

OPINION PAGE

Get out there and make your mark

Rahway High School held its 1995 graduation ceremonies last week, and we wanted to take a moment to congratulate every one of the graduates and to wish them luck and success in the future.

As you step out of high school and into the "real world," life may bring you some challenges and surprises. Whether going to college or directly into the workforce, the road you choose today will affect your life tomorrow. It is not easy choosing the right road and it is even more difficult following that road once you have chosen it. Nonetheless, it is a choice you must make.

If you are not choosing college and taking a year off or starting to work, remember, you never know what life may bring your way. It is always better to have extra education than not enough. So if you need a year off, or even if you need two, take those years and clear your mind, but if you have the opportunity to go back to school, it is much easier to do it today than a few years down the road.

Graduates, get out there and make your mark in the world. Let everybody know you can make a difference. Believe in yourself and trust yourself to make the best decisions. Do not let anyone tell you differently. Every one of you can make something of yourself. Be strong and follow your hearts. Congratulations and good luck!

Live your life in a very caring manner

The following is an excerpt from Superintendent of Schools Anthony P. Cavanaugh's message to the Rahway High School graduating class.

Superintendent's Report

By Anthony P. Cavanaugh

Life takes, it is my sincere hope that you will look back on your years here as having prepared you to meet and deal with the challenges that life will present.

If I had one wish for you, I would wish that you remember three things from my speech. These three things are the most important things you can do in life that will benefit you. They are translated from a book, "Tao Te Ching, The Way of Life."

The first is to be fair, because when you care you will always do the right thing. Doing the right thing is something that you always should strive to do. Even when the right thing may be the most difficult thing to do.

The second is to be fair. When you



Anthony P. Cavanaugh

are fair, others will respect you. Respect is an important part of life. People will respect you for what you do and say.

To care, to be fair and to be humble. Some say that life is like a box of chocolates — you never know what you are going to get. However, if you live your life in a caring, people-centered manner, you're going to get the best that life has to offer. You care the best and you will achieve the best if you remember these things:

- To care — and you will do the right thing.
- To be fair — and people will respect you.
- To be humble — and others will learn from you.

The best of everything to all of you. You deserve it!

God bless you and good luck.

Achieving financial independence

Managing debt, paying taxes and investing for the future are some challenges you will face as a recent college graduate. To help you work these obstacles and master some critical money management skills, the New Jersey Society of Certified Public Accountants offers the following financial advice.

If you're working full time, chances are you're earning more money than ever before. As a result, it's generally easy to quickly become wealthy. However, spending money without a financial strategy can jeopardize your ability to become financially independent. To start on the right foot, you must set monetary goals and establish a monthly budget that provides for sensible savings and spending.

One of your initial goals should be to set up an emergency fund or three to six months of your take-home pay. This will help you manage unforeseen expenses down the road. Once you have this \$400 in place, you can start saving for the future.

Automatic savings plans are ideal for new graduates who haven't yet acquired the savings habit. If your employer offers a 401(k) or similar

Money Management

plan, sign up as soon as you qualify. Because the money you invest is deducted from your wages before taxes, you can reduce your income tax bill while investing for your future. If your company doesn't offer an automatic savings plan, you can set up your own plan by arranging with a mutual fund company to make regular transfers from your checking account into a fund account.

When you are young, it's worthwhile to take a few prudent risks with your money. However, before making any investment decisions, do your homework first. Take the time to read about different investment vehicles and discuss your investment options with a trusted financial planner, such as your CPA. Current market conditions are the most you have to invest, and your financial goals all play a role in determining your investment strategy.

Most student loans allow a six-month grace period after graduation before payments begin. If you haven't found a full-time job by the time payments are due, you may want to look for a bank that will consolidate your student loans into one loan with a longer repayment period and a lower monthly payment. Some banks even may be willing to structure a loan with graduated payments. However, if you opt to go this route, you may pay more in interest fees.

Credit cards are important for establishing a good credit history. Whether you already have a credit card or are looking to obtain your first one, shop around for the best deal. Compare interest rates, annual fees, grace periods, and how interest is computed. Then use the cards wisely. To protect yourself from credit card fraud, carefully record all your credit card numbers and store this information in a safe place with the telephone number you will need to report a lost or stolen card.

You can't afford not to have health insurance. Just one uninsured serious illness or accident can wipe out not only years of savings, but in the case of a long-term disability or illness,

also years of future earnings. If you're not insured through an employer, your best option is to continue your coverage under your parents' health plan. Most insurers will continue a child's coverage until age 23.

If you've landed a full-time job, take the time to determine just how much of your salary goes to the IRS. Even if you've had taxes withheld from part-time earnings, you'll soon find out that the bigger your salary, the bigger Uncle Sam's appetite. If you have more than one source of income, it's particularly important to make sure you have sufficient taxes withheld. Otherwise, you may be hit with an unexpected tax bill next year.

To learn more about managing your money, you can obtain a brochure from the New Jersey Society of CPAs by sending a stamped, self-addressed envelope to: Getting Started Financially, NJSCPA, 425 Eagle Rock Avenue, Roseland, NJ 07068-1725.

Money Management is a weekly column on personal finance distributed by the NJSCPA.

Our state's plan can help achieve goals

In hockey, a goal is a tangible thing, already achieved. Off the ice and in the real world, a goal is a wish which may or may not become real. We who devote ourselves to preserving an environment which will adequately sustain us and future generations have many goals.

But unlike those in a game, our goals can be seemingly achieved only to have shifting political winds erase them from the scoreboard.

Our goals must be won and then preserved in competition which does not end. We all face a relentless time-keeper in the game of survival!

We've won some goals during the past general elections in protecting our environment. Substantial improvements have come with regulation and controls.

Yet many goals seem unattainable. I'd like to be able to swim and fish safely in all New Jersey waters, and eat the fish I catch, but I cannot.

Swimming and fishing were national goals in the Water Pollution Control Act Amendments of 1972. We have moved the deadline to meet

State We're In

By David F. Moore

that goal repeatedly; indeed, it is no longer in sight.

I'd like the sky to be blue over the Garden State, free of disease-causing pollutants. That too seems unattainable, for each time we make air quality improvements, we add more sources.

Although we have failed to meet some environmental goals, all is not negative. Life is better now than a generation ago, both for us and for many of the creatures with which we share our world.

For example, we now have a thriving sand fishery in the Delaware River, and New Jersey has gone from one nesting pair of bald eagles to nine.

That means chemical and biological oxygen demand has improved so that fish can survive their spawning trip from sea to upper tributary. And pesticide contamination has diminished sufficiently in estuaries to allow mother eagles to sit on unfertilized eggs.

By New Jersey statute, we have other environmental goals as well, such as lowering nitrogen oxide levels in the air. By 2003, we are to reach 75 percent of 1990 levels.

The same can be said for ozone. We are to meet the federal health standards by 2007 in North Jersey, 2005 in the South. We have a solid water goal that's clear and measurable — self-sufficiency by the year 2000, and 60 percent recycling level by the end of this year.

Specific standards and goals are now contained within the State Development and Redevelopment Plan, like acquiring 1 million acres of public recreational open space by the year 2000.

But such measurable goals are

hard to achieve. We have a great start, a good body of law, and a comprehensive State Plan. The strategies needed to aim us toward a sustainable state are spelled out there, and in the "Environmental Agenda," a Green Plan for New Jersey, assembled by 19 conservation and environmental groups. But more is needed.

Sustainability is our destination. We need to know when we plan to reach it, and we need a milestone to measure progress along the way. The good news is that we have the map; it's called the State Plan.

David F. Moore is executive director of the New Jersey Conservation Foundation.

"If we were to lose all of our liberties, the liberty of the press would bring them all back again. The liberty of the press, and the liberty of the country, must stand or fall together."

—Gilbert Murray

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Letters to the editor

Thanks for all the support

To the Editor:

We did it! On April 30, citizens from surrounding Union County towns stepped out in the March of Dimes 25th anniversary WalkAmerica. Our tremendous "feet" will give more New Jersey babies the chance to get a healthy start in life. Close to 1,000 walkers gathered at Union County College to support the North Jersey Chapter of the March of Dimes during the WalkAmerica 1995 — the first, the oldest, the biggest and the best walking event in the country — raising \$88,000. And, we joined 11,000 walkers throughout North Jersey to help the March of Dimes North Jersey Chapter raise a total of \$1.1 million for healthier babies.

Last but not least, we want to acknowledge the support of some of the sponsors that made Union County WalkAmerica at Union County College a huge success. Many thanks to: national and regional sponsors Dr. Scholl's footwear products; Knorr, CIGNA HealthCare, and 2100 New York, major sponsors Prebon Yamane and Matsushita Electric Corporation of America; and to the following: Allstate Insurance Company; American Gannett Outdoor; IKA-Elizabethtown; Leisure Time Spring Water; Independent Laboratory Employees Union; National Health & Pension; PSE&G; Suburban Cablevision; The BOC Group; Worral Community Newspapers; and Valley National Bank.

As New Jersey continues to struggle with problems such as fetal alcohol syndrome, teen pregnancy, infant mortality, pediatric AIDS, birth defects surveillance, and other issues, we hope more people join the fight and join us for WalkAmerica 1996 on April 28, 1996.

Thank you for stepping to the forefront for mothers and babies in Union

County and throughout New Jersey. To find out more about the March of Dimes or to obtain a free Think Ahead! pre-pregnancy planning packet, please call the North Jersey Chapter at (201) 882-0700.

