

BUSINESS



**Whitney antique center opens with fanfare**

— page 4

INDEX

Business	4	Community	3
Calendar	8	Police blotter	2
Classified	13	Sports	5

\* To discontinue delivery of this newspaper, write to Linda Temple, 10 Park Place, Butler, N.J. 07406.

SPORTS



**Mullens' free throw lifts Lakeland, 54-53**

--- page 5

# Wayne TODAY

An independently edited member of North Jersey Newspapers

**Police:** Cocaine arrest closes probe pg.2

**Community:** Nursing home talk planned pg. 3

**Inside:** Free classified ads! ... See classified, pg.1

Vol. 35 No. 9      USPS 670-640      25 Cents      Sunday, January 30, 1994

## Council to fight new Mt. Laurel edict

Waks labels challenge a 'waste of time'

BY ROB ERREERA  
TODAY Staff Writer

WAYNE — The time has come to fight, the Township Council declared Wednesday night. It's just a matter of finding the right warrior with the right strategy. The council stated Wednesday it wants to seek specialized attorneys to fight additional Mount Laurel housing obligations imposed by the state Council on Affordable Housing (COAH). Wayne's

Mount Laurel plan was adopted last year, but COAH has added 217 more units to Wayne's 1,000 unit obligation.

The council members, most of whom have been against the Mount Laurel plan from the onset, believe now is the time to organize a legal plan to fight Mount Laurel. A court-order protects the township from developer's lawsuits for the

next two years and 10 months. "Money spent now could save us millions of dollars in the future," said Councilman Michael Krause. "I feel attorneys should come forward with plans that will allow us a good chance of successfully challenging this in court." The Mount Laurel doctrine is intended to provide housing for low and moderate

income families in all communities. But so far the only communities to comply with the state mandates are those towns which have been sued by individual developers. Only Wayne and a handful of other New Jersey towns have completed Mount Laurel plans. While many believe forcing com-

(Continued On Page 3)

'(Wayne) has done more than its fair share for affordable housing.'

— William Van Giesen  
Council President

## Boro enacts snow decree

Emergency is declared

BY HARRY RAINBOW  
TODAY Staff Writer

TOTOWA — Snow emergency conditions were declared by the mayor and Borough Council at the regular council meeting, held Jan 25.

In order to provide snow plows with improved access to local streets, the council voted to enact an ordinance, already on the books, that prohibits late night and early morning curbside parking. It was decided that loudspeaker announcements, prominently posted signs and announcements on public access television would be used to inform residents that they had 24 hours to make other arrangements for their vehicles then curbside parking.

The council is proceeding to make plans for temporary off street parking facilities. The council also agreed that certain borough streets would be temporarily changed from two-way to one-way roadways in order to better facilitate smoother and safer traffic movement.

"In some cases the streets have so much snow piled up on each side it's almost impossible for the plows to get through," Douglas Wright, superintendent for the Totowa Department of Public Works.

To find out which streets are being changed from two to one way and where emergency off street parking is located, the council is requesting that residents call Borough Clerk Joseph Wassel at 956-1009.

Borough Engineer Jeffrey Morris reported on the ongoing water and sewer back-ups along Wilson Avenue. "The on site field work has been completed and we will begin to pull the debris out of the stream, which will stop the overflow," Morris said.

Morris also announced that he is finishing a study of possible solutions to the sanitary sewer problem and plans to present his cost efficient designs to the council in the very near future.

Robert Coyle Sr. was appointed by the council to replace Leroy Humes, who resigned as zoning officer. Harold Eifer was appointed to the assistant zoning officer.

## Spring Semester?



Photo by Shana Keegan  
Students braved the elements this week as classes resumed at William Paterson College in Wayne. While it might not seem like it now, it is the Spring Semester.

## GOP officials block nominee

Democratic mayor angered by rejection

BY ROBERT MOHL  
TODAY Staff Writer

WEST PATERSON — The Republican-controlled Borough Council on Wednesday rejected the Democratic mayor's choice for municipal attorney a second time, continuing a deadlock that has kept a Republican appointee serving in a holdover capacity.

In a re-enactment of the Jan. 5 reorganization meeting, Mayor Matthew Capano nominated Robert Campbell, of the firm Edward Buzak of Montville, as municipal attorney. The council rejected that nomination by a 5-2 vote, with Capano and council member Charles Cangialosi supporting the appointment.

The vote sparked a short debate over whether the council's power of "advice and consent" gave it the right to reject the mayor's appointment.

Capano has complained that the council has not given any reason for its rejection of

Campbell, while council members have said that Capano has not given them any reason to reject acting attorney Rudy Filko.

"Why aren't we going with your appointment?" Cangialosi asked.

Council member William DeStefano said, "... the man we have now is doing a good job."

Filko, a local attorney connected with the Republican party, has been acting as hold-over attorney since his one-year term expired this year. He has served as municipal attorney for the past two years.

"I'm here until the mayor and council decide to agree," said Filko. "Until then I am just going to do my job."

From all indications, that agreement isn't going to come anytime soon.

"It's fruitless in my opinion for them to bring this up every other week," said council member Aldo (Continued On Page 3)

## Catholic schools affair to begin

Week of activities planned

BY HARRY RAINBOW  
TODAY Staff Writer

Sixty-one schools in the Paterson Diocese will be celebrating the role they play in the educational, spiritual and secular growth of the students in their communities, during Catholic Schools Week, Jan. 30 through Feb. 5.

Incorporating this year's theme "Support Catholic Schools — Your Choice for Education," catholic schools nationwide are planning activities that will involve parents, grandparents and other community members in school activities.

**... Religion teaches us to love one another.'**

Our — Sister Joan Lady of Consolation

"Involvement is the key to Catholic Schools Week," said Karen Fasanella, director of development for the Paterson Diocesan Schools, which serve Passaic, Morris and Sussex Counties. "We do our best to integrate

all aspects of school life with community involvement."

While many of the schools will begin Catholic Schools Week with special liturgies and prayer services as part of the regular Mass on Sunday, Jan. 30, and schools will hold additional special services during the week, the main emphasis of Catholic Schools Week is not the promotion of Catholicism, but the educational standards and moral values that come from a Catholic school education.

Within the frame work set by the school's diocese, individual schools celebrate Catholic School Week in ways they feel are proper. Activities of every type are being planned with creativity and community involvement as the common denominator.

Sister Joan, principal of Our Lady of Consolation in Wayne, is celebrating Catholic Schools Week with programs that combine education and enjoyment. Some of the school's events include Tuesday's Family Day, in which family members are en-

(Continued On Page 3)

## Blast investigated



Photo by Demitrios Bolevski  
Police and fire officials survey the damage done to businesses in the Ramapo Plaza shopping center as the result of a Friday morning explosion. See Page 2

# Explosion destroys two stores

BY ROB ERRERA  
TODAY Staff Writer

WAYNE — An explosion rocked the Ramapo Plaza Shopping Center Friday morning, destroying two businesses and severely damaging several others.

Fire officials suspect a gas leak was the cause of the explosion, which leveled Mee Lan Cuisine, a restaurant featuring delicacies from India, and the Ramapo Laundromat next door. The blast, which occurred just before 7 a.m., appeared to have originated in the rear of the stores, near the wall separating the restaurant from the laundromat. Both businesses suffered extensive damage, with the force from the explosion blowing rubble and restaurant fixtures out into the

slush and ice of the Ramapo Plaza parking lot.

"At this point we believe it's the result of a gas leak," said Fire Chief Tom Lanza, of Fire Company No. 4. "The investigation is continuing."

Lanza said the Passaic County Arson Unit is also investigating the cause of the explosion.

Businesses adjacent to the explosion also suffered damage. The Ramapo Adult Cinema, located next to the laundromat, sustained damage to an interior wall and broken glass littered the theater lobby.

The owners of V&J Pizza, located two stores away from the blast, say they also sustained damage to the interior of their

store. The owner of Accents on Leather, located next to the restaurant, was upset Friday morning when police and fire officials forbid him from entering the store until they had deemed it safe.

The man, who wished not to be identified, said he was in New York City on Friday morning when he heard about the blast on the radio and rushed back.

"My merchandise, my merchandise!" he exclaimed, anxiously pacing behind the police barricade. "These are valuable items. Much of it can't be replaced."

Fire officials said no one was injured in the blast. An estimated cost of the damage has not yet been determined.

# Push comes to shove



TODAY photo by Demitris Baleski  
Needing some traction along McBride Avenue during the Jan. 17 snow and sleet storm, a motorist receives a helping hand.

# Investigation ends with coke bust

WAYNE — Three Pennsylvania residents were arrested and charged with drug possession after they allegedly purchased a pound of cocaine from undercover officers on Monday, Jan. 24.

The arrest took place at 11:27 a.m. in the parking lot of the Fuddrucker's Restaurant on Route 23 South. The arrest was

the culmination of a two week undercover investigation led by Wayne Detective James Conforth.

The suspects were identified as Valerie McAvoy, 32 of Larksville, Penn., Henry Gordon, 47 of Larksville, Penn. and Thomas Stahler, 47 of Wilkes Barre, Penn.

All three were arrested, charged with possession of drugs, possession with intent to distribute, and conspiracy to distribute. They were held on \$50,000 bail and sent to the Passaic County Jail.

# Empty cash register stolen

WAYNE — An empty cash register was stolen from a Route 46 pool hall on Tuesday, Jan. 18.

According to police, the thieves smashed a front window at Ball Buster Billiards at 12:36 a.m., took the register, and fled before police arrived. The empty cash register, worth \$250 was the only item reported missing.

4 DAYS ONLY! SALE HELD OVER! MATTRESS DISCOUNTERS JOINS FORCES WITH SEALY/STEARNS & FOSTER, STORES OPEN TODAY 11-6, MONDAY - WEDNESDAY 10-9

# THE GREATEST

# SEALY/STEARNS & FOSTER

# SALE EVER!

HELD OVER

**THE SAME QUALITY AS DEPARTMENT STORES...**

**BUT GUARANTEED LOWER PRICES!**

**0% INTEREST FOR 6 MONTHS**

**NO MONEY DOWN**

\*Subject to credit approval. Minimum purchase of \$350. Minimum monthly payment required. If not paid in full within 6 months, finance charges will be assessed from the date of purchase.

PHONE ORDERS WELCOMED ON "SLEEP ON THE BEST" ITEMS

**CALL 1-800-BED-TIME OR YOUR LOCAL STORE**

**NEXT DAY DELIVERY** SEE STORE FOR DETAILS!

AVAILABLE ON "SLEEP ON THE BEST" ITEMS **CALL 1-800-BED-TIME**

**SUPER VALUES**

**SEALY FIRM** THE LOWEST PRICED SEALY ON THE MARKET!

**\$43** Twin each piece \$43, Full each piece \$87

**SEALY EXTRA FIRM**

**\$67** Twin each piece \$67, Full each piece \$137, Queen 2 pc. set \$299, King 3 piece set \$449

**SEALY POSTURE REGAL BALMORAL**

**\$117** Twin each piece \$117, Full each piece \$169, Queen 2 pc. set \$399, King 3 piece set \$599

**SLEEP ON THE BEST**

**SEALY POSTUREPEDI HANOVER EXTRA FIRM**

Twin each piece \$169, Full each piece \$229, Queen 2 pc. set \$499, King 3 piece set \$799

**STEARNS & FOSTER CORRECT CONTOUR DAVENPORT**

Full each piece \$399, Queen 2 pc. set \$799, King 3 piece set \$999

**SEALY POSTUREPEDI PILLOWTOP EDEN**

Twin each piece \$199, Full each piece \$299, Queen 2 pc. set \$799, King 3 piece set \$999

**WATERFALL DAYBED**

**OUR LOWEST PRICE EVER! \$65**

• 847-UNIQUE WHITE CAMELBACK DAYBED  
• AN OUTSTANDING VALUE  
• COMPLETE BACK, SIDES & FLAT SPRING

**JAMESTOWN DAYBED**

**OUR LOWEST PRICE EVER! \$199**

• HEAVY DUTY ALL WOOD CONSTRUCTION  
• COMPLETE BACK, SIDES & FEATHERING

**SPECIAL POSTUREPEDI/STEARNS & FOSTER + BRASS**

**\$299**

• LUXURE BRASS BED WITH PORCELAIN ACCENTS & TOP QUALITY CRAFTSMANSHIP  
• BED INCLUDES HEADBOARD, FOOTBOARD & 8 IN. MATTRESS

**FREE HARVARD BEDFRAME**

Receive a free heavy duty steel HARVARD bedframe with the purchase of any full, queen, or king size mattress set.

