Here your skills in writing more effective business correspondence through a credit event course Business Writing starting Feb. 10 at Union County College Cranford campus.

Business Writing covers the proper way to target a reading audience based on the purpose, message, and style of writing content, and how to organize and present such information effectively. Students also will gain a greater facility with spelling, proper

word selection, the use of the apostrophe, sentence structure and punctuation, avoiding run-on sentences, subject-verb agreement, placement of words in sentences for readability, and building paragraphs that are unified, coherent and effective.

The course is especially geared toward writing effective letters, memos, reports, proposals and e-mails, but can be used for undergraduate and graduate students as well as people in non-business-oriented careers areas.

Participants will obtain practical, hands-on instruction through in-class and home-

Jaffe Communications gets state designation

CRAFORD — Jaffe Communications, Inc., a full-service public affairs firm in Cranford, announced recently that it has been approved by the New Jersey Department of Economic Growth Commission as a Small Business Enterprise under the state's Small Business Set-Aside Act.

With Category 1 designation, Jaffe Communications is now placed on the state's Selective Assistance Vendor Information database, which is open to specific government clients who are looking for qualified vendors to work on their contractual opportunities.

"I am pleased that Jaffe Communications can be a part of this worthwhile state program, designed to help qualified small business compete for state con-

tracts," said Jonathan Jaffe, president of Jaffe Communications, Inc. "It's a great honor to be recognized that state wants to certified companies that meet the right standards and can provide the level of service the state requires."

Jaffe Communications is a leading public affairs and marketing communications firm in New Jersey, known for its strategic thinking, creativity and results-driven management.

The firm specializes in government affairs, crisis/emer- gency management, community outreach, political consulting, media relations, cause-related marketing, speechwriting and media training.

"For more information about Jaffe Communications, visit www.jaffecom.com."

—By David Herpers, director of communications affairs at Amerisave, a leading online mortgage provider.

It's important for consumers to understand the various programs: how one loan differs from another, how

the various loan features will affect the mortgage and how you can lower your interest rate with a higher down payment."

There are many loan mortgage options:

— Fixed-Rate Loans: Fixed-rate loans require no principal reductions, making the monthly payments significantly less than a traditional fixed rate or ARM program. The principal payments can be made optionally, offering flexibility for people who have fluctuating incomes or want increased cash flow for investing or other financial needs.

— Adjustable-Rate Mortgages (ARMs): ARMs feature interest rates that adjust to the general level of mortgage rates. The rates are fixed for a pre-specified period of time, and then typically adjust annually throughout the rest of the loan.

Amerisave, for example, offers 7-, 5-, 3- and 1-year ARMs. The initial rates for ARMs are typically lower

than a fixed rate, but there is the risk that rates could rise in the future. ARMs are a good choice for consumers who don't plan to stay in their new home for a long period.

— Interest-Only Loans: Interest-only loans require no principal reductions, making the monthly payments significantly less than a traditional fixed rate or ARM program. The principal payments can be made optionally, offering flexibility for people who have fluctuating incomes or want increased cash flow for investing or other financial needs.

— Balloon Loans: Balloon loans typically amortize over a 30- or 20-year period, but are due at the end of the initial term, or the maturity date, typically 3, 5 or 7 years. The interest rate is fixed

throughout the initial term of the loan. Jumbo Loans: Jumbo loans generally exceed \$222,700. These loans typically carry slightly higher interest rates. Consumers who are close to a jumbo loan limit may want to increase their down payment or use a piggyback loan to reduce their loan amount.

— Piggyback Loans: Piggyback, or combo, loans combine a standard mortgage loan with a second mortgage or home equity line of credit. Each loan has its own individual payment term, interest rate and monthly payment.

One good place to begin researching the various loan programs is on the Internet; the rate-listing sites such as bankrate.com are a great resource. But watch out for unscrupulous lenders who use bait and switch tactics, offering a

low rate with stipulations that are unrealistic.