Susan Gordon, 1995 Chairman
Kean College
Union County WalkAmerica

Grads a proud reflection of Rahway

To the Editor:

I had the privilege of attending the Rahway High School graduation ceremony on Friday, June 16, and must take this opportunity to convey my experience to the general public.

The weather was lovely, the proceedings were perfectly organized, the speeches by class officers representing the class were inspiring, the responsiveness from students and guests was warm and proud — a wonderful evening to be remembered.

The Rahway High School Class of 1995 is to be commended for their impressive achievements. Having received over \$1 million in scholarships, grants and awards will take many of these fine students on a continuing road of accomplishment.

May I also extend a word of praise to parents, school administrators, faculty and staff who have been a strong and positive influence to these young people. I am confident the members of the Class of '95 will serve as a proud reflection of Rahway in their future endeavors. Good luck!

Nancy C. Saliga
Councilwoman, Rahway

recreation

Rahway Parks and Recreation Summer

Field School program:

- Youth program: Grades, ages 7-17. Begins: June 27. Ends: Aug. 2. Meets: Tuesdays, 10 to 11 a.m. or Wednesdays, 10 to 11 a.m. or Thursdays, 10 to 11 a.m. or Fridays, 10 to 11 a.m. Site: Madison Avenue Soccer Field. Minimum: 15. Maximum: 60.
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county news

Sharing the work

Home Share program of Union County is looking for volunteers to do light office work on a weekly or monthly basis. Training is provided. Home Share is a service that helps match home owners who wish to share their homes with people who need housing.

Pantry needs help

The Emmanuel Cancer Foundation is seeking volunteers for its Scotch Plains office and food pantry located at 346 Park Ave. The foundation is in need of help with miscellaneous office and pantry work.

Senior volunteers

The Retired and Senior Volunteer Program of Union County is accepting applications for volunteers to be trained as "PS We Care" group facilitators. The philosophy of this program is to help seniors help themselves.

"PS We Care" is beginning its fifth year, and with this new group of volunteers, the program may expand to Linden and Springfield. Experience is not necessary.

Visiting Nurse Associates and the Union County Division on Aging will conduct training sessions at the VNA office in Cranford. Topics covered will be communication skill building, groups process and self awareness. Also, discussions will be conducted on loneliness, losses, illness and other issues of aging.

For more information call Jo Ann Croteau at the RSVP office, (908) 709-2152.

Dance, western style

Country western dance classes will be held at Suburban Fitness Center. Two mini four-week courses will be held for \$39 per person on Mondays from 8 to 9:30 p.m.

A Country Western Dance-Workshop and Golf Weekend will be held during the Fourth of July holiday at Pocomo Manor Inn and Golf Resort. The weekend features six gourmet meals, welcome wine and cheese party, Friday night sing-along, Saturday dance workshops, partner and line dances. Prices start at \$235 per person.

The center, located at 822 South Ave. West, Westfield, is open seven days a week. For more information call (908) 654-2700.

REPORTER'S NOTEBOOK

Reporter in brush with Secret Service

By Cynthia R. Gordon
Staff Writer

It was an exciting evening when I tried to attend the 1995 presidential gala at the Garden State Convention Center in Somerset on June 23 where President Clinton and Vice President Al Gore, along with First Lady Hillary Rodham Clinton and Tipper Gore, kicked off their 1995 presidential election campaign.

Attendees were treated to a full course dinner for \$1,000 a plate with chicken as the main dish, and they enjoyed entertainment provided by singer Phish.

I drove through the streets of Somerset expecting much traffic to the event and roads being closed because of the president being in town, but to my surprise, the roads were rather clear. Then again, I took the back roads. A local police officer informed me that Route 287 was closed during rush hour, which caused much havoc.

I found out through a local paper that the president was going to be in town. When I called the convention center and asked for a press pass, the woman said she'd connect me to the White House. I felt chills run down my spine as she said that.

As I approached the convention center, I was afraid they would only let in people with invitations or press passes. I had my driver's license with me, along with a letter I faxed to the White House giving my credentials, but that was all.

To my surprise, there was no problem. The police let me right in. The parking lot was packed but they had cars parked in other buildings near the convention center, which was where I parked, right next to the NBC truck.

It was a multimedia extravaganza, but no one seemed to know where the press was supposed to be, but someone told me to sit on a platform along the stage. I couldn't have asked for a better view and what a view it was!

The room was filled with exotic blue lighting and beautifully decorated tables upon tables. The announcer kept asking for everyone to sit down so they could get started; an hour later, the president finally came in and spoke.

While I was waiting for the event to

begin, I had a chance to interview a local newspaper reporter who told me that he had talked to the Secret Service and they had let him in. I suddenly felt uneasy.

The next thing I knew, a woman from the Secret Service said she was there to escort me out, telling me that Worrall Community Newspapers was not one of the selected newspapers for the event. A tall man from the Secret Service joined her as well. I explained to the woman that I had talked to a person at the White House and had faxed her my credentials. She called her up to the phone and let me in.

Next was the registration line. I knew I was snagged when the woman said my name was not on the list, but she told me to go down the hall to the right because that was where she thought the press was stationed.

Well, down the hall and to the right was where the press was taking place. I went through Secret Service, which was set up like an airplane checkpoint. My camera and pocketbook were examined thoroughly. They didn't ask for a pass and let me in. I enjoyed a cranberry juice cocktail and saw a guard at the entrance to the event looking at invitations before allowing people in.

Once again, I told my story, that I was with a local paper and had faxed in my credentials. He, too, let me in without a second glance.

No one seemed to know where the press was supposed to be, but someone told me to sit on a platform along the stage. I couldn't have asked for a better view and what a view it was!

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Consumer info listed

Some of the most important information never reaches the people for which it is intended because they are unaware of where to find it. Tax and charity dollars go to support many state and county bodies. The information they provide is invaluable.

Residents who want to report safety problems with vehicles can call the Auto Safety Hotline at (800) 424-9393.

The State Department Office of Consumer Protection has a number for information on banking and credit rights and lending laws at (800) 292-1102.

A 24-hour, child-abuse hotline is run by the Department of Human Services at (800) 792-8610.

The Department of Higher Education provides financial aid information at (800) 424-8590, during business hours.

Those with consumer problems can call the Department of Consumer Affairs at (201) 504-6200.

A 24-hour hotline is available at (800) 292-7172 for air and water pollution complaints.

Federal agency information is

available by calling (201) 645-3600 or (609) 396-4400.

The United Way offers a help line at (202) 353-7171 for information on human service offerings by the organization.

The Department of Health hears complaints about health care and health care facilities at (800) 792-9770.

The Bureau of Taxation runs a line during business hours for questions on state income tax at (609) 292-7530.

Information on pending state laws and bills can be obtained from the Bureau of Legislative Affairs at (800) 792-8630.

The federal Department of Housing and Urban Development runs a complaint line for housing discrimination at (800) 424-8590, during business hours.

Those with consumer problems can call the Department of Consumer Affairs at (201) 504-6200.

A 24-hour hotline is available at (800) 292-7172 for air and water pollution complaints.

Federal agency information is

Summit Bank buys BancShares in swap

The Summit Bancorporation and Garden State BancShares, Inc. have entered into a definitive agreement for Summit to acquire Garden State in a tax-free exchange of stock.

The agreement contemplates that each share of Garden State common stock will be exchanged for 1.08 shares of Summit common stock. Based on Summit's stock price of \$20.75 as of June 13, this transaction is valued at about \$67 million, or \$22.41 for each Garden State share.

Garden State had about 3 million common shares outstanding on March 31.

Garden State Bank, a wholly-owned subsidiary of Garden State, had \$316 million in assets at March 31, and 9 retail branch locations, 8 of which are in Ocean County and one in Monmouth County.

Summit Bank, the \$5.5 billion commercial banking subsidiary of Summit, has 19 offices in Ocean County and 11 in Monmouth County.

As a result of the proposed transaction, Garden State Bank and Summit Bank will be merged. Summit expects the transaction to be completed by the fourth quarter of 1995 and to be accretive to earnings per share early in 1996.

The acquisition reinforces Summit's competitive position in Ocean County, moving it from a fifth position 8 percent deposit share, to a strong number two position, with an about 12 percent deposit share.

Thodore D. Bester, president and chief executive officer of Garden State, said, "We are pleased to join for-

ces with Summit, a highly respected bank holding company. The exchange for Summit stock will provide Garden State shareholders with greatly increased liquidity. Our customers will benefit from a vast array of products and services, as well as access to 90 Summit offices in 11 counties."

The merger is subject to approval by Garden State shareholders, and by the appropriate state and federal banking authorities. The transaction is expected to be accounted for a pooling of interests. In a related action, Garden State has granted an option to Summit to purchase up to 19.9 percent of Garden State's common stock, exercisable under certain circumstances. Additionally, Garden State has the option, and is expected, to declare common dividends between June 13 and closing equi-

valent to what Garden State shareholders would have received if the merger had closed on June 13. Summit's most recent common dividend was \$2.1 per share payable June 15, to shareholders of record on May 23.

The Summit Bancorporation is a \$5.5 billion bank holding company whose principal subsidiary, Summit Bank, was chartered in 1891. Summit Bank operates 90 retail banking offices in Bergen, Essex, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Somerset, Union and Warren counties.

Graduate earns service award

Kristin Murphy of Roselle is a recent graduate of Oak Knoll School of the Holy Child in Summit. She received her diploma at graduation exercises at the school on June 11.