HARVARD bedframe is exclusively UP TO A \$50 VALUE! available at Mattress Discounters!

**ADDITIONAL BONUS SAVINGS COUPON**

**SAVE \$100**

Present this coupon and save an additional \$100 on the purchase of any queen or king size Posturepedic or Stearns & Foster mattress set.

**FREE DELIVERY**

Present this coupon and receive free delivery with the purchase of any full, queen, king size Sealy Posturepedic, Stearns & Foster, Smyrna's Beautyrest or King Kall Posture Bed mattress set.

**PLUS... FREE COUPON ENTREE \$299**

SET UP OF YOUR NEW BED AND DISPOSAL OF YOUR OLD MATTRESS AND BEDDING WITH US!

Have a good night's sleep on us!

# MATTRESS DISCOUNTERS

THE NATION'S LARGEST MATTRESS RETAILER COAST TO COAST WITH OVER 100 LOCATIONS AND GROWING!

**TOTOWA/LITTLE FALLS/WAYNE SUPERSTORE** 360 Highway 46 East, across from Toys 'R' Us, next to Pearle Express (201) 256-4433

EAST BRUNSWICK SUPERSTORE (908) 651-1965 193 Route 16 South, 1/2 mile south of Midstate Mall, at the W. Ferris St. intersection EAST HANOVER/LIVINGSTON SUPERSTORE (201) 887-9002 418 Route 10 West, 1/10 mile east of Tops, next to the Outdoor Furniture Store EATONTOWN/MONMOUTH MALL SUPERSTORE (908) 542-4696 255 Route 36 North, at St. 36 Monmouth Mall Entrance, next to White Castle and Goodyear Tire ELIZABETH/LINDEN SUPERSTORE (908) 527-9300 Route 1, 771 Edgar Road, 2 blocks south of Bay Way Circle	LEDGEWOOD/SUCCASUNNA SUPERSTORE (201) 584-6448 275 Route 10 East, in Roxbury Mall, facing Rt. 10, next to Mande's MANALAPAN/FREEHOLD SUPERSTORE (908) 972-6801 520 Route 9, in the Home Fashion Center, next to Burger Hop PARAMUS SUPERSTORE (201) 447-8959 557 Route 17, next to Levitz, in front of Staples PARAMUS SUPERSTORE (201) 487-4242 261 Route 4 West, next to THE MALL AT IV	SOMERVILLE SUPERSTORE (908) 253-8588 936 Route 22 East, across from Bridgewater Commons Mall, next to NBC SPRINGFIELD/UNION SUPERSTORE (201) 379-2234 275 Route 22 East, between Olive Garden and Sam Goody TOMS RIVER/BRICK SUPERSTORE (908) 505-2100 1330 Hooper Ave., in TJ MAXX Center, approx. 1/2 mile north of Ocean County Mall WOODBRIDGE/MENLO PARK SUPERSTORE (908) 321-0200 Route 1 South and Ford Ave., Woodbridge, N.J., between Woodbridge Center and Menlo Park Mall
---	--	---

# Adjustment board eyes nursing home

BY ROBERERRERA  
TODAY Staff Writer

WAYNE — The Board of Adjustment is scheduled to hear continued testimony concerning a controversial nursing home project tomorrow night.

The board plans to meet at 8 p.m. in the council chambers to hear debate on a request by the North Haledon Nursing Home Association. The developer wants to construct a 180-bed, long-term nursing home at the intersection of Colfax Road and the Hamburg Turnpike, at the site of the former Charm Motel.

Testimony regarding the nursing home plans has been heard by

the board for the past several months and will likely continue beyond tomorrow night's meeting. While expert witnesses supporting the nursing home plans finished giving testimony last month, experts opposing the plans have yet to be heard from. The board will then have to consider all of the testimony before voting on the use variance.

North Haledon Nursing Home Associates began arguing the case for a use variance before the board in October. The developer has already presented its case unsuccessfully to the township council and the planning board.

Plans to construct a nursing home on the site of the former Charm Motel off Colfax Road have caused an outcry from residents in the area who have a number of concerns about the facility, including the effects of traffic, water runoff and blasting in their neighborhood.

# Mother of year is sought

American Mother Inc. is inviting organizations to sponsor one of its members or a member of the community as a candidate to be the 1994 New Jersey State Mother of the Year and 1994 New Jersey State Mother of Young Children.

Those selected will go on to represent the state at the National Conference, where they will have the opportunity to be named 1994 National Mother of the Year and 1994 National Mother of Young Children.

For more information contact Frances Wyand, state president of American Mothers Inc., 1824 Beach Ave., Atlantic City, NJ 08401.

The phone number is (609) 345-8934.

# New law helps schools combat illegal students

## Non-resident youths are the issue

Legislation enacted on Jan. 10 gives local school boards more power to curb students from illegally crossing school district lines to attend school.

Each year, 8,000 to 10,000 such illegal placements occur, costing the state and local school districts millions of dollars in state aid, property taxes and diverted resources.

A New Jersey School Boards Association goal, the legislation, S-1447 (Kosco), requires that parents charged with such illegal placement prove to the state commissioner of education that their children are legally enrolled. Up to now, the burden of proof has been on the schools.

"This is landmark legislation. It gives local school boards a

streamlined process to address the financial problems posed by so-called illegal students, said NJSBA President Carolyn Smith. "It replaces a cumbersome process that delayed justice in these situations, sometimes for years."

At NJSBA's urging, former Gov. Jim Florio recommended amendments to the illegal-student bill following its initial approval by the Legislature. Both the Senate and the Assembly agreed to those changes.

The NJSBA-backed amendments:

- Give local school boards clear authority to collect tuition from parents who do not contest the ineligibility of their children to

attend school in the district.

- Protect children's educational interests by allowing the student to stay in the district for 21 days while the parents decide whether or not to contest the board's decision to remove the student.

- Continue to classify the illegal sending of students to school across district lines as a misdemeanor with a penalty of six months in jail and/or fines rather than as a class four felony with 18 months in jail plus higher fines.

"This legislation gives local communities a legally sound instrument to address the problem non-resident students illegally attending school within their school district," said Smith.

# GOP

(Continued From Page 1)

Napoli. "I think it will get very boring after a while."

Capano said he did not know if he would make the nomination a regular part of future council sessions.

"My point was to see if they had reconsidered," said Capano. "The appointment is mine and I don't see any reasons for rejecting the appointment."

Capano also asked Filko if his recent appointment as assistant council to Passaic County represented a conflict of interest with his position as borough attorney. Filko announced that he had that position after newspaper articles questioned whether serving in both seats was appropriate.

Filko said he resigned as assistant council for Passaic County after 10 days in the slot. He said that there would have been no conflict of interest in his duty as labor counsel for the county, but resigned to avoid the appearance of a conflict.

"To avoid any appearance of a conflict, the proper thing to do was resign," said Filko. "I didn't even get paid."

# Catholic

(Continued From Page 1)

couraged visit the school and listen to the tales told by special guest storytellers. On Wednesday, the tables are turned when the fourth graders read to their grandparents.

Other programs at Our Lady of Consolation include Pre-K Picasso, Nursery Rhyme Time and a special visit by Lyle the Crocodile.

In Pompton Lakes, St. Mary's School will use Catholic School

Week to examine students' future possibilities. Community members have been invited to speak to students about various professions open to them.

The celebration will continue with spelling, geography and math contests and will culminate with the annual students versus teachers/parents volleyball game.

St. Brendan's in Clifton plans to celebrate by holding an open house for prospective students and their parents. Other ac-

tivities include a Crazy Hat and Sock Day and a visit from the Harlem Wizards for a basketball demonstration.

Catholic Schools Week will be more than just a week of fun and games for the students and staff of St. Brendan's. Friday, Feb. 3, will be Save a Tree Day. Students and teachers will explore alternative teaching and learning techniques that do not involve the use of paper. The school will also hold a cupcake sale, the proceeds of which will go to aid the Los

Angles earthquake victims.

As it has for the last 20 years, Catholic Schools Week provides the community the opportunity to see how local catholic schools operate and what they have to offer to both the students and the community by inviting the public to attend a series of open houses.

Within the last few years, Catholic schools have experienced an increasing number of non-catholic student enrollment.

"Catholic school education dif-

fers from other schools' education in that we educate the whole child, not just educationally, but morally and religiously. By that I mean the way religion teaches us to love one another," Sister Joan explained.

For further activities and open house schedules, interested parents, grandparents and community members should call their local Catholic school for a schedule of events and their times.

# Mt. Laurel

(Continued From Page 1)

munities to provide housing is unconstitutional, the point is difficult to prove in court.

"A constitutional challenge to the Mount Laurel plan is a waste of time," said Mayor David Waks. "But, if we can find a creative way to fight it, I'll support it. If you want to explore other attorneys and appropriate funds to hire one, be my guest. It's your show."

One legal strategy discussed by the council involved pressuring COAH to enforce Mount Laurel obligations in other communities first before additional requirements can be placed on compliant towns.

"We shouldn't even be talking about second and third obligations, when 90 percent of the towns in the state haven't even filled their first obligation to Mount Laurel," Councilman Joseph DiDonato

said.

"If we insist that other communities fulfill their obligation first, that may take years," said Councilman James Russo. "In the time that passes, the makeup of the state supreme court may have changed and we may have another opportunity to challenge this constitutionally."

The council ordered township attorney

John Fiorello to compile a list of attorneys claiming to be "Mount Laurel experts." Fiorella said he would report back to the council with the list.

"This is a great opportunity and we should devote all our energies to find some legal resources now," said Council President William Van Giesen. "This community has done more than its fair share for affordable housing."

# SUNDAY SALE

SUPER



ONE DAY ONLY! SUN., JAN. 30  
CLIP THE COUPON FOR

25% OFF  
ANY SINGLE REGULAR-PRICED PURCHASE

PRESENT THIS COUPON TO  
SAVE 25%  
ON ANY SINGLE REGULAR-PRICED PURCHASE

Good only on Sunday, January 30, 1994. Discount applies only to regular-priced merchandise and is limited to JCPenney store stock on hand. If a price reduction is offered for the purchase of two or more similar items, the customer will receive the better value of the two (reduced price or 25% off). Not for use on prior purchases, in Cosmetics Department, Styling Salon, an Smart Value merchandise, Swatch or Gucci watches, Starter, Men's Huggo, Wrinkle-Free Cottons, Merquie by Waterford Crystal, Hanes, Portfolio merchandise, Catalog or catalog Outlet store merchandise, Redmond for cash, or in combination with any other coupon. Discount can apply to one or more items purchased. As always, credit purchases are subject to review. Cash value 1/20th of one cent.