Amerisave is one of the nation's leading and fastest-growing online mortgage companies, serving customers in 41 states via its web site, www.amerisave.com. The company provides customers the ability to obtain competitive rates instantly via the Internet, and offers a \$300 guarantee that consumers will not find a mortgage loan at lower cost in rates and fees.



Reverse mortgages can help fund improvements

(NAPS) — Opening that utility bill is often enough to warm people to the idea that some simple home improvements can help lower their energy bills. For senior citizens, this can be an added financial challenge. Many can't afford to make the investments in improvements that would make their homes more energy efficient and save them significant money in energy bills.

In almost all cases, senior homeowners could lower their monthly expenses simply by replacing old appliances and lighting, Jeffrey Taylor, vice president of Wells Fargo Home Mortgage's Senior Products Group, said. Older adults are the least likely to take on such projects because of the time it takes.

The course is one in a series of professional education sequences required to qualify for the coveted Certified Residential Specialist (CRS) designation.

The course covered the implementation of specific ideas to add value to and ensure the delivery of exceptional customer service both during and after the buying and/or selling of a home.

During the two-day course, students were subject to hands-on development of plans and programs designed to ensure the professionalism of the residential sales associates.

There are many new unique and compelling strategies for enhancing the customer experience," said Dagostaro, "and I have already begun to apply the strategies covered during this course in my work at ERA Suburb Realty Agency.

The Council of Residential Specialists Courses is presented throughout the country.

A growing number of older adults, however, are finding money for home improvements by turning to a reverse mortgage.

A reverse mortgage is a loan that lets senior homeowners convert part of their equity in their home to tax-free income without having to sell the home, give up title or take on a new monthly mortgage payment.

A reverse mortgage is a great idea for seniors with built-up equity in their homes to generate the income they need to meet an immediate need or an extraordinary expense.

Many program participants are gaining access to funds and using them to pay

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What's Your Home Worth?
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You will receive information on
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sold for in your neighborhood
and which homes are currently
listed, how long they have been
listed, how much they have
been offered.

Get The Facts Without The Pressure

No Cost or Obligation
www.freenjhomeevaluation.com

With a reverse mortgage, a senior homeowner never makes monthly payments until he or she moves, sells the house, or vacates the home for other reasons; never gives up title; never is forced to move; and never owes more than the sale price of the home or the amount borrowed, whichever is less.

Because fixed incomes can prevent older adults from qualifying for standard loans, a reverse mortgage gives them a way to make their homes more energy efficient and save them significant money in energy bills.

In almost all cases, senior homeowners could lower their monthly expenses simply by replacing old appliances and lighting, Jeffrey Taylor, vice president of Wells Fargo Home Mortgage's Senior Products Group, said. Older adults are the least likely to take on such projects because of the time it takes.

"One of the best ways to lower heating bills is by installing a new, high-performance furnace," he said. "This is expensive for most families, but even more cost prohibitive when the homeowners live on fixed incomes."

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for what comparable homes have sold for in your neighborhood and which homes are currently listed, how long they have been listed, how much they have been offered.

Get The Facts Without The Pressure

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"One of the best ways to lower heating bills is by installing a new, high-performance furnace," he said. "This is expensive for most families, but even more cost prohibitive when the homeowners live on fixed incomes."

A growing number of older adults, however, are finding money for home improvements by turning to a reverse mortgage.

A reverse mortgage is a loan that lets senior homeowners convert part of their equity in their home to tax-free income without having to sell the home, give up title or take on a new monthly mortgage payment.

A reverse mortgage is a great idea for seniors with built-up equity in their homes to generate the income they need to meet an immediate need or an extraordinary expense.

Many program participants are gaining access to funds and using them to pay

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With a reverse mortgage, a senior homeowner never makes monthly payments until he or she moves, sells the house, or vacates the home for other reasons; never gives up title; never is forced to move; and never owes more than the sale price of the home or the amount borrowed, whichever is less.

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