The recipient of a Corneille Scholarship to attend Oak Knoll, Murphy was a member of the literary magazine staff and served as the literary editor of the yearbook during her senior year. As a writing center tutor and peer leader, she shared her gifts and talents with fellow students. She also participated in the Mock Trial Club and was a member of the swim team. She was awarded a National Merit Letter of Commendation.

Murphy won an Oak Knoll Service Award for her more than 800 hours of volunteer service to various organizations. She offered her time as a Girls Athletic League, softball coach, an emergency medical technician for the Roselle Volunteer Ambulance Corp., a medical aide for the Honduran American Medical Mission and a volunteer at Elizabeth General and Union hospitals.

Safety patrol

Roosevelt School in Rahway recently awarded certificates and plaques to the outstanding police patrols at the school. State Police Officer Jerry Lewis congratulated and recognized the patrols. Richard Lukaszewicz, vice principal, mentored the patrols throughout the year and congratulated the fifth grade class for its excellent work. He said the class was truly outstanding and that he will remember them for their cooperativeness and dependability. Seated, left to right, Gretchen Allen, Marguerite Ferrell, Pamela Dopart, Michelle Glindis and Ashley Biscardi. Standing in the front row, from left, Jessica Kurlak, Randi Schroeder, Shelby Jones, Leslie Perez, Crystal Powers, Dana Kidd, Danny Stadler, Susan Connell, Kenneth Wysocik, Christine Campanelli, Steven Hurst, Joseph DiPiero, Leslie Lackenauer and Kathy Proctor. Standing in the second row, from left, Sofia Pajares, Lukaszewicz, Asia Stadler, Christa Olandria, Nicole Fitterer, Meghan Malley, Charlene Marrow and David Lundgren, principal.

Once outside, there were a number of reporters and photographers waiting for dignitaries to interview. That's when I snapped my photos of Lautenberg and Byrne. The president's car was next to the building. I was going to snap a shot of it, when a Secret Service man came over to me and said, "give me your camera," in a deep scary tone. I thought he was going to confiscate it, but he just took a close up picture for me.

Next, the president was to leave from a nearby Ukrainian church. The helicopters were an amazing sight, five in all. There were two military helicopters, one for the president and vice president and one for the Secret Service. With numerous jet engines, they circled the area all day, making sure everything was okay. It was an awesome event watching in the dark, in their dark black suits walking through the helicopter. The president was so far removed from the police lines, that it was impossible to see him at all. Earlier in the day he may have been more visible.

There were local police from the nearby towns, State Police, plus the presidential police along with the Secret Service making sure there were no problems. When the president comes to town, it's a major undertaking and event.

Some motorists may be unaware of the law regarding school buses. Following are guidelines provided by the Division of Motor Vehicles.

If you are approaching or overtaking a school bus and it shows a flashing red light, signaling a stop, you must:

• Stop at least 25 feet away. This is required by law if you are on a two-lane road, or on a multi-lane highway where lanes are only separated by

Moyer makes good



James Moyer, right, a student at Union County College, receives a Union County College scholarship from Thomas Brown, college president, during a recent scholarship reception. He earned the scholarship as a mature student who took a minimum of six credits per semester.

Summit Bank designated a 'preferred lender'

Summit Bank has been designated a preferred lender for the U.S. Small Business Administration's Region II office in Newark.

Michael S. Land, vice president and manager of Summit Bank's Guaranteed Loan Program, along with Douglas W. Turnbull, his business banking officer, met with District Director Francisco A. Marrero at the SBA's Newark office for the official signing of an agreement on March 21.

The SBA lending program assists small businesses by providing loans and loan guarantees to those who wish to go into business or to expand existing small businesses. Having the "preferred" designation enables Summit Bank to process its customers' applications more quickly and provide easier access to credit. The loan applications will be reviewed by the bank, which will determine the approvals as well. The SBA verifies eligibility and assigns loan numbers.

Guarantees of up to 70 percent are available with the PLP program. This enables an entrepreneur to obtain long-term credit on reasonable terms and conditions that might not be available otherwise. Summit Bank joins 12 other banks in New Jersey which have qualified as preferred lenders with the U.S. Small Business Administration.

Land stated, "We are very proud to be qualified for the special status of preferred lender. The bank enjoys a close working relationship with the SBA, which provides an excellent product and service to both the bank and the customer. This status should speed the process for our customers' approvals and closing the loans."

Marrero endorsed the SBA's commitment. "During the past two years, Summit Bank has made a serious commitment to small business lending under the SBA's Guaranty Loan Program. Designating Summit Bank as a SBA preferred lender allows the SBA to provide small businesses throughout New Jersey a greater access to capital," he said.

Land declared that the bank's ideology is to build relationships. "What could be better than being able to offer a loan when a customer is in need? We get before most banks have a different SBA lending set-up than Summit Bank. At Summit, we are able to do SBA, EDA, and Farmers Home Administration loans and more, all through the one department," he said.

Summit Bank was chartered in 1891 and is headquartered in Summit. It operates 90 banking offices in 11 New Jersey counties: Bergen, Essex, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Somerset, Union, and Warren Counties. Summit Bank is a member of the Federal Deposit Insurance Corporation.

Several local students have been selected to participate in the New Jersey Institute of Technology School of Architecture Mentorship Program. The two-year program pairs promising upper-level architecture students with leading architects in the field.

The Mentorship Program began in 1993 to help architecture students approaching the middle point of their education to learn more about what it is like to be a professional, and to provide them with the guidance needed to make successful transitions from the classroom into the marketplace.

Students and their mentors are as follows: Jennifer Arturi, Mountaintop, Henry Angelo, guiding, Arturi's Associate, Paul Chiswick, Roselle Park, Michael J. Miller, partner, Ford Farwell Miller & Ostach; Sandra Santos, Hillside, Tom Moran, Visual Arts coordinator of the New Jersey State Council on the Arts; and Maria J. Corredor, Elizabeth, Clement A. Price, historian/author.

Each of the mentor pairs meet periodically to discuss various issues in the student's life, both professional and personal. The mentors serve as role models and educators, sharing their real life work experiences and exposing students to diverse views of the profession. The students and mentors will remain paired through 1997.

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EARLY ADVERTISING DEADLINES

In Observance of the Fourth of July, our offices will be closed Tuesday, July 4th.

Advertising Deadlines for the July 6th editions are:

Main Section - Friday, June 30th 4 p.m.

B Section & Classified Display - Friday - June 30th, 12 Noon

What's Going On - 4 PM Friday, June 30th 4 p.m.

Classified (In-Column) - Monday, July 3rd 3 p.m.

Have a Safe and Happy July 4th!



POETRY CONTEST: From left, board chairman Anita Pestoso, Union County Youth Services Bureau; first place poetry winner Michael Valmonte, St. Agnes School, Clark; board member Joseph Fitzgerald, Union County Jail; Union County Juvenile Detention Center; and Anita Pestoso, Union County Youth Services Bureau.

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Public Notice

ROBINSON'S BRANCH RESERVOIR & PARK TOWNSHIP

Supportive and helpful are out. To avert tragic accidents, please warn your children to stay away from the water.

Swimming, fishing and boating are prohibited. The township reserves the right to remove any person who violates these rules.

We are trying to prevent needless loss of life and need your cooperation. Please help.

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Serving Springfield Since 1929

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Serving Glen Ridge Since 1935

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Belleville Post

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Hillside Leader

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(201) 674-8000

Maplewood Office & Classified Dept.
463 Valley Street • Maplewood
(201) 763-0700 (Main)
(201) 763-9411 (Classified)

Bloomfield Office
266 Liberty Street • Bloomfield
(201) 743-4040

WORRALL COMMUNITY NEWSPAPERS
22 Weekly Newspapers Serving Essex & Union Counties

Outstanding



Union County Freeholder Walter McLeod, left, presents a certificate of outstanding achievement to Chester Bridges of Rahway who has been a municipal court attendant for the City of Rahway for 48 years.

Tree program to be held

Planting seedlings to caring for mature trees will be covered during the third annual Master Tree Steward Program this fall at Rutgers Cooperative Extension-Hill Program.

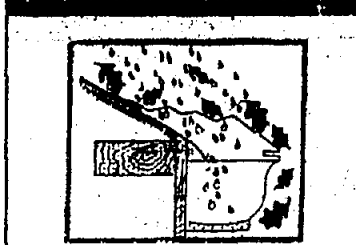
Participants will be taught every aspect of tree biology from seedling to mature trees; how to select trees and plant them also will be covered. Field trips, lectures and hands-on activities will be part of the classes.

The classes will be offered on Wednesdays from 1 to 3 p.m., from September through November at the 4-H office, 300 North Ave. East, in Westfield. The program is free, but 30 hours of volunteer time is requested to teach young students about the importance and necessity of trees. Teams of three or four Master Tree Stewards will work together.

To apply for the program, call James Nicholasowicz, Union County 4-H agent, at (908) 654-9854 for an application. The deadline for application is July 31.

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Loxley joins Century 21

Will Loxley has joined Century 21 Realty located in Clark as a sales associate.

Loxley is a licensed real estate agent with more than five years in the real estate industry. He will serve the areas of Union and Middlesex counties and specializes in residential real estate.

Loxley said he decided to join Century 21 Realty because of the education and support services offered by the firm. "The training system is excellent and cannot be compared to anything in the real estate industry today," he said. "The worldwide scope and reputation of Century 21, combined with the many tools they provide, will help to increase my success in the industry."

