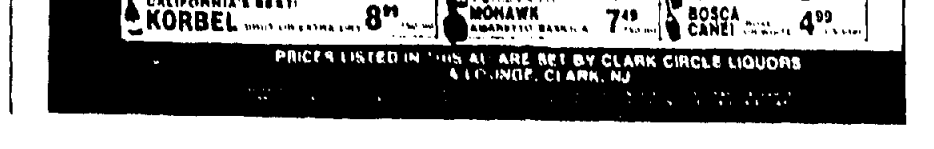


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REVITALIZATION... Hard work and perseverance has paid off for James J. Kennedy, owner of Kennedy Jewelers in Rahway. Today the flourishing retail establishment is actively contributing to the revitalization of the city's business district.

Entrepreneur sees future in city's potential

The mid 1970s proved to be a trying time for small retail establishments located in our state's urban areas.

The proliferation of suburban shopping malls and the exodus of business and industry from our cities forced some shopkeepers who had been in business for many years to close their doors. Those proprietors who chose to remain found it necessary to renovate and remodel their stores to remain competitive with the new, modern suburban shopping centers which were sprouting up in record numbers throughout the state. However, this was not an easy thing for a retailer to accomplish in the midst of the national recession and skyrocketing interest rates.

Unlike those who consciously fled the city for the suburbs, one young entrepreneur saw a bright future in doing business in an urban setting. James J. Kennedy, owner of Kennedy Jewelers in downtown Rahway, believed, "You have to be willing to take a chance to make it work."

Kennedy's first business venture has proven to be a successful one with sales increasing to almost two and one-half times what they were when he purchased the business in 1978.

A life-long resident of Rahway, one of seven children and 23 years old at the time, Kennedy said he was able to purchase the store and operate it successfully gave him a chance to achieve his "American dream."

Unable to secure conventional financing, Kennedy obtained a \$60,000 loan from the U.S. Small Business Administration to purchase A.R. Goldblatt, a family owned jewelry store which had been operating in Rahway for more than 40 years. Kennedy had worked as a salesman in A.R. Goldblatt four years earlier.

If he had not purchased the business, Kennedy and Goldblatt would have closed its doors liquidating its remaining merchandise, a practice which had been used by too many other stores in the downtown area.

In addition to purchasing the business, Kennedy started making the changes which he thought were necessary for the store to operate successfully. The first thing he did was replace the older out of date inventory with new, more fashionable pieces. He also remodeled the store front.

To renovate the inside of the store, Kennedy looked to the N.J. Economic Development Authority for assistance. Through the Authority's Urban Centers

Small Loan Program, he was able to secure a \$30,000 low interest urban centers loan at 7% for a period of 10 years. The financing enabled him to remodel the interior, purchase new flooring, display cases and a cash register as well as install an air conditioning and heating system.

The Authority's Urban Centers Small Loan Program encourages businesses like Kennedy Jewelers to remain in the city by making low interest financing available for renovations, working capital or fixed asset purchases. A merchant may borrow from \$500 to \$30,000 for a maximum term of 10 years at 1% below the federal discount rate with a floor of 4% and a ceiling of 10%.

As business started to improve, Kennedy found he needed additional help. He was able to hire three workers in addition to his one full time employee and one part time employee. Kennedy has since paid off the Authority loan and is also looking to open another jewelry store at a different location.

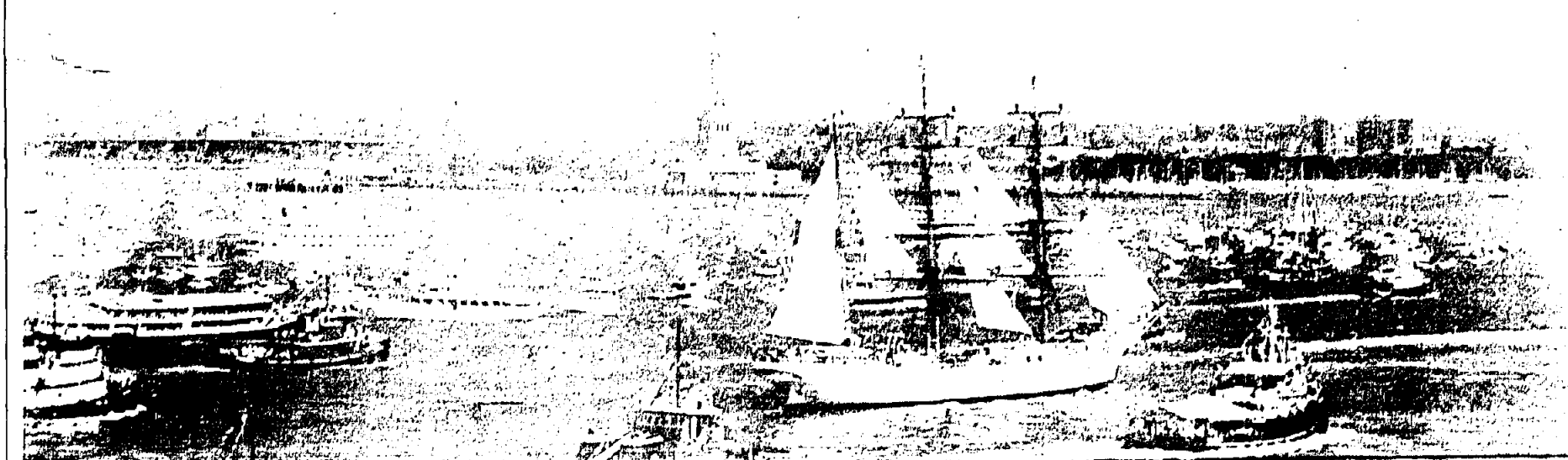
At the time that Kennedy purchased the business, it was evident that the ailing economy had affected retail operations in Rahway. For sale and closed signs were all too familiar to the once busy downtown area.