JCPenney  
DOING IT RIGHT

Regular prices are offering prices only. Sales may or may not have been made at regular prices. 25% off coupon effective Jan. 30.

ROCKAWAY, WOODBRIDGE, WAYNE, EAST BRUNSWICK, JERSEY CITY, TOMS RIVER, EATONTOWN, FREEHOLD

# CPAs tell how to understand tax terminology

With the passage of a new tax law and the arrival of tax season, taxes are on everyone's minds and lips. To help you better understand all that tax talk, the New Jersey Society of Certified Public Accountants (CPAs) is offering the following definitions of common terms.

### Adjusted gross income

The amount of income used as the basis for determining your eligibility for certain deductions. Specifically, it refers to the balance you obtain after reducing your gross income by certain adjustments and deductions, such as alimony and deductible contributions to Individual Retirement Accounts (IRAs).

### Taxable income

For individuals, taxable income is adjusted gross income reduced by certain deductions, adjustments, and personal exemptions. It is the amount you use as the base to calculate your tax liability.

### Marginal tax rate

The tax rate at which each additional dollar of income over a specific ceiling is taxed. For example, under the new tax law, married individuals filing jointly are subject to a marginal tax rate of 36 percent on taxable income in excess of \$140,000.

### Capital gains tax

The tax paid on the gain realized on the sale or exchange of a capital asset, such as stocks and bonds. The current maximum tax rate on net long-term (held longer than 1 year) capital gains is 28 percent.

### Luxury tax

A 10 percent excise tax that applies to luxury cars valued at \$30,000 or more from 1-1-93 through 8-6-93 (date of passage of the Omnibus Budget Reconciliation Act of 1993) and \$32,000 or more from 8-6-93 to 12-31-93. As a result of the new tax law, this threshold will continue to be indexed for inflation.

The new tax law repealed the luxury tax on equipment installed after 1990 to help disabled people operate a vehicle. It also did away with the luxury tax on big-ticket purchases of boats, aircraft, jewelry, and furs.

### Casualty loss

Casualty losses result from a sudden, unexpected or unusual event, such as a fire, hurricane or flood. Within certain limits, personal casualty losses are deductible from your adjusted gross income (AGI).

### Child, dependent care credit

A credit of up to 30 percent of the expenses you incur for care of a qualified dependent when the expenditures make it possible for you to work.

### Dependent

For tax purposes, dependents are individuals whom you support financially, and who meet

certain other requirements, such as relationship, residency, and income tests.

### Dependency exemption

A fixed deduction that you may claim for any who qualifies as your dependent. For 1993, each exemption is worth \$2,350. The exemption phases out if your AGI exceeds \$108,450 for single individuals, \$162,700 for married individuals filing jointly, \$135,600 for heads of household, and \$81,350 for married individuals filing separately.

### Earned income credit

A credit of up to \$2,350 is available to lower income taxpayers. The 1993 tax law expanded the credit to include some childless couples as well as those with children.

### Itemized deductions

Deductions from your adjusted gross income for such items as medical expenses, state and local taxes, charitable contributions, unreimbursed employee business expenses, moving expenses, and casualty and theft losses. There are specific requirements for and limitations on the deductibility of each of these items. In most cases, taxpayers whose total itemized deductions exceed the standard deduction (see below) can itemize their deductions.

### Misc. Itemized deductions

These include certain unreimbursed job and business expenses, expenses directly connected with the production of income, and fees for tax preparation services. Only those miscellaneous expenses that exceed 2 percent of your AGI are deductible.

### Moving expense deduction

A deduction for certain expenses necessitated by an employment related job transfer, provided that the distance between the taxpayer's new job and former home is at least 35 miles farther than the distance between the taxpayer's old job and the former residence. For tax years beginning in 1994, the distance test is increased from 35 to 50 miles.

### Standard deduction

A deduction that may be claimed by those who choose not to itemize deductions on their tax return.

If you're still unclear about the meaning or relevancy of these and other tax terms, consult a CPA or another tax adviser.

## TODAY ...

For circulation call 492-0753. For real estate advertising call 492-3594.

The classified department can be reached by calling 492-9595.

The editorial office number is 492-3583.

TODAY representatives will be happy to answer any questions.



Bob and Linda Mariconda, owners of the Whitney House Antique Center in Stockholm, stand amidst just some of their many antiques offered for sale. The center recently celebrated its grand opening.

# Whitney antique center opens with wine, cheese celebration

The Whitney House Antique Center, located at 203 Route 23 in Stockholm, recently celebrated its Grand Opening with a wine and cheese celebration. Hundreds of customers browsed through the center. The ceremony was officiated by Hardyston Township Mayor Wendy Molner.

Antiques are displayed in room-like settings, allowing the customers to visualize how the merchandise will look in their homes.

This multi-dealer shop is a new concept in antique centers in North Jersey. It is a totally managed center where dealers can present their antiques for sale without the hassle of booth sitting. Dealers do not have to be present at the center, as Linda and Bob Mariconda, owners and managers, are always on hand to handle all transactions in a highly professional and ethical manner.

Bob and Linda have been in the antique business for the past twelve years. Their personal attention to detail and their knowledge of antiques, along with their warm and genuine interest in people, is a valued asset to the center and its customers. They have built their reputation on trust and good will.

The center offers a variety of quality merchandise, ranging from country, formal, victorian or oak furniture also unique decorative accessories for the home.

Linda and Bob have selected a quality group of dealers from the New Jersey area to fill their center. The merchandise represented, whether it be furniture, fine art, folk art, silver, china, stoneware, textiles, prints or toys, range in age from the early 1700s to the 1930s.

High quality antiques, at affordable prices is what makes Whitney House Antique Center unique from most other antique centers. The center also offers a distinctive selection of country gifts ranging from candles, potpourri, hand carved decoys, rag rugs, jewelry and everlasting floral arrangements in the adjoining Country Gift Shoppe.

Whitney House Antique Centers hours are Wednesday through Sunday, 11 a.m. to 5 p.m. and holiday Mondays.

The center is located in Northern New Jersey on the Passaic and Sussex County line on Route 23, just 35 minutes from the George Washington Bridge and can be reached from Route 80, Route 287, Route 15 and Route 94.

For more information call 697-9622.

# Power network seminar planned

The North Jersey Regional Chamber of Commerce will present a seminar on power networking Thursday, Feb. 17, at the Holiday Inn, on Route 46 West in Totowa.

Sponsored by the Chamber's Commercial Division, the seminar and buffet dinner is geared to all business people who network to obtain business contacts.

"This program is an opportunity for all business people, members of The Chamber and non-members, to learn and practice the art of power networking in a controlled, non-threatening environment" said Richard DeLuca, a vice-chairman of The Chamber, in charge of the Commercial Division.

Presenters will be Frank Ciecierski, president of Resource Action Concepts Inc. in Montclair, and Robert Masiello, owner of Metro Communications in Clifton. Both are members of the Commercial Advisory Board of the Chamber.

DeLuca, vice president of the Totowa insurance firm of Hanson & Ryan Inc., said the seminar has the following objectives:

- Identify communication strengths and weaknesses; recognize the communication styles of others; plan and prepare for a networking event; develop and practice face-to-face rapport-building strategies; devise a personal action plan for approaching, questioning, remembering, responding a concluding, and develop timely follow-up techniques.

Registration is \$40 for Chamber members and \$60 for nonmembers. Advance registration is encouraged and may be done by calling the Chamber's offices in Clifton at 470-9300.

Coffee and registration at the Holiday Inn will begin at 5:30 p.m.; the presentations will be at 6, and a light networking buffet, with a cash bar, will follow, starting at about 7:30. DeLuca said attendees will be able to put into practice at the social hour what they learned during the seminar.

# Circus tickets available

Ringling Brothers & Barnum Bailey Circus will bring its famous three-ring show to Byrne Arena on March 16, and the Civic Affairs Committee of the North Jersey Regional Chamber of Commerce has reserved a block of excellent seats.

Mary Ann Maloney, head of the Passaic County Office of Consumer Affairs and chairman of the Civic Affairs Committee, said that a group of 100 members will attend the 7:30 p.m. performance of the Greatest Show On Earth on Wednesday, March 16.

Tickets, which are for seats in the lower tier, are \$16.50 each and may be reserved by calling the Chamber at 470-9300.

## Cookie Cupboard

**60% Savings**  
Regular Store Prices!

**HAMANTASHE! Many Varieties, All Pairs.**

**Factory Outlet Bakery**  
"A Quality Cookie Crafted By Hand"

• All Home Baked Cookies • D. Number Look For Listing

• Over 140 Varieties of Gourmet Cookies & Desserts • Valentine Cookies & Novelties • Complete Line of Dietetic Cookies: No Sugar • No Salt • Frozen Cannoli Fillings & Shells • Decorated Assortment Platters • Hamantaschen for Purim

Hours: Mon-Fri 7:30 AM - 9 PM, Sun 8:30 - 3 PM (Closed Sat)

122 Commerce Road • (201) 575-8060  
Fairfield, NJ  
For further information, call 227-2800

**Howard F. Appelt II**  
Former Morris County Counsel,  
Has Joined  
The Riverdale Law Firm Of:

Johnson, Murphy, Hubner, McKeon & Wubbenhorst  
Riverdale South •  
51 Rt. 23S  
Riverdale, NJ 07457

**201-835-0100**

## Marra Bros. Tree Service

*"We'll Go Out on A Limb For You"*

- Tree Removal • Shrub Care
- Land Clearing • Spring & Fall Cleanups
- Chipper Service/Free Wood Chips

Residential & Commercial    FULLY INSURED    FREE ESTIMATES

**CALL NOW FOR LOW, LOW WINTER RATES**  
JOE 208-9615    NICK 697-6270

## GRAND OPENING!

# Alaina's Laundromat

Rt. 46 W @ Hollywood Ave., Fairfield  
(Drug Fair Shopping Center)

Wash 2 Loads  
Get 3rd Load  
**FREE!**

• Open 7 Days  
• 6 AM-11 PM  
• All New Clean & Comfortable

Large Capacity Washers/Dryers  
• Really Hot, Hot Water!  
• Really Hot Powerful Dryers!

w/Coupon - Must be presented before wash  
1 coupon per customer. Valid Sat. & Sun. only  
from 10 AM-4 PM. Exp. 2/5/94

# SUMMER CAMPS

## COMING SOON!

### March 2 - August 31

To place your ad in our Camp Directory, please call Heidi Brinster, 201-492-3989 or 1-800-472-0151, ext. 3032.

**North Jersey Newspapers Company**  
The Newspaper Network

**10 Park Pl., Butler, NJ 07405**

# Grand Opening

## Cardinal Chicken

Braised or Rotisserie Style Chicken

Fri Jan 28th thru Sun Feb 6th

Order 16 pieces or more chicken and receive 1 dozen "Hot Wings" FREE!  
1 Dozen Hot Wings **ONLY \$3.99**

**MON & TUES.**  
10% OFF  
ANY ORDER  
(Not to be combined with other offers)

**\$1 OFF**  
ANY PURCHASE  
OF \$10 OR MORE  
(Not to be combined with other offers)

Order By Phone  
**839-0027 or 839-0467**

719 Hamburg Turnpike, Pompton Lakes

HOURS:  
Mon-Thurs 11:30-9:00pm  
Fri, Sat 11:30-10:00pm, Sun 12:00-10:00pm

# Today SPORTS

## SPORTS INDEX

Softball teams are needed for the expansion of a coed, slow-pitch league. The team is seeking teams from Morris County for its Northern Division. Call 375-4223.