"We're very pleased to have Will on board," George Sangiuliano said. "He is a very bright, motivated individual with a great deal of know-how in the real estate industry. Will is a graduate of and was team leader at Floyd Wickman Courses and is also a member of NIAA Million Dollar Club."

Century 21 Realty is part of the Century 21 system, the world's largest real estate organization with more than 7,000 independently owned and operated offices in North America, Europe, Asia, Australia and the South Pacific.

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Have a copy of your local phone bill ready for reference. Subject to equal access areas.
Monthly service charge of only \$3.00.
Other carriers charge up to \$7.00.

Unit Dial

March of Dimes funds program

"Our windows of opportunity program, which the March of Dimes fully funds, takes our women and men clients on a voyage through the process of creating and caring for new life. For many of our clients, it is their first encounter with this information in an environment that is not alcohol soaked or drugged. For many of our women clients, it is their first sober encounter with prenatal care."

Those were the words of Jim O'Brien, a resident of Glen Ridge and acting executive director of Turning Point Inc., as he accepted a 1995 grant from the North Jersey Chapter of the March of Dimes Birth Defects Foundation.

More than 20,000 alcohol and drug-affected babies are born each year in New Jersey. And those are the reported cases. Fetal alcohol syndrome remains the leading known cause of mental retardation, and it is 100 percent preventable. Most of the 20,000 babies born each year in New Jersey are born with severe birth defects of the brain and spine known as neural tube defects could have been born healthy. Or at least they could have been given a better chance to start life healthy if one simple step had been taken — plan for a healthy pregnancy by thinking ahead.

On June 7, an event to mark the introduction of the second phase of its multi-year national health education pre-pregnancy planning campaign, Think Ahead, the North Jersey Chapter of the March of Dimes Birth Defects Foundation, presented a 1995 grant to Turning Point Inc. in the amount of \$18,000 to fund a program called "Windows of Opportunity."

The presentation, which took place at Turning Point Inc. in Cedar Grove, coincided with the national release of the results of a March of Dimes Centers for Disease Control and Prevention-commissioned Gallup public opinion survey on pre-pregnancy awareness.

Founded in 1973, Turning Point Inc. provides voluntary treatment to the medically and financially indigent population of the State of New Jersey recovering from the ravages of alcohol and substance abuse. Turning Point offers a 72-bed residential treatment program based in Cedar Grove, an outpatient after-care program in

Newark and they are participating in a 56-bed federally funded treatment demonstration program in Secaucus. The "Windows of Opportunity" program is a unique program providing education, support, counseling and appropriate referral care to women who are of child-bearing age, pregnant or post partum. The "Windows of Opportunity" program, which is using the March of Dimes Think Ahead pre-pregnancy planning campaign materials, includes nutritional guidance, pre-pregnancy education and counseling, as well as emphasis on the need for proper prenatal care.

The 1995 grant to "Windows of Opportunity" in the amount of \$18,000 follows a 1994 March of Dimes grant awarded to Turning Point in the amount of \$15,000. According to Tille Young, from the Alcoholism and Drug Abuse Treatment Center, a member of the March of Dimes Health Professionals Advisory Committee and a speaker at the June 7 event, "There is a great need to provide comprehensive education and counseling services and follow-up to women of childbearing age, pregnant women and post-partum women who are trying to recover from alcohol and substance abuse. Windows of Opportunity addresses the need to promote healthier babies by preventing birth defects caused by the use of alcohol and other drugs during pregnancy," said Young.

"It's simple. If you are considering having a baby, Think Ahead and plan for a healthy pregnancy and a healthy baby. That's the message the March of Dimes is trying to share with the public," said Tille Young, a March of Dimes board member and the coordinator of community relations for the Hospital Center at Cedar Grove. "It doesn't matter what your profession or occupation is, and it doesn't matter how well educated you are. If you do not plan for a healthy pregnancy and a healthy baby, you are taking a great risk. Most women do not know they are pregnant for two or four weeks after conception. By then the baby has already begun to develop, and that's why the message to Think Ahead and plan for pregnancy is so critical," continued Henderson.

The 1995 March of Dimes grant to Turning Point Inc. was presented by March of Dimes volunteers Thomas Henderson, a resident of Orange, and Tille Young, a resident of Englewood. The grant was accepted by Jim O'Brien, acting executive director of Turning Point Inc., and G. Walter Connell, a senior partner with Connell, Foley & Geier based in Roseland, and president of the Turning Point Board of Trustees.

In addition to O'Brien and Connell, featured speakers at the event included Nancy Brach, executive director of the National Council on Alcoholism and Drug Abuse Treatment Center in Secaucus; Jan Lyagh, RN, coordinator of the "Windows of Opportunity" program; and Richard Trenk, a partner with the law firm Rabin, Sarason, Cook, et al. of Roseland, and a member of the March of Dimes Public Affairs Committee.

Trenk, a resident of West Orange, shared with the audience some of the key findings from the national survey on pre-pregnancy awareness conducted for the March of Dimes Birth Defects Foundation by the Gallup Organization and funded by a grant from the U.S. Centers for Disease Control and Prevention. "There are more than 2 million unplanned pregnancies in the United States each year, and as we know, more than 20,000 alcohol and drug-affected babies are born each year in New Jersey," said Trenk. "Programs like Turning Point's 'Windows of Opportunity' and the March of Dimes Think Ahead national pre-pregnancy planning campaign are important steps being taken to address those numbers."

worship calendar

ASSEMBLIES OF GOD

FIRST ASSEMBLY OF GOD 645 S. Broad St., Newark, N.J. 07102. Rev. David R. McKim. Pastor. Sunday 9:30 a.m., 10:00 a.m., 11:30 a.m., 7:30 p.m. Sunday School 9:30 a.m. Wednesday 7:30 p.m. Bible Study 7:30 p.m.

CONGREGATIONAL CHURCH FIRST CONGREGATIONAL CHURCH 1040 Club Ave., Irvington, N.J. 07033. Rev. David R. McKim. Pastor. Sunday 9:30 a.m., 10:00 a.m., 11:30 a.m., 7:30 p.m. Sunday School 9:30 a.m. Wednesday 7:30 p.m. Bible Study 7:30 p.m.

UNITED METHODIST CHURCH 1040 Club Ave., Irvington, N.J. 07033. Rev. David R. McKim. Pastor. Sunday 9:30 a.m., 10:00 a.m., 11:30 a.m., 7:30 p.m. Sunday School 9:30 a.m. Wednesday 7:30 p.m. Bible Study 7:30 p.m.

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ROMAN CATHOLIC

ST. LEOPOLD'S CHURCH 103 Myrtle Ave., Irvington, N.J. 07033. Rev. David R. McKim. Pastor. Sunday 9:30 a.m., 10:00 a.m., 11:30 a.m., 7:30 p.m. Sunday School 9:30 a.m. Wednesday 7:30 p.m. Bible Study 7:30 p.m.

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SHARE THE JOY

Birth announcements will appear every Thursday in the Linden Leader, Roselle Spectator, Rahway Progress and the Clark Eagle. Just fill out the form below and mail it to:

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of (town) _____
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Mrs. _____ the former _____
and Mrs. _____ the former _____
the son of Mr. and Mrs. _____
Maternal grandparents _____
Paternal grandparents _____
(if twin) _____