Active in the community and a member of the Rahway Chamber of Commerce, Kennedy said the joint effort by federal and state governments as well as private industry to revitalize Rahway is expected to continue.

He said that it is his hope that the office space and hotel convention center which is presently being constructed behind City Hall will attract more retail establishments further enhancing the city's business environment.

Kennedy also feels that an intense marketing program is needed to make the public aware of the changes that have taken place in Rahway noting that some may underestimate the city's potential.

If you are a small business owner and are interested in more information on the Urban Centers Small Loan Program, contact the Authority's Division of Finance at (609) 292-0187.



MISS LIBERTY WELCOMES OPERATION SAIL... Some tall — and not-so-tall — ships sailed into Grand Central Terminal on the surface of Eastman Kodak Company's newest Colorama, "Liberty Weekend '86," on display through August 17. The new 18X60-foot transparency is a breathtaking panoramic mosaic of "Operation Sail," which brought tall ships from around the world to New York Harbor to visit the Statue of

Liberty on her 100th birthday celebration July 4 weekend. Prominent in the foreground is the majestic tall ship Coast Guard Eagle, with several of her crewmen standing on her mast. Surveying the entire scene is Miss Liberty herself, standing proudly in the center background of the image, proffering her torch to the ships.

Summer sun safety for your skin

With summer underway, now is an excellent time for you to learn how to protect your skin from the hazards of the sun. Rahway Hospital Nurse Educators Kay MacVicar, RN, and Deborah Wenson, RN, who have held programs on this topic for local businesses,

offer the following advice for summer skin care.

Skin is a complex organ which has many functions, including temperature regulation, protection, and sensory perception. Weighing about six pounds, the skin is the body's largest organ and is divided into layers. The outer layer, the epidermis, is where the dead cells accumulate. Underneath this layer is the dermis, "the juicy layer," which contains connective tissue, hair follicles, and perspiration glands. "It is this layer where new cells are made and which we need to protect from the sun," says Mrs. MacVicar.

The sun can deteriorate the collagen (protein) and elastin fibers of the skin, and can promote sagging, wrinkling, and skin cancer, according to Mrs. Wenson.

Sunlight consists of waves which move through space. Some are harmless, but others can damage the skin. Ultraviolet (UV) radiation is the element most damaging to the skin. Its effects can vary with altitude, latitude, time of year, and time of day. At higher latitudes or closer to the equator, more UV light reaches the skin. UV rays are also more intense during the summer, and on a daily basis, between 10 a.m. and 2 p.m.

Certain tanning lotions serve as a chemical block to screen out harmful UV rays, and should always be used. Tanning products that are categorized according to SPF (sun protection factor) allow longer sun exposure. An SPF of 10 means you can stay out in the sun ten times longer than you normally could without burning.

Mrs. Wenson has the following additional suggestions to increase tanning safely: Avoid sunbathing between 10 a.m. and 2 p.m. when the sun's rays are the most harmful. Remember to protect yourself even on a cloudy day. You should also know that an umbrella does not necessarily offer good protection, and that UVB rays can go through water. Baby oil and cocoa butter offer no protection from the sun.

Certain medications, foods, and even cosmetics can cause a photo-sensitive reaction to the sun. These include citrus fruits, antihistamines, sulfa drugs, tranquilizers, and birth control drugs.

Mrs. Wenson advises that if you do get a sun burn, you should treat it

like any other burn: apply lotion with lanolin, take aspirin, and watch for blistering or excessive swelling.

You should also be careful to use a sunscreen on your lips, because they do not contain melanin which helps protect the skin. Overexposure to the sun can cause lip cancer.

Cases of skin cancer are being reported more often, but with early detection they have a high cure rate. There are three types: melanoma, which occurs primarily on the back, and squamous and basal cell, which primarily occur on exposed areas of the body, such as the face and ears. Early melanoma is usually easy to recognize. Uniform tan or brown lesions with smooth or regular borders and a stable growth history indicate a benign condition.

A variegated dark brown, black, gray, or blue lesion suggests melanoma. Mrs. Wenson suggests that you periodically do a simple cancer check, looking for moles that have changed in color, size, elevation, sensation or consistency, or whose surrounding skin has changed.

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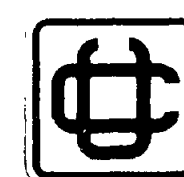
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