PETER CENTINEO  
TODAY Sports Editor

### Butler gains in Morris Cty tourney, 74-48

BY LURA A. MOUNTFORD  
TODAY Correspondent

**BUTLER** — In a must-win situation Thursday afternoon the Butler boys' basketball team showed plenty of fire power as they easily handled Parsippany, 74-48, in the opening round of the Morris County tournament.

The win was a double-plus for Butler Coach Chet Wolak and his boys. The win advanced Butler to a second-round meeting with Roxbury, the number four seed in the tournament, and brought the club back above the .500 mark to .65, thus keeping alive hopes for a state playoff berth even if expected bad weather cancels the next few scheduled outings.

With the fast-break, run-and-gun offense that Butler employs, the Bulldogs took control from the opening jump ball which center Dan Madine used to feed forward Dave Conklin for the first basket of the evening. Parsippany senior, center Newman Rochester converted two of his four free throws in the early minutes to keep the Redskins within range.

Scott Fairlamb scored from underneath, followed by guard Steve DePascale adding a quick six points and Butler was off and running, never significantly challenged.

The first quarter ended with Butler up, 17-5, with Parsippany's Jay Weiselman hitting the Redskins lone successful shot from the floor. In the second quarter, Fairlamb went on a nine-point scoring spree before bowing out due to foul trouble near the close of the quarter.

Parsippany mounted its first comeback as David Holmes hit for seven, including a three-pointer to end the quarter. Rochester also came alive with five of his team-high 24 points, but the effort was too little.

Midway through the second quarter Brian Buntzen came off the Butler bench and added a quick five points as Butler continued to shutout everyone except Rochester and Holmes, and held on for an intimidating, 39-21 lead.

The Butler scoring machine continued to roll in the third quarter. Dan Madine tossed in 11 of his game-high 21 points with go-to guard DePascale adding six of his 16 total points to see Butler increase their margin to 61-27 at the end of the quarter for the largest spread of the afternoon.

With the outcome no longer in doubt, the Bulldogs eased the pressure of their floating zone defense. With Rochester challenging Madine for control of the boards as Butler shots turned cold, Redskin Matt, Goordman added six points, and Holmes five in a futile closing effort that saw Parsippany outshoot Butler, 21-13 in the final frame.

"This was a game we needed, especially with the weather predicted to cancel our next few games," coach Wolak said. "The boys played a little bit better, much better as a team than our earlier efforts. Fairlamb had a great game in the first half, especially under the boards, and Madine came up with his best game of the year. DePascale's 16 points was below his season average of 23 points per game, but he was explosive when we needed him."

Parsippany coach Bob Conway was obviously disappointed with the loss.

"We had too many turnovers, and we shot too low a percentage from the floor. Rochester had a good game. His 24 points beat his previous 11.4 point per game average. He was strong under the boards, but he failed to get the help he needed," coach Conway said.

## Mullen's free throw lifts Lakeland, 54-53

BY PETER CENTINEO  
TODAY Sports Editor

### Young scores 22 in victory over West Milford

Great defense, good ball handling and speed have all been words used to describe Lakeland's Allison Mullen. The junior point guard is a huge part of the team.

She scores her points, but she doesn't put up the numbers teammates Jamie Nicholls and Mary Young do. She usually doesn't have to. She only scored five points against undefeated West Milford last Thursday, but her free throw to win it for Lakeland, 54-53, with :03 seconds left was worth 100 points.

"I was so nervous, I just wanted to make it," said Mullen afterwards with a huge smile on her face. "This game was so big. They beat us in the county tournament last year. We wanted to win this game so bad."

Teammate Young, who had a huge game herself with 22 points, gave Lakeland the lead, 53-51, with :41 seconds to go. However, West Milford center Jen Millward tied the game at 53 shortly

after, and Lakeland called a timeout with just 18 seconds to play.

Lakeland brought the ball down court, Mullen drove to the basket and was fouled. She hit the front end of a 1 and 1, and missed the second as the Lady Highlanders regained possession. But with only one second left, it wasn't enough time for West Milford to connect.

Lakeland was down by as many as eight, 19-11, in the second quarter. With Nicholls on the bench with three fouls and 7:14 to go, West Milford had a chance to blow the game wide open.

Coach Fred Monica installed Christine Esposito in Nicholls' place, and she did an outstanding job defensively. Ironically, it was at this point that Lakeland came back. They pulled to within 23-20 after a Young basket with 1:52 to go, and with time running out in the half, Young hit another shot to make it a 25-24 game in favor of West Milford.

These were just two big

baskets by Young in the game, as the senior forward was excellent down the stretch as well. Coach Monica was very pleased with his club, and their effort Thursday.

"I think it just goes to show our team never gives up. West Milford is a great team. Millward was dominant underneath, and we had a tough time with her. One of the big keys was Esposito being able to come in and play the way she did," Monica said. "Mary Young is the heart and soul of this team. She's a fantastic player with a lot of guts. She played the whole game tonight."

Young said she was just as nervous as Mullen when Mullen went to the line in the final seconds of the game.

"I was just praying she would make it," Young said.

And she credited a fine team effort for the win.

"When Jamie went out, we had to pick up our intensity. They had a big lead but it just meant we had to work harder," she said.

**"They had a big lead, but it just meant we had to play harder."**

—Mary Young

The second half was as close as the first ended, with West Milford taking a 43-39 lead at the end of three. In the fourth, the Highlanders' lead never exceeded four, and on several occasions the Lancers cut the lead to two. Nicholls tied the game at 51 with 1:07 to go, and the rest of the way it was nip and tuck before Mullen's clutch free

throw gave Lakeland the win.

Lakeland, now 11-0 on the year, look as though they'll benefit immensely from the victory. One of the top seeds in the North 1 Group 4 state tournament is probable, and the top seed in the Passaic County tournament is almost assured.

However, it's tough not to sympathize with the Lady Highlanders, who played a terrific game. Millward scored 16 points and grabbed 19 rebounds on the night, while Meghan Renna added 14 and Wendy Kane had 10.

West Milford set the pace of the game early, using a full court press the entire first half and forcing Lakeland to shoot the ball when they really didn't want to.

But it was Lakeland's ability to make the big shot when necessary that was the difference in the game. Nicholls, who missed almost the entire second quarter, had 11 points in the second half and ended the night with 14 points. Kelly Larsen added six.

# WHEN THE DIAGNOSIS IS CANCER, THE DECISIONS ARE NEVER EASY.

That's why a growing number of cancer patients and their families are deciding on the Joan M. Dircks Center for Cancer Care at St. Clare's • Riverside Medical Center.

For a number of good reasons.

First, the Dircks Center offers the newest — and most modern — cancer treatment programs in Morris County, including:

- fully-approved, state-of-the-art linear accelerator for patients who require radiation therapy;
- advanced chemotherapies once available only at major cancer research centers;
- specially-trained physicians, surgeons, nurses and technicians;
- nutritional counseling and guidance;
- nationally-recognized support groups for patients and family members, including children.

Second, it's the **only** cancer treatment center in Northern New Jersey where patients receive all the

care they need — and all the caring they deserve — from a single point of registration and a single location. That means less paperwork, less travel and less stress at a time when life already is too complicated.

Third, the Dircks Center is affiliated with St. Clare's • Riverside Medical Center, the only Morris County hospital to be designated as one of the nation's best by the Joint Commission on Accreditation of Health Care Organizations.

Add special accommodations for care-givers, an unmatched tradition of caring and the Dircks Center becomes the preferred choice for cancer patients and their families. Until there's a cure.

Complimentary brochures and a list of physicians associated with the Joan M. Dircks Center for Cancer Care are available at no cost or obligation by calling 625-6176 during normal business hours.



Joan M. Dircks  
**Center For Cancer Care**  
At St. Clare's • Riverside Medical Center

Denville, New Jersey  
Sponsored by The Sisters of the Sorrowful Mother

# Scholarship aids asthmatic athletes

Once again underscoring the fact that asthma need not impede a youngster's quest for athletic excellence, competition has just opened for the Tenth Annual Asthma Athlete Scholarship Program.

Announcements and applications have been sent out to 10,000 high schools nationally as the first step in a selection process that will see 10 winners awarded college scholarships at a special Washington, D.C. awards dinner in June. Each scholarship will be for \$3,500.

Sponsored by Schering Key of Kenilworth, the program is designed to honor the athletic and academic achievements of students with asthma, and to have them serve as an inspiration to younger such students with simi-

lar ambitions. In essence, the Asthma Athlete Scholarship winners serve as role models to these youngsters by providing living proof that asthma need not be a deterrent to realization of athletic excellence.

The 10th year of the Asthma Athlete Scholarship Program heralds a decade of dedication on the part of its corporate sponsor. "This is a program for and about young people," said Frank Musat, Schering's Sr. Director of Marketing. "With each passing year, we renew and strengthen our commitment to bring the message home to our nation's youngsters that asthma need not stand in the way of realization of their dreams. Every boy or girl, who gets that message, and acts upon it, is a cause for celebration."

Symbolizing the heights to which an asthmatic athlete can aspire is the program's spokesperson, Art Monk, famed wide receiver of the Washington Redskins who, among scores of other male and female athletic stars, is living proof of the validity of the premise that asthma should not be regarded as a hindrance to excellence.

Further proof is afforded by looking at the accomplishments of some of last year's Asthma Athlete Scholarship winners. No one can tell Sarah Anderson, a two-time national freestyle swimming champion from San Ramon, Ca., that asthma held her back.

And the same goes for All-State football player, Jason Brown, of Tooele, UT; Jeffrey Dragsten of Chanhassen, MN., who broke re-

ords as one of the fastest high school backstroke swimmers in the country.

Moreover, in addition to their athletic accomplishments and in keeping with the requirements of the program, winners throughout the years also have excelled academically and have participated extensively in school and community activities.

Last year, more than 5,000 high school asthma athletes entered into the scholarship competition. This year, in addition to the mailing of application kits to 10,000 schools, Schering is featuring a hotline for application requests. The number is (201) 299-1000.

All in all, applicant response to the Asthma Athlete Scholarship program over the years has been phenomenal.

"This is due to increased awareness about asthma during the past decade coupled with more willingness on the part of parents to let children with asthma participate in competitive sports," noted Raymond G. Slavin, M.D., professor of Internal Medicine, director of Allergy and Immunology Division at St. Louis University Medical School and head of the program's judging panel.

## Alternate route



Photo by Susan Zellinoff

A member of the Wayne Valley Lady Indians gets a pass off despite the tough defense of Lakeland's Emily Bianco (33) and Angela Pannella (15). Lakeland won that game, and also upset West Milford Thursday to remain undefeated.

## Heavy traffic



Photo by Aileen Tweer

Pete Barry of Pompton Lakes (20) tries to dribble out of trouble as several Kinnelon defenders close in during last Monday's game, in which Kinnelon won. However, Pompton bounced back to defeat Lodi and Don Bosco Tech, which assured them of a .500 record and a birth in the state playoffs.