Send to: _____
Address: _____
City: _____ State: _____ Zip: _____

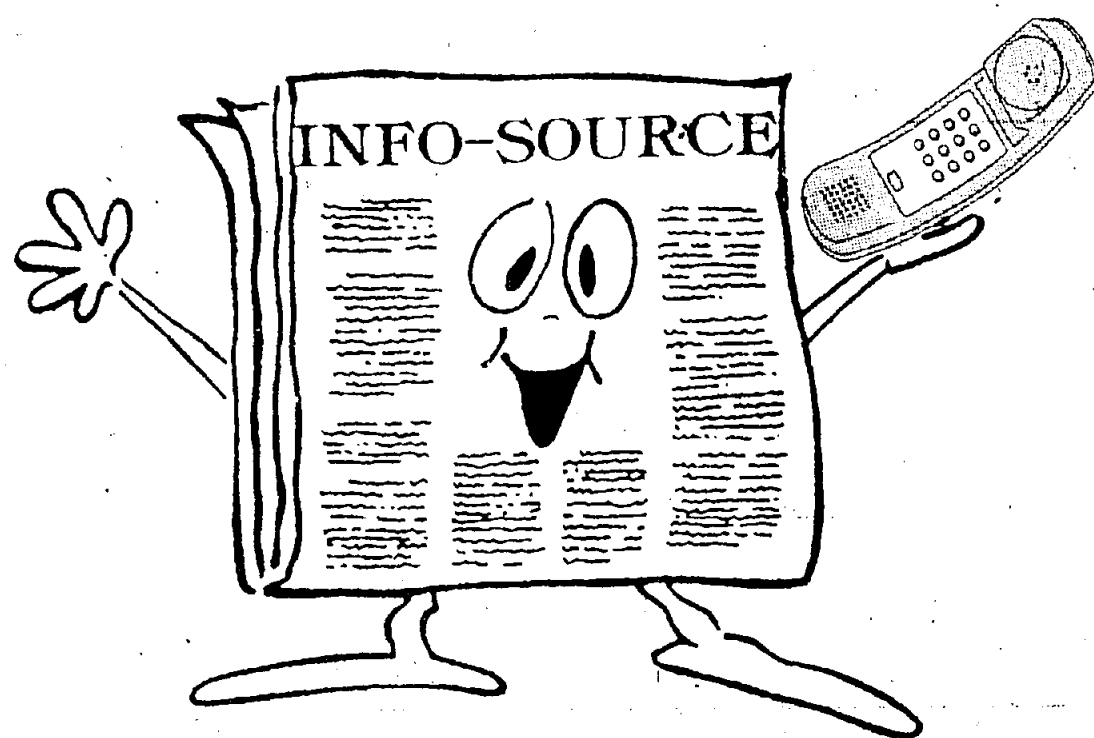
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BANKING 1625 Home Equity 1626 Checking Accounts 1627 Savings Accounts 1628 Financing A Car 1629 Business Banking	HEALTH - PODIATRY 1510 Diabetes 1511 Ingrown Toenails 1512 Warts 1513 Bunions 1514 Hammer Toes	MORTGAGE SERVICES 1275 How To Choose A Lender 1276 What Is A Mortgage? 1277 Fixed Rate Mortgages 1278 Adjustable Rate Mortgages 1279 Refinancing	RECYCLING PROCEDURES 5200 Reduce & Reuse 5201 Buying Recycled Products 5202 Community Involvement 5203 At School 5204 At Work	SPORTS - NATIONAL 3100 NBA Scores 3102 NFL Scores 3104 NL Baseball Scores 3105 AL Baseball Scores	ENTERTAINMENT 3199 Entertainment News 3199 Current Time & Temperature
BOOK REVIEWS 3301 Hardcover 3302 Paperback 3215 Kids Video Review	HEALTH - RADIOLOGY 5140 Cat Scan 5141 M.R.I. 5142 Cat Scan on Expand 5143 M.R.I. on Expand 5144 How To Prepare For Tests	MOVIE THEATRES 3175 Showtimes	RENTAL SERVICES 2100 Party Rentals 2101 Party Tents 2102 Lawn Care Equip. 2103 Contracting Equip. 2104 Do It Yourself	SPORTS SCHEDULES/LINES 3120 NBA 3122 NL Baseball 3123 AL Baseball	WEATHER 1800 Atlantic City 1801 Boston 1802 New York City 1803 Philadelphia
FINANCIAL SERVICES 1700 Estate Planning 1701 Retirement Planning 1702 College Funding 1703 Low Cost Insurance 1704 Long Term Care	DIAGNOSTIC SERVICES 5130 X-Ray/Radiology 5131 Ultrasound 5132 Mammography 5133 Nuclear Medicine 5134 Mammography/Ultrasound on Expand	NEGOTIATING THE JOB OFFER 1410 Salary 1411 Perks & Benefits 1412 Rejection, you can learn from it 1413 References 1414 Giving Your Employer Notice	SHOPPING FOR A CAR 1200 Fuel Efficiency 1201 How Much To Spend 1202 Insurance Tips 1203 Getting Started 1204 Sticker Prices 1205 Sales Agreement 1206 Ordering A New Car 1207 Rebates 1208 Warranties 1209 Financing 1210 Owner Satisfaction	STOCKS, BONDS & INVESTMENTS 1250 Money Market Funds 1251 Stocks 1252 Playing the Market 1253 Purpose of Investments 1254 Choosing a Stockbroker	WHERE TO LOOK FOR A JOB 1400 Classifieds 1401 Classifieds Plus 1402 Situation Wanted Ads 1403 Placement Services 1404 Non-Traditional Searches
GLAMOUR 5130 What to do about Blemishes? 5131 De-Aging with makeup 5132 Young Skin 5133 Medication and your Skin 5134 Sunscreening	HOROSCOPES 3600 Aquarius 3601 Aries 3602 Taurus 3603 Gemini 3604 Cancer 3605 Leo 3606 Virgo 3607 Libra 3608 Scorpio 3609 Sagittarius 3610 Capricorn 3611 Pisces	PETS/SAFETY 2400 First Aid 2401 Air Travel 2402 Poison & Chemicals 2403 Ticks 2404 Fleas	PRE-PLANNING FUNERALS 5900 Reasons to Pre-Arrange 5901 Financial Advantages 5902 Pre-financing a Funeral 5903 Cost 5904 The Funeral Director	TELEVISION TONIGHT 3226 ABC 3227 CBS 3228 FOX 3229 NBC 3230 Today's Movies 3231 TV Talk Show Preview	
HEALTH/DENTAL 5120 Family Dentistry 5121 Dental Implants 5122 Cosmetic Dentistry 5123 Family Dentistry 5124 Prevention	LAW 1220 Personal Injury 1221 Family Law 1222 Real Estate 1223 Wills & Estate 1224 Criminal Law	REAL ESTATE APPRAISAL 1570 Real Estate Appraisal 1571 Why do you need an appraisal? 1572 Who makes appraisals? 1573 Valuation Process 1574 Appraisal Report	IT'S EASY		

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COUNTY NEWS

Students prospects pick up with donation

(Continued from Page B1)
1995 vehicles to the classroom environment will greatly aid in students' ability to learn how to repair the latest vehicles on the road. Knowledge of the new vehicle systems and computer-controlled repair is vital to prepare students for jobs in the rapidly changing automotive industry. But that knowledge alone is not enough. Students who have first-hand experience on such systems have an added advantage when entering the work force, he said. The donated 510 truck has computer-controlled technology and functionality that the older vehicles the students have been using do not have. There are 12 to 15 students in the auto shop, which the commission

Accolades earned by host of vo-tech grads

Students, many members of the graduating class, were honored for excellence during the recent 21st Annual Awards Night at the Union County Vocational-Technical Schools. The graduation was June 13. The Quality Education Services Company Award was given by the County Board of Education to Brian Bruce N. Walp of Rahway, The Domestic Gagliardi Memorial Welding Award was awarded by John T. hane of Clark.

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DELICIOUS NUTRITIOUS MEALS PLANS

From the Editor's Notebook

(Continued from Page B1)
These publishers are looking out for the same thing Saliga was when he pushed for the amendments — easy access by the public for their right to public information. Saliga should be commended for listening to his constituents and realizing that open government is more important than the few dollars, comparable to total municipal budgets, it costs a municipality to provide such valuable information to the public. This is the trust for the operation of a true democracy.

Summertime breakfast series to aid those who help aged

Medbridge Medical and Physical Rehabilitation Center, located at 1180 Route 22 West, Mountaintop, is sponsoring a free Summer Caregiver Breakfast Series. The seminars are designed for those who are providing care to an elderly loved one at home, and those who might be anticipating the need to know options available to caregivers for future reference. On June 29, Wendy Bierman, director of ElderCare Connections, a comprehensive planning agency for the changing needs of older adults and their families, will present "Caregiver Options" at 9 a.m. at the Mountaintop facility. Bierman will discuss community resources available such as home care options, adult day care programs, transportation and respite programs. In July, the New Jersey Department of Health-Office of the Commissioner will present "How to Choose a Nursing Facility." The seminar is designed to give caregivers a clear understanding of what to look for and how to choose a nursing facility that will meet the needs of both family and the prospective resident. Brian Tracey, a local attorney, will be featured speaker for the August seminar.

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Joseph Puerari, owner and proprietor of Puerari Electric, is a licensed electrical contractor with the state of New Jersey, and has been operating one of the area's most successful electrical contracting businesses out of his home in Kenilworth.

Puerari is a licensed electrician for the state of New Jersey with over 25 years of experience. He has had his own business for many years, and for ten years of that, he has been the Vice President of the New Jersey State Electrical Contractors Association.

Puerari is a member of the National Electrical Contractors Association and the International Brotherhood of Electrical Workers. He is also a member of the Union County Electrical Contractors Association.

Puerari is an officer of the Union County Electrical Contractors Association. He is also a member of the National Electrical Contractors Association and the International Brotherhood of Electrical Workers.

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MARCH OF TIME '95

Fourth of July is a high risk holiday for injuries

July 4th is one of America's most loved holidays. It is a time for family, barbecues and fireworks. However, it is also often a time when someone, usually a child, loses an eye or suffers a serious eye injury because of mishandling or being too close to fireworks.

It would not be July 4th without fireworks, but they should be enjoyed by watching public displays in safe designated areas. Every year, the media runs a story of someone being seriously hurt because they purchased these devices for home use. Although half the states restrict the sale of fireworks to sparklers and other non-explosive types, dangerous fireworks are often brought into these states illegally and into the hands of children. According to the American Academy of Ophthalmology, each Fourth of July causes thousands of accidents and eye injuries.

"Despite everyone's effort to educate the public about the hazards of fireworks, some individuals do not heed the warnings. Fireworks are explosive devices that will and do cause the loss of vision, as well as other serious injuries," said Dr. Jordan Burke, whose eye surgery center is a member of the Ophthalmology Society of New Jersey.

Fireworks are packaged and sold to appeal to the buyer's sense of imagination and attention. The American Academy of Ophthalmology lists five major types of fireworks: firecrackers, sparklers, fountains, Roman candles and rockets. Rockets are often called bottle rockets because they are designed to be placed in a soda bottle which serves as a launching pad. The bottle rockets are especially dangerous because they have an erratic flight path. According to the U.S. Eye

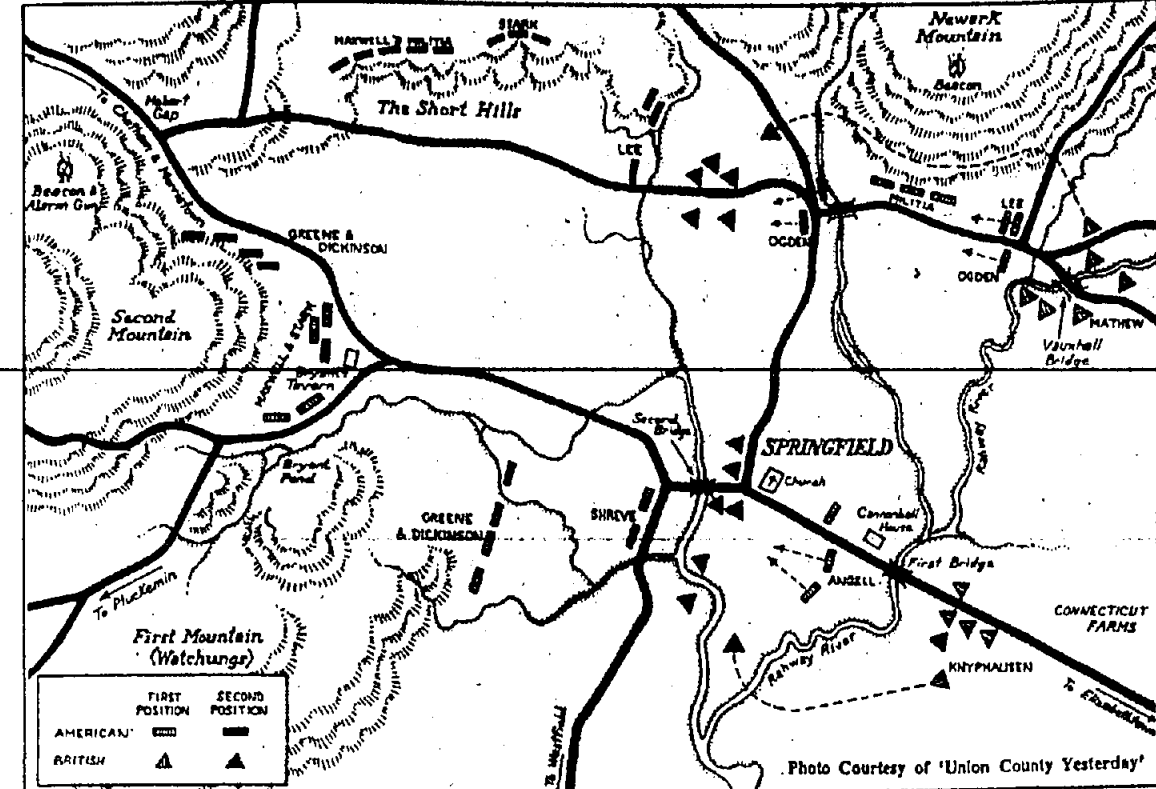
Injury Registry, the larger bottle rockets can take off at 200 mph. Not only can the rockets blow up in your face as you are lighting them, but often the bottles used as a launching pad also explode.

According to the U.S. Consumer Product Safety Commission, an estimated 10,000 Americans are injured annually by fireworks, and one of every five injuries — 1,600 — is an eye injury. This is a low estimate since C.P.S.C. surveillance includes only those injured that are treated in hospital emergency rooms and not those treated in the physician's office.

"OOSA will be joining the many national and state organizations this Fourth of July in telling the public about the hazards of fireworks. Each OOSA office will have important literature available for their patients to read and take home," Burke said.

Information published by the Eye Injury Registry of Alabama in the seven year analysis of serious ocular fireworks in Alabama reveals that 80 percent of the injured are less than 19 years old and 57 percent occur during July 4th holidays. Most frightening facts are 71 percent are bystanders and 44 percent result in legal blindness.

"The data in this seven year analysis from EIRA is staggering. The only way we see these types of numbers changing is through education and the media's support in getting the message out to the public. To receive a copy of The American Academy of Ophthalmology's 'Fireworks Precautions and Restrictions,' write to your nearest OOSA member, or call the Summit Eye Group at (908) 464-4600. A copy of the New Jersey regulations with respect to fireworks may also be obtained by contacting an OOSA member.



Among the first to be settled

Union County is rich in history, and as time marches on, it gets even more so, with municipalities served by Worrall Community Newspapers — the *Elizabeth Gazette*, *Hillside Leader*, *Union Leader*, *Springfield News*, *Mountainide Echo*, *Kendallville Leader*, *Roselle Park Leader*, *Linden Leader*, *Roselle Spectator*, *Summit Observer*, *Rayway Progress* and *Clark Eagle* — being prime contributors.

Let's take a tour through our county. Union County was part of Essex County since 1683, when the General Assembly, during a meeting in Elizabethtown, divided East New Jersey into four counties: Bergen, Essex, Middlesex and Monmouth. It wasn't until 1857 that Union became its own county. The measure to incorporate Union as a separate county passed the Assembly by a vote of 43 to 10, marking the largest majority ever given to the incorporation of a county.

When Union was incorporated, the county was comprised of seven communities: Elizabeth, Springfield, Westfield, Rayway, Union, New Providence and Plainfield. While the area was the first English settlement in New Jersey, it became the last of the state's 21 counties to be created.

In 1857, the population of Springfield was 1,020 people. Union Township, 1,812; Elizabeth, 11,567; Rayway, 7,130; Westfield, 1,719; Plainfield, 3,224; and New Providence, 1,308.

The county's boundaries were those of the old Elizabethtown. The first settlers in Elizabethtown arrived in 1664, after the Dutch surrendered control of New Netherland. A group of English settlers met with several Indian leaders and negotiated what became known as the Elizabethtown Purchase.

Under terms of the sale, the English gained control of a tract of land that extended from the Raritan to the Passaic — a distance of more than 30 miles. "Almost simultaneously with the founding of Elizabethtown, few settlers pushed south, into the area that is now the city of Linden, and only a short time later, others moved into what is now Roselle. By 1690, Colonists from Elizabethtown and Woodbridge had established themselves along the Rayway River, where the city of Rayway now stands," according to "Union County Yesterday," written by Robert J. Fridlington.

The settlements spread. Included in their trek north, farmers moved into an area known as Lyons Farms, which evolved into present-day Hillside. A group from Connecticut settled into Wade's Farms, which evolved into Connecticut Farms, and then Union. According to the book, "An area of the upper reaches of the Rayway River was known as Springfield," which became the first township in the county.

Serving for a "sense of identity," many of the neighborhoods of Elizabethtown, succeeded. Springfield Township was created by the Legislature in 1793. Immediately following was Westfield in 1794, the annexation of New Providence to Springfield, and Rayway Township in 1804. Union Township in 1808 and New Providence Township in 1809.

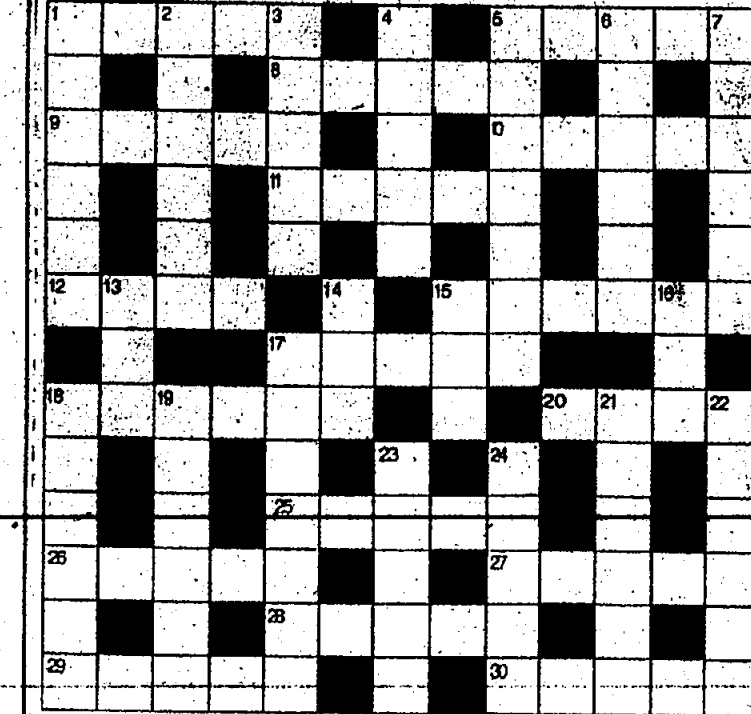
Union County was the site of several battles during the American Revolution. During the Battle of Connecticut Farms, Hannah Caldwell, the wife of the Rev. James Caldwell, was killed.

"While this bitter fighting was taking place, General Washington began moving his army from Morristown toward Springfield. Washington himself arrived here in the afternoon, ahead of his troops. After conferring with Maxwell, Washington directed the New Jersey brigade and the supporting militia units to make a stand at the Rayway River at the very edge of Springfield, while he deployed his forces in two defensive lines behind them," the book states.

Another battle was that at Elizabethtown. The Battle of Springfield followed. "Before abandoning Springfield, however, the British burned the village, just as they had Connecticut Farms. In all, perhaps 19 dwellings were destroyed. Two or three, thought to belong to Loyalists, were left standing."