## Gymnastics, karate offered in Bloomingdale

BLOOMINGDALE — In response to demand, an additional Gymnastics for Cheerleaders session for third and fourth graders will be held on Saturday's starting Jan. 29 from 1 until 2 p.m. at the Walter T. Bergen School gym.

The session for fifth and sixth graders will be held on Saturday from 12 noon until 1 p.m. as previously scheduled. There is

no fee for this program, and it will continue for four weeks.

For any information about this program please contact Pat Taggart at 492-5486.

Registration for the Bloomingdale Recreation gymnastics and karate programs will be held Wednesday, Jan. 26 in room 235 of the Walter T. Bergen School. Both programs are for children ages 4 through 14 and the regis-

tration fee is \$20 for each program.

For any information about these or other Bloomingdale Recreation programs please call 838-2893.

## Display honors Weinbrecht

WAYNE — In celebration of the XVI Winter Olympics in Lillehammer, Norway, the Main Library will continue the exhibit of Donna Weinbrecht, gold medal winner in mogul skiing during the 1993 Olympics in Albertville, France.

Mogul skiing was a new event in the Olympics, a sport that combines a mix of slalom and gymnastics to create a wild ride over dozens of snowy

bumps. When reaching the Olympics, Donna Weinbrecht was a maverick to this new freestyle skiing event, winning 17 World Cup events in just two ski seasons.

Weinbrecht, a native of West Milford, will display the costumes she wore during regular library hours during the month of March in the large display case located in the lobby of the Main library.

## 132 Portraits NOW TWELVE 5x7s!

4 10x13s    6 8x10s    12 5x7s

**\$9.95**

50 Keepsakes    60 Wallets

**Hurry And Get More Of Your Favorite Sizes!**

THIS AREA KMART HAS A PERMANENT STUDIO OPEN 5 DAYS

WED. - SAT. 10AM - 7 PM

On Sun. 10 AM (or store opening, if later) - 6 PM (or store closing, if earlier)

WAYNE

TUES. - SAT. 10AM - 7 PM

ELMWOOD PARK • LODI

## AUTO PAINTING

By Maaco

AMERICA'S #1 COLLISION REPAIRER AND AUTO PAINTER IS NOW OFFERING ITS

### SUPREME PAINT SERVICE

for **1/2 OFF**

Chemical Cleaning, Thorough Surface Sanding, Machine Sanding Most Chips and Scratches, Prime and Block Sand Feathered Areas as Required, Full Coat of Primer Sealer, Refresh with Durability Plus Catalyzed Enamel, Apply Integrated Coat of Glass Extending U.V. Sun Screen, Oven Baked Finish.

AS ADVERTISED ON T.V.

**NOW ONLY \$199.95**

Offer Expires: 2/5/93

**WAYNE**  
965 Belmont Ave.  
423-2100

Now Open  
Sat. 8:30 - 12; Thurs. 8:30 - 5:30  
Mon. - Fri. 8:30 - 5:30

## TAX DIRECTORY

1994

Reserve your space now for our **CLASSIFIED TAX DIRECTORY** Running every Wednesday, through the last week of April.

Minimum run is four weeks.

This classified section will include services for all of your tax needs.

## Growing Kids

"The Unique Re-Sale Store"

Beginning to Display Spring & Summer Clothes

Everything for kids: Car Seats, Cribs, Walkers, Infant to 12 years ...

Drawing for a brand new Little Tykes Cozy Coupe

Just buy \$5 or more in our store during the month of February & present this coupon for a chance to win!

Call 616-1917

72 Hamburg Tpk., Riverdale, NJ

"KIDS GROW WITH US"

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

## Get In Shape For The New Year!

### GRAND RE-OPENING

## NORTH JERSEY HEALTH & FITNESS

Just 1 mile from Rt. 23 & 287 Intersection

3 Newly Remodeled Floors Featuring

- Nautilus
- Body Master
- Lifecycle/Lifesteps
- Treadmills/Rowers
- Free Weights
- Sauna
- Men & Women's Locker Rooms
- Personal Training

As little as \$17 a month

1/2 price on daytime & women's rates

**ONE FREE Workout** With This Ad

Inquire about other specials

North Jersey Health & Fitness Center  
194 Wanasque Avenue  
Pompton Lakes, New Jersey 07442  
839-7551

# Cancer center gets boost from Wayne Savings Bank

WAYNE — Wayne Savings Bank, SLA, recently donated \$5,000 in support of the Chilton Memorial Hospital Foundation's "Chilton 2000...Campaign for Life," it has been announced by William E. Vanderberg, president of the bank.

The grant by the bank is in support of Chilton's \$4.5 million fund-raising drive to construct the Chilton Cancer Treatment Center and purchase urgently-needed medical equipment.

Chilton Memorial, which is located in Pompton Plains, has long been recognized as an excellent full-service community hospital, a viable health care educator for the citizens of the region.

In making the donation, Bill Vanderberg commented on the similarity between Chilton and his own institution. "Although our services are different, our concerns are the same," he said. "Both Chilton Memorial and

Wayne Savings Bank are concerned with the health and well-being of those who come to us and trust us to do the best we can for them and their families. Wayne Savings Bank is proud to be a part of Chilton Memorial's efforts to protect and care for our friends and neighbors."

Wayne Savings Bank, SLA, which has three offices in Wayne and one in North Haledon, is FDIC insured and is an Equal Housing Lender.



AN OUNCE OF PREVENTION, A POUND OF CURE — With hospital construction as a backdrop, James I. Doyle, Jr. (left), president and CEO of Chilton Memorial Hospital, and William A. Stiller (right), Vice President/Human Resources of American Cyanamid (Wayne) and a board member of the Chilton Hospital Foundation, receives a \$5,000 check from William E. Vanderberg (center), president and CEO of Wayne Savings Bank, SLA.

# Frat funded



Alpha Phi Delta, a fraternity at William Paterson College in Wayne, recently donated \$700 to the Nicky Clearwater Fund to help pay the medical bills of Nicky Clearwater, a two-year-old from Ringwood who needs a five-organ transplant to survive. The fraternity staged a "Sweetheart Pageant" on campus and donated all the proceeds to the fund. Presenting the check to Dawn Clearwater and Nicky (center) are Daniel Cimmino (left), president of the fraternity chapter on campus, and Charles Lacy (right), treasurer of Alpha Phi Delta.

# Health officials gather at Chilton

POMPTON PLAINS — Local health officials recently gathered at Chilton Memorial Hospital to network and meet with hospital officials. Attendees included Christopher Chapman, Ringwood health officer; Peter Corrales, Pequannock Township health officer; Ken Hawkswell, West Milford health officer; and Pat Pignatelli, Lincoln Park health officer. Chilton Memorial representatives included Mark Rapport, senior vice president and COO; Debbie Zastocki, RN, vice president of Nursing; Mary

Fednik, RN, director of Nursing Education; Carla DeWitt, director of Marketing and Physician Relations; and Phyllis Kumpf, RN, community health educator, who coordinates health education programs for communities in the hospital's service area.

"Health education services are planned by Chilton Memorial for contracting municipalities to help them meet their responsibilities according to New Jersey law," Ms. Kumpf said. "By developing a partnership such as this we can identify

needs, avoid duplication of services, and develop programs and projects which will be mutually beneficial."

In her position, Kumpf identifies opportunities to market the services of Chilton Memorial and its physicians and acts as a liaison between local communities, corporations, and the hospital. She holds membership in the New Jersey Society of Public Health Educators and is the 1993 president of the Morris County Public Health Association.

## Financial women

Financial Women International of Northern New Jersey will hold a breakfast meeting on Tuesday, Feb. 8 at 8:30 a.m. at the Fairmont in Little Falls. The topic will be the art of public speaking. Admission is \$23. Non-members are welcome. For more information call Barbara at 794-5723.

## Christian women

The Christian Women's Club of Wayne will hold a luncheon on Wednesday, Feb. 9 from 11 a.m. to 1 p.m. at the Regency House in Pompton Plains. The luncheon will feature a fashion show of vintage wedding gowns. A free preschool nursery is provided. For reservations call Cathy at 696-3195.

## Totowa dances

The Borough of Totowa will sponsor dances on Wednesday evenings. The dances will be held at 7:30 p.m. in the V.F.W. Hall, 340 Outwater Lane, Garfield. For further information call Terry at 945-3941 or Betty at 942-2680.

## 57th ANNUAL NORTH JERSEY SPELLING BEE



Sponsored by North Jersey Newspapers Co.

Passaic/Morris/Essex Semi-final round, Mt. Herbron Middle School.....February 20, 1994  
Bergen Semi-final round, Garfields High School.....February 27, 1994  
Union Semi-final round, Roosevelt Jr. High School.....March 6, 1994  
North Jersey Championship Final, Elmwood Park Jr.-Sr. High School.....March 20, 1994

PLAN ON BEE-ING THERE AT 2 P.M.  
FREE ADMISSION - PUBLIC INVITED



The NEW ENCYCLOPAEDIA BRITANNICA 32- Volume Set

...Compliments of Encyclopaedia Britannica, Inc.

Also, a one-week expense-free trip to the nation's capital (transportation, meals and lodging) as the North Jersey representative in the National Spelling Bee in Washington, D.C.

Other Prizes include "THE WORLD MASTER 1055" compliments of Franklin Electronic Publishers; "WORD MENU" compliments of Random House; "MERRIAM WEBSTER'S THIRD NEW INTERNATIONAL DICTIONARY, MERRIAM WEBSTER'S COLLEGIATE DICTIONARY, and MERRIAM WEBSTER'S COLLEGIATE THESAURUS"; The "DICTIONARY OF CULTURAL LITERACY 2ND EDITION" compliments of Scripps Howard National Spelling Bee; the SAMUEL LOUIS SUGARMAN WARD OF \$50 US SERIES EE SAVINGS BOND. Ten Finalists will receive the exciting new word game "QUEEN BEE."



All finalists receive a trophy. All participants will receive Certificates of Merit from the North Jersey Spelling Bee for 1994.

All Rounds of the North Jersey Spelling Bee are tape recorded-- Sound System provided by George Batelli and George Batelli, Jr. of Garfield, N.J.

For further information phone Jean Akin, Spelling Bee Director, 772-4394 or 365-3148.

YOU WON'T FIND A BIGGER SELECTION AT BETTER PRICES ANYWHERE!



### California Stripe

Sofa and love seat are covered in a durable forest and beige olefin chenille weaving stripe. Deep seating with a loopy pillow back, meticulously matched and detailed. Includes coordinating fringe throw pillows. Choice of colors.

Sofa \$599<sup>99</sup>  
SAVE '150 Reg. '749"

Love Seat \$569<sup>99</sup>  
SAVE '130 Reg. '699"

### All Leather!

Overstuffed grouping features top grain leather available in a choice of 12 colors. Durable emerging leather.

Sofa \$1299<sup>99</sup>  
SAVE '430 Reg. '1750

Love Seat \$1199<sup>99</sup>  
SAVE '420 Reg. '1620



Chair \$899<sup>99</sup>  
SAVE '315 Reg. '1215

Ottoman \$349<sup>99</sup>  
SAVE '125 Reg. '475

Just LIVING ROOMS INC.  
We're Your Living Room Specialists!!!

2381 Hylan Blvd; Staten Island (718) 980-0300, across from the Excelsior Grand  
423 Route 46 West, Fairfield (201) 808-1515, 1 1/2 miles west of the Willowbrook Mall  
Store Hours: Mon. thru Fri: 10AM til 9PM, Sat. 10AM til 6PM, Sun. 12PM til 5PM

**Medical generosity**



Dr. and Mrs. Francis Ambrose of Totowa recently made a donation to the Ramapo Ridge Psychiatric Hospital in Wyckoff. The money will be used to purchase furniture for the patient lounge. From left; hospital administrator Joan Craper, Mrs. Shirley Ambrose, and Dr. Francis Ambrose.