"The Battle of Springfield was the last major engagement fought in the northern states during the American Revolution." After 1780, the action moved south. Linden left Elizabethtown, and Union in 1861; Clark became distinct from Rayway in 1864; the borough of Mountainide was formed in 1895; the borough of Roselle was created in 1898, and in 1901, the Legislature incorporated the borough of Roselle Park. New Orange became Kendallville in 1907. The township of Hillside was created in 1913.

CROSSWORD PUZZLE



CLUES ACROSS

1. Stone worker
2. Small piece of ground
3. Linger
4. Blackhead
10. Tie shoe
11. Punitive
12. Footwear
15. Serve
17. Row
18. Preserve dead body
20. Breeze
25. Cyn
26. Pustule
27. Cancel
28. Praise
29. Restaurant ent
30. Abode of the dead

CLUES DOWN

1. Slimy
2. Artist's workplace
3. Snappy
4. Lean
5. Church dignitary
6. Wig
7. Blistered
13. Curious border
14. Limit
15. Faux
16. Religious sister
17. Mountaineer
18. Delighted
19. Sterile
21. Pressed
22. Bore
23. Festival
24. Denim

ANSWER TO PREVIOUS PUZZLE

ACROSS

1. Infer
4. Audit
8. Add
9. Learn
10. Brief
11. Str
12. Avia
13. Extreme
16. Trick
19. Enlarge
23. Starter
26. Chair
28. Ink
29. Tempt
30. Issue
31. Son
32. Trust
33. Get-up

DOWN

2. Fair
3. Ransack
4. Adored
5. Debut
6. Trial
7. Rifle
9. Least
14. Rye
15. Mug
17. Rut
18. Cor
20. Mocking
21. Erie
22. Priest
23. Sulu
24. Adult
25. Tatty
27. Asset

PUBLIC NOTICE

NOTICE OF PUBLIC AUCTION
The following property will be sold at public auction on Thursday, July 6, 1995, at 10:00 a.m. at the premises of the auctioneer, 1000 Morris Avenue, Springfield, New Jersey 07081.
1. A certain lot of land, more or less, situated in the Township of Springfield, County of Union, New Jersey, containing approximately 1.00 acre, more or less, and being the same as described in the plat of the same, recorded in the Office of the County Clerk of Union County, New Jersey, in Book 100, Page 100.
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BUSINESS OPPORTUNITIES

BROADWAY Liquor Lounge. May be operated as tavern and/or package store. Must be moved to Broadway location in Union. Start-up price. Call Robert at 201-677-7149.

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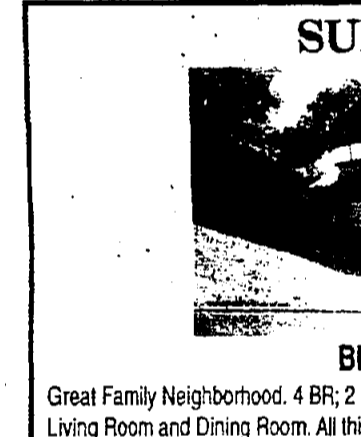
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Lender, City, Phone

Action Mortgage Corp, Union 007-75 0.00 7.75 7.25 0.00 7.25 4.63 3.00 N/P A

American Fed Mtg Bond Brook 008-787-2081 100 7.00 5.00 7.32 6.50 3.00 7.02 4.50 3.00 6.83 A

American Savings Bk, Bloomfield 201-748-3800 850 7.38 2.50 7.63 6.75 2.50 7.16 5.95 3.00 7.99 M

Bankers Savings, Perth Amboy 908-442-4100 350 7.63 2.75 7.91 7.00 2.75 7.45 4.50 3.00 7.90 A

Capital Funding, Parsippany 908-582-6760 007-75 1.00 7.84 7.13 1.00 7.21 5.75 1.00 5.84 A

C. Brooke Mortgage, Freehold 609-763-2265 6.88 3.00 7.18 6.38 3.00 6.86 6.25 3.00 6.54 Q

Columbia Savings Bk, SLA, Lindon 908-982-4289 285 7.13 3.50 7.45 6.50 3.00 7.04 7.13 1.00 7.89 G

Concorde Mortgage Corp, Union 201-992-2070 007-75 1.00 7.13 3.50 7.43 6.75 3.00 7.22 4.63 3.00 8.55 A

Corestates Mortgage Services 800-889-3885 250 6.99 3.50 7.40 6.50 3.00 7.06 7.50 3.00 7.89 B

First Fidelity Bank 908-435-7332 375 7.13 3.00 7.45 6.63 3.00 7.14 5.25 3.00 8.27 A

First Savings Bank SLA, Edison 908-225-4450 350 7.88 0.00 7.88 7.25 0.00 7.26 7.00 0.00 7.87 C

Genesis Mtge Svcs, E. Brunswick 908-297-5700 375 7.25 3.00 7.56 6.75 3.00 7.24 6.38 0.00 8.38 B

Gentry Mortgage, Inc 908-287-8934 350 7.63 1.00 7.73 7.00 1.00 7.16 7.88 1.00 7.98 B

Lehigh Savings Bank SLA, Union 908-688-0003 350 7.25 2.00 7.52 6.75 1.00 7.00 5.00 2.00 N/P A

Manor Mortgage 201-884-0040 150 7.75 0.00 7.75 7.25 0.00 7.25 8.00 0.00 8.00 B

Midlantic Bank, N.A. 908-274-0760 N/P 7.00 3.00 7.32 6.38 3.00 6.88 4.50 3.00 8.23 A

Morgan Carlson Finl, Ridgewood 908-592-6719 0.68 2.88 7.08 6.43 2.88 6.82 3.60 2.88 4.36 A

Natwest Home Mortgage 908-888-6761 375 7.13 3.00 7.43 6.75 3.00 7.28 5.13 2.50 N/P A

New Century Mtge, E. Brunswick 908-300-4800 375 7.25 3.00 7.56 6.63 3.00 7.11 5.50 2.50 5.78 A

Premier Mortgage, Union 908-697-2000 375 6.88 3.00 7.16 6.63 3.00 N/P 5.50 0.00 N/P A

Provident Savings Bank 908-448-7788 350 7.25 3.00 7.56 6.63 3.00 7.11 6.25 3.00 7.90 Q

Pulse Savings Bank, Cranbury 908-395-0888 350 7.25 3.00 7.56 6.75 2.50 7.16 5.88 1.00 8.18 A

Railway Savings Institution 908-368-1800 325 7.88 0.00 7.88 7.38 0.00 7.38 7.00 0.00 7.87 I

Source One Mtge Svcs, Cnfrd. 908-670-4857 300 7.13 3.00 7.41 6.63 3.00 7.24 7.25 3.00 7.64 B

United Jersey Bk, Ridgeland Pk 908-932-0811 325 7.13 3.00 7.41 6.63 3.00 7.11 4.38 2.50 8.14 A

Valley National Bank, Wayne 908-592-4100 450 7.75 1.00 7.92 7.38 0.00 7.47 7.65 1.00 7.85 S

West Essex Bank, FSF 201-575-7080 375 7.50 0.50 7.55 7.25 0.50 7.33 7.00 0.50 7.84 I

W.F.S. Mortgage, Warren 908-534-1904 0.75 0.00 7.76 7.38 0.00 7.38 7.88 0.00 7.88 B

APP FEE — single family homes

A.P.R. — Contract lenders for calculated Annual Percentage Rates

Rate — supplied by the lender and are presented without guarantee. Rates and terms are subject to change. Lenders interested in displaying information should contact Cooperative Mortgage Information at (201) 782-6313. For more information, borrowers should call the lenders. Contact lenders for information on other mortgage products and services. Cooperative Mortgage Information assumes no liability for typographical errors or omissions. Rates listed were supplied by the lenders on 6/21-6/22, 1995. — Not Provided by institution

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MINIMUM 45 — 60 DAY RATE LOCK

APP FEE — single family homes

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"All real estate advertised herein is subject to the Federal Fair Housing Act, which makes it illegal to discriminate on race, color, religion, sex, handicap, familial status, or national origin, or on the basis of any such preference, limitation, or discrimination."

"We will not knowingly accept any advertising for real estate which is in violation of the law. All persons are hereby informed that all dwellings advertised are available on an equal opportunity basis."

APARTMENT TO RENT

BLOOMFIELD, 5 LARGE rooms, with 2 bedrooms, 2nd floor, eat in kitchen, laundry hook-up, newly decorated rooms. Many extras. \$795 monthly plus utilities. Available immediately. Call Gary Sam-Son weekdays 201-428-8102.

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"BEAUTIFUL" MODERN HIGH RISE FIRST MONTH'S RENT FREE

Large 2 Bedrooms Available with 1/2 Bath and Eat-In Kitchen

Some with balconies

Well Maintained

Elevator Building

Limited Free Parking

Central Air Conditioning

Limited Access Entry

(201) 675-2351

LISMARC REALTY

ELIZABETH, HIGH Rise, Studio, 1 and 2 bedroom-units available, central air, no pets. From \$540. Call 908-289-6777.

ELIZABETH, FURNISHED apartments in private home. Convenient to transportation and landmarks. All utilities paid. Call unit 7pm. 908-320-4021.

ELIZABETH, ONE bedroom apartment, living room, kitchen and bath. New train station. Available immediately. \$600 per month. Call 908-354-5613.

HILLSIDE, WESTMINSTER, 3 bedrooms, 2 baths. Dec and Modern two family, air, no pets. Parking. \$885 plus utilities. Security. 908-353-3447.

LINDEN, 3 ROOMS, Quiet two family, \$550 per month, including heat and hot water. Call 201-534-6972.