**Religion**

**Guest speaker**

• The Jacksonville Chapel will host a seminar by the Minirth-Meier & Byrd Clinic titled "If Christ Was Your Counselor," on Friday, Feb. 4 and Saturday, Feb. 5. The program will be held at the Jacksonville Chapel, 264 Jacksonville Road in Lincoln Park. For times and further information call 334-6657.

**Spirit revival**

• The Servants of the Holy Cross will host a one night introductory session on a renewed life with the Holy Spirit on Friday, Feb. 11, at 8 p.m. The program is open to the public and will be held at Our Lady of Good Council, 193 West End Ave. in Pompton Plains. Call 696-3653 or 835-7535 for further information.

**Interfaith Bible study**

• An interfaith Bible study for women is held at the Preakness Christian Reformed Church at 480 Valley Road, Wayne. The sessions are held Tuesdays from 9:45 to 11 a.m. and from 7:30 to 8:30 p.m. For more information call Jean at 633-1449 or Kathy at 694-2191.

**Temple Beth Shalom events**

• The Kadima Chapter of Congregation Beth Shalom, Pompton Lakes will run activities for students in grades six to eight on alternate Wednesdays from 7:30

to 9 p.m. For more information call 835-9785 or 529-4589.

• The U.S.Y. chapter is open to any Jewish student of high school age. Meetings are held on alternate Wednesdays from 7:30 to 9 p.m. Call 835-9785 or 839-3615 for further information & a schedule of upcoming events.

• Daily Minyans will be held Monday through Friday at 7 a.m. & Saturdays at 9 a.m. Saturday morning services begin at 9 a.m. & Friday evening services begin at 8:30 p.m. A family service will be held once a month at 7:30 p.m. to include younger members.

**Sunday series**

• Temple Beth Tikvah, 950 Preakness Ave. in Wayne, is holding seminars on the survival of Judaism in foreign cultures. The programs are held Sundays at 7 p.m. and will discuss South America on March 6. Tickets are \$10 at the door, (\$13 for non-members). For more information call 696-3310.

**Fund Raisers**

**Sweats sale**

• The Lakeside School PTA is sponsoring a Cardinal Sweat Sale. The sale will have sweatshirts, sweatpants, T-shirts and sweatshorts with the "Fighting Cardinal" logo on it. Prices range from \$10 to \$20. To order call Susan at 839-7909 or Ann Marie at 835-8046.

**Flea market**

• Holy Spirit School will hold an indoor winter flea market on Saturday, Feb. 5, from 9 a.m. to 5 p.m. at the school's Parish Center, 330 Newark Pompton Turnpike in Pequannock. For further information call 835-5680.

**Dealers needed**

• The Lakeland Lancer Band is sponsoring a flea market on Sunday, Feb. 13. For more information call Mary at 835-6059.

**Scotch Bowl**

• Butler High School Project Graduation is sponsoring a Scotch Bowl hot/cold buffet on Saturday, Feb. 5, from 8 p.m. to midnight. Cost is \$20 per person. For tickets call Joanne at 492-1848 or Rochele at 838-1459. All proceeds to benefit Project Graduation.

**Fruit sale**

• Temple Beth Tikvah is holding their third annual winter citrus fruit sale. To order call 595-6565.

**Entertainment books**

• The Preakness Hospital in Wayne is selling 1994 Entertainment books. To place an order call Kathy at 904-6069.

• The Pines Lake School PTO has new Entertainment Books for sale. Books cost \$40 & are available at school functions.

**Dining Out**

special bag sale every Monday from 10 a.m. to 2 p.m. during February. For more information call 694-8935.

**Spaghetti dinner**

• The Riverdale School Library Committee has rescheduled its spaghetti dinner fund raiser for Sunday, Feb. 6 from 2:30 to 6 p.m. at the Riverdale School. Tickets are \$4 for students, \$7 for adults, \$5 for senior citizens and \$20 for family tickets. For tickets call Jean Revis at 835-3269 or Josephine Spenillo at 835-7367. Tickets are also available at Wizard Printing, Riverdale Video or Riverdale Texaco.

**Dinner dance**

• Pequannock Valley High School will hold its annual dinner dance on Friday, Feb. 18 from 8 p.m. to midnight at the Brownstone in Paterson. Tickets are \$25 per person. For further information & tickets call either Val at 839-8075, Linda at 835-7552 or Renee at 835-3839.

• The West Paterson Memorial School Beefsteak dinner dance will be held on Saturday, Feb. 26, from 7 to 11 p.m. Tickets are \$30 per person. For tickets or information call 256-6879 or 890-0871.

**Beefsteak**

• The Pompton Lakes Recreation Department will hold a Beefsteak Dinner on Saturday, Feb. 12 at the Bloomingdale Firehouse on the Hamburg Turnpike. Beer and soda will be provided with the meal. Tickets for the event are \$27.50. For more information call Susan at 835-2052.

**Pancake breakfast**

• The P.O.L. Volunteer Fire Company #2 will sponsor their annual Pancake breakfast on Sunday, Feb. 13, from 7 a.m. to noon at the firehouse on Route 23 & Alps Road, Wayne. Tickets are \$4 for adults & \$3 for children & seniors. Tickets may be purchased from any Company #2 member or by calling 694-0101.

**Browse and shop**

• The Wayne Council of PTOs has a thrift shop for new & used clothes open Tuesday through Saturday from 9:30 a.m. to 3:00 p.m. at the Preakness School Civic Center, 1006 Hamburg Turnpike in Wayne. There is a

**Fast Cash!**  
Don't Wait for Your Refund  
Get Your Cash in 2 to 3 Days!



Let us Prepare and File the most accurate tax returns for you. No Waiting Quick Service.  
**1-800-949-0550**  
**\$5 Off With This Ad!**  
\* Pay No Money In Advance!  
Tax Point Service™ Through



**Kastle Financial Group, Inc.**  
Conveniently located in Wayne off Rt.46 West  
Ask about our Tax-Favored Retirement Plans!

**Valentine Greetings**

On Valentine's Day let that special person in your life know just how you feel.

Publishing on February 13th for the Sunday Weeklies  
Fair Lawn Shopper - February 12th - Herald & News - February 14th  
Wednesday Weeklies - February 9th  
February 13th - Ridgewood News - Trends - Wayne Today



- \$20.00 picture space
- Row of hearts add \$2.50 to my order
- Cupids add \$8.75 to my order
- Heart add \$17.50 to my order
- Teddy Bear add \$26.25 to my order

**DEADLINE BY FEBRUARY 4TH AT 5PM**

Insert 1 letter per square and leave 1 space between words. 4 line minimum, only \$5.00. Each additional line only \$1.25. Please find \$ enclosed, or charge to this bank card  
(Check one): **MASTERCARD**  **VISA**  **DISCOVER**  **AMERICAN EXPRESS**

Number \_\_\_\_\_ Expiration Date \_\_\_\_\_

1		Min
2		4
3		Lines
4		\$5.00
5		\$6.25
6		\$7.50
7		\$8.75
8		\$10.00

Include your name, address and phone number in case we have a question about your ad.

**MAIL TODAY:**

**WAYNE TODAY**  
**DATELINE JOURNAL**  
**SUBURBAN LIFE**  
**Lines of Love**  
**Classified Department**  
10 Park Place  
Butler, NJ 07405



**Immaculate Heart of Mary School**

Middle States and Diocesan Accredited

- Pre-School
- Full Day Kindergarten
- Elementary 1-5
- Middle School 6-8
- Extended Day 7:30-5:30

*A Caring Catholic Community Committed to Excellence*

**OPEN HOUSE - Jan. 31 & Feb. 1, 9-11:00 AM**  
**- Jan. 31 & Feb.1, 7-9 PM**

**Register Now for Fall 1994**  
580 Ratzler Road, Wayne, NJ 07470  
(201) 694-1225



**MENNELLA'S POULTRY CO.**  
306 21st AVE., PATERSON, N.J. 07650  
945-1300 Open Daily 8-5

<b>"FRESH" PORK RIBS</b> \$1.69 LB.	<b>QUARTER LEGS</b> 10 LB. BAG \$4.90 49¢ LB.
<b>TURKEY</b> Wings, Necks, or Drumsticks 69¢ LB.	<b>BUFFALO WINGS</b> \$9.99 10 LB. BAG
<b>ALL BEEF BURGERS</b> 10 LB. BOX \$17.00	<b>ALL BEEF HOT DOGS</b> \$9.95 5 LB. PKG.
<b>CHICKEN CUTLETS</b> 10-LB. BAG \$23.90 \$2.39 LB.	<b>SHOE-STRING FRENCH FRIES</b> \$2.50 4 1/2 LB. BAG
<b>SLICED BACON</b> 99¢ LB.	<b>HOME STYLE PRE-COOKED FRIED CHICKEN</b> From \$4.90 3 LB. BAG

**WE ACCEPT FOOD STAMPS**

# Community Calendar

## School

### Kindergarten sign-up

An additional day has been added to Kindergarten Registration at Stonybrook School in Kinnelon on Feb. 1. Sign-up times are from 9 a.m. to noon, 1 p.m. to 3 p.m. and 6 p.m. to 9 p.m. For more information call 838-1881.

### Open house

Bompton Plains Co-Operative Pre-School will hold Open Houses on Wednesday, Feb. 2 for four-year-olds and Thursday, Feb. 3 for three-year-olds. Visitation will be held from 9:30 a.m. to 10:30 a.m. and 1 p.m. to 2 p.m. on both days. Registration for all classes is in the foyer of Friendship Hall on Wednesday, Feb. 9 from 9 a.m. to noon. The school is located in the Friendship Hall of the First Reformed Church, 525 Newark Pompton Turnpike in Pompton Plains. For more information call 839-2833.

### Special parents

The Special Parents Association of the Wayne Council of PTOs will hold a support group meeting at the Wayne Valley High School Media Center on Wednesday, Feb. 16 at 7:30 p.m.

### Open house

The Little Falls pre-school playhouse program will begin Friday, Feb. 24. Enrollment costs are \$50 for residents & \$55 for non-residents. Registration is going on now. Call 256-3884 for information.

The Busy Beaver Nursery School is holding an open house from Monday, Jan. 31 through Friday, Feb. 4, at St. Andrew's Episcopal Church, 211 Main St. Lincoln Park. For further information and classroom schedules call 694-2358.

The Pompton Plains Pre-School will hold an open house on the following days at Friendship Hall, First Reformed Church,

Newark-Pompton Turnpike. For further information call Sarah Vulcz at 831-9747 or Tara Morstatt at 694-7326.

Four year olds - Wednesday, Feb. 2, 9:30 to 10:30 a.m. or 1 to 2 p.m.

Three year olds - Thursday, Feb. 3, 9:30 to 10:30 a.m. or 1 to 2 p.m.

Registration - Wednesday, Feb. 9, 9 a.m. to noon.

### Razzle Dazzle

Wayne Valley High School Project Graduation 1994 will sponsor "Razzle Dazzle", a dinner, fashion show and Chinese Auction on Feb. 16, beginning at 6:30

p.m. at the Brownstone House in Paterson. Tickets are \$25 per person. For more information or for tickets call 696-7341, 696-6394 or 628-9364.

### Class reunions

Midland Park High School, Class of '64 is trying to locate members interested in attending their 30 year reunion. Call Doug at 445-1444 or Margaret at 238-9749.

The Passaic County Technical & Vocational High School Class of '74 will hold its 20 year reunion Friday, May 27, from 8 p.m. to

midnight at the Brownstone House, West Broadway, Paterson. For information call Philip Campana at 492-2355, Brenda Harraka at 790-1002 or Carmen Sabia at 633-8540.

The Catholic Campus Ministry Center (formerly Newman House) of William Paterson College is organizing its alumni mailing list. If you wish to be part of this list call 595-6184 or write to 219 Pompton Road, Haledon, NJ 07508.

The Lyndhurst High School Class of 1945 is planning a 50 year reunion in 1995. Alumni or people

who know alumni are asked to send their names and addresses to LHS Class of '45, PO Box 9457, Lyndhurst, NJ 07071.

The Central High School Class of 1944 in Paterson will hold its 50 year reunion on Friday, June 3. For more information call Mary Schurman at 772-7944, George DiFalco at 742-9646, or Marge De Dominicis at 423-2252.

Reunion Time, a full service reunion planner, is holding 10 and 20 year reunions for the Passaic Valley Regional High School. For more information call 1-800-22-CLASS. Scheduled

reunions include: Boonton High School - Class of '84

Passaic Valley Voc-Tech High School - Class of '84  
Passaic Valley Regional High School - Class of '74

### Summer jobs

The Pequannock Township Parks and Recreation Department is accepting applications for 1994 summer jobs. Applications may be picked up at the Parks and Recreation Office at 530 Turnpike, Pompton Plains or by calling 835-5700 ext. 45 and 58.

# R&S Strauss

DISCOUNT AUTO OPEN SUNDAY

**YOUR AUTO PARTS STORE WITH MORE!**

- The Guaranteed lowest prices on everything you need to keep your car or truck cleaned up, shined up & running right.
- Computerized parts look up system makes sure you get the right part for your application every time.
- All of the name brand professional mechanics trust most.
- State of the art service bays with professionally trained mechanics for service you can trust. (Service available at most stores.)
- None of the parts prices where our professional parts counter persons will help answer any questions you might have.
- A complete selection of Quality Cordovan tires: All Season Radials • Truck & Van Radials • Performance Radials

**FREE**  
Vernon Valley Great Gorge  
DISCOUNT SKI COUPONS  
Rt. 94, Vernon, NJ.  
Come in for free discount coupons on 10 items and an encore. No purchase necessary.

**PRICE BEAT GUARANTEE**  
WE'LL BEAT ANYONE'S CURRENT REG OR ADVERTISED PRICE BY 5%

# ALWAYS PRICED RIGHT

**Master Quality® or Pridemark® Remanufactured ALTERNATORS**  
Available for domestic and import vehicles. YOUR CHOICE  
Everyday Low Priced From

**2999**  
To **14999** Exch.

**Blue Chip Remanufactured DOMESTIC ALTERNATORS**  
SPECIAL ORDERS AVAILABLE Check with our Parts Pros for pricing.

**1999**  
To **6999** Exch.

Get charged up during our **BATTERY JAMBOREE**  
ENTIRE STOCK OF BATTERIES ON SALE NOW!  
This is just an example of the tremendous values you'll find!

**Delco DURA POWER II 72 MONTH BATTERY**  
Dual terminal, extra strength starting power, 675 COLD CRANK AMPS

**5888** 875 COLD CRANK AMPS  
Exch. #700T-72 **6888** Exch. #780T-72

**PENNZOIL MOTOR OIL HD-30**  
Performance. Protection. Quality.™

99¢

5W-30, 10W-30 OR 10W-40  
YOUR CHOICE

**PENNZOIL MULTI-VIS SAE 10W-40 MOTOR OIL**  
WORLD CLASS PROTECTION.

**FREE SPILL SAVER**  
MADE IN USA

**Tufoil SUPER SLICK OIL ADDITIVE**  
Makes engines work better and last longer. 8 oz.

**799**  
Ea. #T-08

**MOTOR OIL/TRANS. FLUID ON/OFF SPOUT**  
New patented control valve. Twist to pour, twist to store. No spill, no mess replacement cap. Starts and stops flow of liquid. Fits quart-size containers.

**299** Spill Saver  
Ea. #10100

**SEARS**

IN THE SEARS ADVERTISING SECTION YOU MAY HAVE RECEIVED, WE SHOW THE CHABLIS SOFA AND CHAIR WITH A SALE PRICE OF \$739.99 WITH BONUS BUCKS. THIS PRICE IS IN ERROR. THE CORRECT PRICE IS \$819.99 WITH BONUS BUCKS. WE REGRET ANY INCONVENIENCE THIS MAY HAVE CAUSED OUR CUSTOMERS.

**APPLIANCE PARTS**  
IN STOCK FOR ALL MAKES  
Washer • Dryer • Range • Refrigerator  
• Air Conditioner • Timers • Motors  
• Belts • Pumps • Hoses • Cooking & Baking Elements • Igniters • Gaskets  
• Ice Makers • Defrost Timers  
• Thermostats • Filters, etc.

**VALLEY APPLIANCE PARTS DIST.**  
Call 835-2157  
MON.-FRI. 9-5PM SAT. 9-3PM  
BRING MODEL # & SAMPLE OF PART  
2222 HAMBURG TPK. WAYNE

**SERVICE SPECIALS**  
Available at most stores for most cars and light trucks.

**FRONT DISC BRAKE SPECIAL**  
Custom fit brake pads, resurface rotors, replace front grease seals, repack front wheel bearings, inspect calipers, master cylinders, brake lines, add heavy duty brake fluid and road test car. Additional parts and labor extra if needed.  
Sale Price...\$99.99  
Mail-in Rebate...10.00  
YOUR FINAL COST

**5999**  
Most cars

**FRONT WHEEL DRIVE CV JOINTS INSTALLED**  
For most popular GM vehicles. CV outer joint and boot.  
Sale Price...129.99  
Mail-in Rebate...30.00  
YOUR FINAL COST

**10999**  
Ea.

**HEAVY DUTY MUFFLERS**  
Rugged quality, double-wrapped body, aluminum outer shell. For most import and domestic cars.

**1699**  
Ea. #A8100 Series  
INSTALLED 2999

**4 PIECE SILVER STREAK WHEEL COVER SET**  
Available in 13, 14 and 15 inch sizes.

**1999**  
Set of 4 #413/414/415

**ZEREX STARTING FLUID**  
Helps start stubborn engines. Contains upper cylinder lubricants. 11 oz.

2 FOR \$3.150

Ea. #550133

**ABERDEEN** 125 Rt. #24 (Strathman Shop. Ct.)  
**BAYONNE** 400 Broadway (Corner of 180 St.)  
**BELLEVILLE** 110 Washington Ave.  
**BLOOMFIELD** 28-48 Bloomfield Ave.  
**BRICK** Rt. 70 Chambers Bridge Rd. (Galler Shop. Ct.)  
**BRIDGEWATER/SOMERVILLE** Somerset Shop. Ct.  
**DOVER** Rt. #48 & Blackwell St. (Linemway Shop. Ct.)  
**EAST ORANGE** 829 St. George Ave.

**EAST ORANGE** 829 Marie Klug Blvd. (Main St. Brick Church Shop. Ct.)  
**E. RUTHERFORD** On the Wallington Line, 540 Paterson Ave.  
**HAMILTON TOWNSHIP** 2130 S. Blvd Ave.  
**HARRISON** Harrison Plaza Shopping Center, Bergen & 4th St.  
**HILLSIDE** 385 Rt. 22 West  
**JERSEY CITY** Route 440 & Commersgow Ave. (Hudson Mall)  
**LAKEWOOD** Rt. 9 & Kennedy Blvd. (Lakewood Shop. Ct.)  
**LINDEN** 600 West St. (George Ave.)

**MIDDLETOWN** Rt. 435 Tindall Road  
**NEWARK** 378 Elizabeth Avenue (Near Meador)  
**NORTH BERGEN** 2401-03 Kennedy Blvd.  
**PARLIN** Rt. #9 Gateway Shopping Center  
**PARSIPPANY** Rt. #48 Baldwin Shopping Center  
**PATERSON** 37 W. Broadway (Corner of Memorial Dr.)  
**PASSAIC** 90 Central Avenue (Capitol Plaza)  
**PASSAIC PARK** 100 Main Avenue

**POMPTON PLAINS** Plaza Shopping Center  
**TOMS RIVER** Toms River Shop. Ct. Main St. & Route #27  
**TRENTON** Rt. #1 Lawrence Shop. Ct.  
**TRENTON** 1875 N. Glendon Ave.  
**UNION** Rt. #22 Opposite Flagship  
**WOODBURGE** Rt. #3 & Route 440, Bradleys Shopping Plaza

UNION STATE INSPECTION STATION. HOURS FOR STORE & SERVICE HOURS. NOT RESPONSIBLE FOR THEOLOGICAL ERRORS. WE RESERVE THE RIGHT TO LIMIT QUANTITIES. PARTS ON SALE AVAILABLE FOR MOST POPULAR CARS. LIMITED TO STORE STOCK.

**10% OFF**  
Any Purchase  
Exp. 2/11/94

**R&S Strauss-We care for your car**

Sale Prices Good Thru Sat., Feb. 5, 1994.

# Community Calendar

## Singles

group for people aged 30 to 50, meets every first and third Saturday of the month from 8 to 11 p.m. The group meets at the First Reformed Church, 529 Newark-Pompton Turnpike in Pompton Plains, and admission is \$5. For more information call 839-9546 or 839-1556.

## Saturday Night Singles

• Saturday Night Singles, a non-denominational open discussion

• The Interstate Hiking Club will be taking the following hikes in February. New members are always welcome.  
Sunday, Feb. 6, "Bockey Swamp." Meet 9 a.m. Silvermine parking lot, Harriman Park, N.Y. Call (201) 835-1060 for information.  
Sunday, Feb. 13, "Lake Tiorati Circular." Meet 9 a.m. at Reeves Meadow Visitor Center, Harriman Park, N.Y. Call (718) 769-3814 for more information.  
Sunday, Feb. 20, "President's Weekend." Meet 8:30 a.m. Pacesetter Park, Route 202, Mount Ivy, N.Y. Call (201) 797-4360 for information.  
Sunday, Feb. 27, "Winter at Lake Stabaha." Meet 9 a.m. at the Red Apple Rest, Route 17, Southfields, N.Y. Call (201) 835-1060 for information.

## Clubs

• The Kinclon chess club meets at the Kinclon Public Library every week on Saturdays from 3

to 5 p.m. Players of all ages and skill levels are welcome.

## Animal care

• Save the Animals Rescue Team (START) needs volunteers to care for abandoned animals. People who can drive, or provide a home for cats and kittens are needed. For more information call 765-1245.

## Volunteer action

• Projects For People is an organization that provides volunteers an opportunity to work on short-term projects. PFF holds regular meetings on the third Tuesday of each month at the Clifton Library at 7 p.m. PFF can also be contacted at the Volunteer Action Center for Passaic County at 279-8900.