MILLBURN, ONE bedroom, \$800 plus security. Available now. Convenient location. Air conditioning, pool, hot water, eating, laundry facilities. 908-273-2670 after 7pm.

RAHWAY, ATTRACTIVE 1-bedroom apartment. Security locked building, near train station. Washers, dryer on premises. \$525 plus utilities. Call 908-352-3502.

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SOUTH ORANGE, Charming 2 bedroom, fireplace, sun porch, well kept, new, renovated. Walk to Village, bus and train. Parking. \$975 including utilities. 1 1/2 months security. Call S.B. 201-278-8568.

"Tired Of Renting?" No more! Paid, pay more! Same as rent. Own a \$150,000 home free and clear in approximately 10 years. Starting with only \$875 per month. Call 908-241-0235, details.

UNION, 2 room and bath, private entrance. Utilities supplied. Off-street parking. Available July 1st or August 1st. 908-688-1273.

UNION, ATTRACTIVE renovated one bed room apartment, laundry facilities, near bus and train. \$600 includes heat and hot water. 908-925-1528.

UNION, NEW two family, 2 bedrooms, 1 1/2 bath and garage, \$1,000 per month, utilities, 1 1/2 months security. Available July 1st. 908-908-3078.

YOUR AD could appear here for as little as \$14.00 per week. Call for more details. Call Gary Sam-Son weekdays 201-428-8102.

APARTMENT TO RENT

BLOOMFIELD, 5 LARGE rooms, with 2 bedrooms, 2nd floor, eat in kitchen, laundry hook-up, newly decorated rooms. Many extras. \$795 monthly plus utilities. Available immediately. Call Gary Sam-Son weekdays 201-428-8102.

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Follow these helpful tips after a car crash

An automobile accident can leave you feeling angry, anxious and scared. When these emotions are triggered, it becomes very easy to forget many of the common sense steps to take to help ensure that the claims handling process for your vehicle repairs happens quickly, accurately and efficiently. The Automotive Service Association (ASA), a non-profit trade association serving the automotive service industry, recommends that you take the following steps after an accident to decrease your chance of complications later on:

- 1) Move your vehicle to a safe place, and stop and identify yourself to the other driver. If your vehicle cannot be moved, turn on the hazard lights. Proceed carefully to determine if there are injuries or if anyone claims to be injured.
- 2) Exchange information with the other vehicle driver, including driver's license number and vehicle registration number. It's also a good idea to take down the vehicle make, model and license plate number. Make sure to get the other driver's name, address, telephone number and the name of their insurance company. Also make a list of the names and addresses of any passengers and witnesses.
- 3) Make sure to get the names and badge numbers of any police officers who arrive at the scene of the accident. Police officers will file a report on your accident if there are injuries. If a report is filed, ask how to obtain a copy of it at a later date.
- 4) At the scene of the accident, avoid any extensive discussions about who was responsible for the damage. If the other person admits responsibility, offers a monetary settlement and you agree, then your right to file a claim against the driver may be compromised. Also, never agree to just forget about the accident. Even though there are no visible signs of damage to your vehicle, you may find that there is hidden structural damage. The same is true for bodily injuries that may not be reported until a few days after the accident.
- 5) Write a complete description of the accident as soon as possible. Your description should include weather conditions, estimated speeds, time of day, road conditions and the direction in which you and the other vehicle were traveling at the time of the accident. Draw a rough sketch of the site of the accident, and make notes about any statements made by the driver or witnesses. If you happen to be traveling with a camera at the time of your accident, take photos of the damaged vehicles and the accident site.
- 6) Have the vehicle towed or driven to the collision repair facility of your choice. The Automotive Service Association has members throughout the country who provide quality collision repairs and who can be identified by the red, white and blue ASA sign or in the yellow pages with the ASA logo.
- 7) Notify your insurance company of the accident as soon as possible.

Get proper cleaning items for your auto

(CCC) - If you're itching to get out in the warm sunshine and clean up your car, hold it right there. Changing ahead without the proper know-how can literally ruin your investment. Here are a dozen tips from the Car Care Council that will help ensure your success:

Forget The Tan—Wash your car in a carport or shaded area. Direct sun dries the soap too quickly, spotting the paint. It also bakes on the wax so the finish cannot absorb it properly.

First Things First—Don't forget to hose down the entire vehicle first. Start washing at the top and move down.

Metal or Plastic?—Before washing that shiny trim, know what it is. Wash plastic coated aluminum and chrome plastic with car wash soap. Uncoated polished aluminum or stainless steel needs a metal polish. Chrome steel can be cleaned with a chrome polish or by rubbing lightly with a wet, fine, steel wool pad.

It's The Little Things—When washing and waxing, don't forget the little details, like the inside of the gas cap door and the door jambs. Crying "Fowl!"—Bird droppings, tree sap and bug splatters are highly acidic and therefore tough on your paint. They're also usually hard to remove. Get them off ASAP with a product especially formulated for this job.

Slippery Topics—Dish detergent is for dishes. Floor cleaner is for floors. Car washing soap is for cars. Anything else could damage the paint.

When All Else Fails—Carefully read and follow the directions on each product you use. Failure to do so could result in a mistake that's impossible to reverse.

Fighting Water With Water—To rinse your car, hold the hose over the roof and let the water flow over the car's surface. The sheeting action removes more soap and water than spraying and helps to eliminate spotting.

Throwing In The Towel—Use towels made of 100% terry cloth or 100% cotton diapers. Wash them in liquid laundry detergent. Avoid liquid softeners; use dryer sheets. A leather or synthetic chamois is also a good idea.

Dry Up—When drying your car, hold the towel at both ends and drape it over the wet surface. Pull it over the surface toward you. Use a wet/dry vacuum to dry cracks and crevices.

Wax On-Wax Off—Apply wax to the pad, not the car. Follow manufacturer's application instructions. Remove wax using long, straight strokes. When the cloth drags, turn it over. Use a smaller, circular motion for

polishing. Avoid getting wax on rubber/plastic/vinyl molding or flat black paint.

Good Gadget—An orbital polisher gives better results with less effort. Keep it moving to prevent rubbing through the paint. Use no downward pressure.

Write for the free pamphlet, "How To Keep Your Car Looking Young." Send a stamped, self-addressed envelope to Car Care Council, Dept. N, One Grande Lake Drive, Port Clinton, OH 43452.

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1992 HONDA ACCORD EX, V-6, 160,000 miles, automatic, complete power, 24,000 miles, roof rack, security system, serviced regularly, Greatsville, \$18,000. 201-467-0003.

1993 FORD FALCON and 1985 Ford Mustang, \$3,000 or best offer for each. 908-686-2233 ask for Rajan, or 288-7288.

1990 FORD MUSTANG GT 5.0, White, alarm, new tires, 54,000 miles. \$9,200. negotiable. Call 201-467-5058, leave message.

1990 FORD TAURUS GL Wagon, Nine passenger, very excellent condition, 52,000 miles, air, all power, original owner, \$7,400. 201-467-2058.

1997 FORD T-BIRD LX, automatic, V-6, 351 Cleveland engine, air conditioning, power steering, brakes, windows, locks, trunk, seats, facing overstuffed leather seats, AM/FM Quadraphonic sound stereo, rear defogger, aluminum rims, white with blue trim, 28,900 miles. Call 201-782-8405.

1992 GEO SLIM GSI, Automatic, air conditioning, power steering, brakes, AM/FM Stereo cassette, alarm, 50,000 miles, original owner, good condition. 208-854-6207.

1992 HONDA ACCORD, Excellent condition, Burgundy, garaged, automatic, air conditioning, 72,000 miles. Perfect condition. \$9,000. Call 201-736-8480, leave message.

1987 HONDA ACCORD LX, 4 door, 84,000 miles, air-conditioning, AM/FM cassette, garaged, original owner, excellent condition. \$5,500. Call anytime 201-729-1345.

1988 HYUNDAI EXCEL, 4 door hatchback, excellent condition, 5 speed, air, alarm, cassette, 44,000 miles. Original owner, \$1,200. 201-602-4100.

1989 HYUNDAI EXCEL GLS, 4 door, hatch, 3 speed, 4 door, 100,000 miles, 1994, inside out. New exhaust. 201-729-1345.

1989 JEEP EAGLE PREMIER, immediate condition, No body rust, leather interior, white, 4 doors, completely loaded, Asking \$5,000. Call 201-238-3200.

1988 JEEP GRAND WAGON, Excellent condition inside and outside, 50,000 highway miles. New carpet, bucket seat, 1994, 8000 negotiable. 201-783-8338.

1987 JEEP CHEROKEE, gray black interior, automatic, 4 door, AM/FM cassette, new tires, 91,000 miles, 1994, 8000 negotiable. 201-238-3200.

1984 LINCOLN CONTINENTAL, Fully equipped, automatic, 87K, cloth interior, all power, 8000. Call 908-653-8653, after 5pm.

1990 MAZDA PROTEGE, Red, 4 door sedan, automatic, AM/FM cassette, air conditioning, 10,000 miles, 1994, 8000 negotiable. 201-467-9485.

1987 MERCEDES 300E, black grey interior, 100,000 miles, 48,000 miles. Must see to appreciate. \$18,500. Call 201-689-0558 leave message.

AUTO FOR SALE

1987 DODGE CHARGER, 5 speed, new tires, new exhaust, battery, clutch, brakes, with new suspension. \$11,100. Evenings, 908-625-9517.

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