# PARTY LAND

## SPECIAL

### VALENTINES BALLOON BANQUET

3-18" MYLAR BALLOONS  
2-11" LATEX BALLOONS  
WITH A CANDY KISS BASE  
ONLY \$7.99\*  
Good on Feb. 13th & 14th only

18" RED HEART MYLAR BALLOON  
ONLY 99¢\*  
Good on Feb. 13th & 14th only

In The Valley Ridge Ctr. (By A & P)  
584 Valley Rd. Wayne 694-5110  
Open 7 Days a Week



## Interstate hiking

• The North Jersey Developmental Center needs community groups and volunteers to provide visitors and entertainment for its developmentally disabled residents. For more information call Dolores Cattiny at 256-1700, ext. 3004.

## Volunteers

• The Mental Health Association is seeking volunteer actors to join the Mental Health Players Troupe in Passaic County. No experience is necessary, full training provided. Call 778-0077 for more information.

## Volunteers wanted

• The Voluntary Action Center of Morris County is looking for volunteers. The center uses computers to find charities and volunteer work that will fit the schedule, desires and talents of interested volunteers. For more information call 538-7200.

## Buddy system

• The Mental Health Association of Passaic County is looking for volunteers to provide one-on-one counselling services to troubled adolescents & adults. The Mental Health Association will provide training and supervision. For more information call Steve or Christine at 778-0077.

## Visitors needed

• The North Jersey Developmental Center needs community groups and volunteers to provide visitors and entertainment for its developmentally disabled residents. For more information call Dolores Cattiny at 256-1700, ext. 3004.

## Elder help

• The Nursing Home Advocacy Center of Senior Services & the State Ombudsman's Office are offering free training to become a volunteer advocate for nursing home residents in Essex and Morris counties. Call 673-0640 for details.

## Hospital aid

• Prekness Hospital seeks volunteers in the clerical, recreational, dietary and nursing departments. Call Kathy at 904-6096 for more information.

## Municipal

### Income tax

• The Lincoln Park Public Library announces the return of its Income Tax Assistance Program. Volunteer tax preparers certified by the I.R.S. will be available by appointment from Feb. 1 through April 14. For appointments call 694-8283.

### Recreation commission

• The Little Falls Recreation Commission will meet on the fourth Monday of each month at 7 p.m. in the Community Center, 160 Paterson Ave. The next meeting will be held on Monday, Feb. 28. For further information call Karen Mazowiecki at 256-3884.

# PERSONAL DIALOGUE

THE FIRST IN PHONE PERSONALS. THE ONLY PHONE PERSONALS WITH A GUARANTEE.

## WOMEN SEEKING MEN

TAKE ADVANTAGE OF THE OPPORTUNITY TO MEET THE BEST OF THE BEST... (text continues)

LOOKING FOR MR. NICE! Slim blonde woman in late 40s seeks nice white male of medium build (30-35) who shares good talk, good music and good looks. (text continues)

SEKS LAW ENFORCEMENT OFFICER: You're very attractive and outgoing single white male (24-34) who is also interested in working. (text continues)

HAPPILY DIVORCED: Petite 38-year-old with playful and engaging 50s spirit but established in own home with daughter, 7, and environmental job in NYC. (text continues)

A RARE TREASURE: Drinking til green-eyed blonde with 1,000 watt smile! (text continues)

GREEN-EYED BRUNETTE: In 40s, attractive, die-hard fan of the New York Yankees. (text continues)

PROFESSIONAL: Jewish female, intelligent, 36, seeks professional, 28-35, for relationship. (text continues)

GRATEFUL: Dead to PAVAROTTI! Without skipping a beat! (text continues)

STOP! Take a chance on new romance: Green-eyed lady, 30, loves talking and dancing. (text continues)

ARE YOU READY TO SHARE YOUR LIFE? Bright, caring and fun-loving girl seeks single white male. (text continues)

BEAUTIFUL, slender and loving young widow in 40s. (text continues)

OLD-FASHIONED: Fun and active single white female (41) lives animals, travels, country music. (text continues)

15 HONESTY: Importantly, I'm in my 40s. (text continues)

CHARMING EUROPEAN: Intelligent, seeks serious and dependable relationship. (text continues)

ENUS IS ENUS: I'm ready to begin. (text continues)

ATTRACTIVE: Older white female, 33, red hair, 133 lbs. (text continues)

IS IT ME YOU'RE LOOKING FOR? Loving and affectionate, 30, blonde hair, 120 lbs. (text continues)

CHATHAM, JERSEY: Any one of them in need of a date? (text continues)

LOOKING FOR A WAY TO REACH YOU: If you enjoy reading, I'm ready to begin. (text continues)

ME: Intelligent, hardworking, and fun-loving. (text continues)

TRIM AND PETITE: White-eyed blonde professional. (text continues)

LOOKING FOR A WAY TO REACH YOU: If you enjoy reading, I'm ready to begin. (text continues)

ME: Intelligent, hardworking, and fun-loving. (text continues)

ATTRACTIVE: Young 50s-old white female seeks relationship. (text continues)

STUNNING, DYNAMIC, REFINED: Successful and fun-loving blonde woman, 40s. (text continues)

CONVINCED? I AM! That 1994's going to be great! (text continues)

ATTRACTIVE ITALIAN-AMERICAN: Beautiful blonde, 30s, seeks relationship. (text continues)

LOVELY, SHAPELY BRUNETTE: Humorous, sensitive, 30s, seeks relationship. (text continues)

## VERY PRETTY

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

## VERY ATTRACTIVE

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

## VERY ATTRACTIVE

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

## VERY ATTRACTIVE

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

## VERY ATTRACTIVE

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

## VERY ATTRACTIVE

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

## VERY ATTRACTIVE

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)





Adoption 105

**SEEKING OPEN ADOPTION:**  
No strangers, only FRIENDS.  
Jobs of CHOICES. Match Child/Parent.  
800-223-9903 (NJ) or contact  
our Dianna 609-734-7143 (NJ)

Announcements 110

**ATTENTION!!**  
**INCOME TAX**  
**ADVERTISERS**  
To begin advertising your  
services in North Jersey  
Newspapers Income Tax  
Directory. Please call  
Wayne, TN. Classified at  
**492-9595**  
for more information

Early Bird Advertiser

For your convenience our  
Classified telephone lines  
are open from 8am-6pm,  
Mon-Fri. Saturday  
9am-1pm. Please call to  
place your advertising ad.

201-492-9595

Personals 140

**ELITE CONNECTIONS**  
You probably will not meet the  
partner you are seeking at a  
bar or dance. I do old fashion  
matchmaking and I do it well.  
There is a modest fee upon  
your approval for each match.  
Call Eric 908-493-2022 Pat/Pik

PHYSIC READINGS BY JANE

Advise on all matters  
One question Free 848-1129

PSYCHIC READER & ADVISOR

I reading will advance you help in all  
matters. 429-3910

WORLD REKNOVIN PSYCHIC ASSISTANT

Tarot Card Readings  
BY JOYCE  
A Psychic that is known for  
her honesty & integrity, she will  
help you with your troubles & what  
to do about them, without  
asking you a single word.  
Complete life reading \$25.  
With this ad \$10. for a limited  
time only. 848-1522

NEED SOME READY CASH?

Check out your garage or attic  
and turn your extra useful  
items into ready cash with a  
GARAGE SALE at Call  
CLASSIFIED.

Employment Agencies 208

JR ACCT/BK/KPR

Growing Wayne area co has  
immed copy for indiv w/exp  
in handling all aspects of  
computer. Acctg system incl  
payroll, billing, A/R, A/P, in-  
ventory, bank rec's, etc.  
Team oriented environ w/  
copy for increased respon.  
Sal \$23K range.  
694-0303

aps ADVANCED PERSONAL SERVICES

1341 Hamburg Tpke  
Wayne, NJ 07470

MAIL CLERK

Fairfield co has IMMED  
need for indiv to support  
bus mail room. Resp incl  
sort & deliver mail some  
stocking & warehouse  
duties. Sal \$17K & brifs.  
694-0303

aps ADVANCED PERSONAL SERVICES

1341 Hamburg Tpke  
Wayne, NJ 07470

SECRETARIES

Prestigious Wayne corps  
have several excel opps for  
indiv to handle dty/dt  
respons in fast paced dept.  
Should possess 2 yrs exp.  
WordPerfect/Lotus, excel  
org & comm skills. Excel  
work environ & brifs. Sal  
\$23K range.  
694-0303

aps ADVANCED PERSONAL SERVICES

1341 Hamburg Tpke  
Wayne, NJ 07470

ATT: JOB APPLICANTS -

This newspaper does not  
knowingly accept Help  
Wanted ads from employers  
covered by the Fair Labor  
Standards Act if they offer  
less than the legal minimum  
wage or fail to pay at least  
time and one half for over-  
time hours. For employees  
covered prior to 1967 the  
minimum wage is \$5.05 per  
hour with overtime pay re-  
quired after 40 hours a week.  
This newspaper does not  
knowingly accept Help  
Wanted ads that indicate a  
preference based on age  
from employers covered by  
the Age Discrimination in  
Employment Act. Further  
info may be obtained from  
US Department of Labor, 22  
Mad St., Paterson.

AAA'S OPPORTUNITIES

AVON'S SALES  
Toll Free 1-800-862-2292

ACCOUNTING - temporary

position costing inventory.  
Good with figures. Lotus exp.  
helpful. no rec. will train.  
\$7.50/hr. Call 633-8118.

AUTOMOTIVE

Transmission installers. Salary  
based on exp. 5 day work  
week. Co benefits. 772-3193

ADMINISTRATIVE/

SECRETARY FT  
Knowledge of Word Perfect  
5.1, typing 50-60 WPM, good  
telephone and organizational  
skills. Ideal dictaphone &  
plus. Send or fax resume,  
201-890-5825 to N. DeLuca,  
1064 Forrester Avenue,  
Coral Gables, NJ 07009

Need to make some extra

money? Check out our  
part-time job listings!

BILLING CLERK/

CASH POSTING CLERK  
Fruition needs supply  
co. in Lincoln Pk. Computer  
input, phone contact with  
acctg, & reps, medicare  
billing, computer transmission,  
maintenance of files. Must  
be detail oriented & good at  
follow up. Good typing skills  
required. Computer exp.  
pref. Exp. benefits. Call  
Rick at 633-5663

Help Wanted

ASSEMBLY Help 221

**ASSEMBLY at HOME:** To  
\$600/wk. Dues-Jewelry-Wood  
Sawing Toys. 24hrs. 487-2577

ASSEMBLE arts, crafts and

toys from your home, earn up  
to \$255 per wk. 201-305-4721

EARN MONEY Reading books

\$30,000+/income per. Details  
1-800-962-8000 Ext Y-9137

HOME TYPISTS-PC users

needed. \$35,000 potential. De-  
tails. 805-962-8000 Ext P-8317

LAW Enforcement Jobs

\$17,542-\$86,682/yr. Police,  
Sheriff, State Patrol, Corre-  
ctional Officers. Call (11)  
805-962-8000 Ext Y-9317

LAW ENFORCEMENT JOBS

No exp. necessary. Now hiring  
US Customs, officers, etc. For  
info: 219-794-0001. Fax:  
219-794-0001. 7 days.  
2938 9am-10pm, 7 days.

POSTAL JOBS - \$18,392

\$67,125/yr. Now hiring. Call (11)  
805-962-8000 Ext P-8317

Child Care 225

**CHILD CARE P/T:** Earn  
money and still be with your  
child. Wayne area child care  
center needs reliable, caring  
people to work in our before  
/after school child care pro-  
gram. 7am-3:30am and/or  
3:15pm-6:00pm. Call  
695-3637. Ms. Gerding.

FT EXP PROVIDER for Kin-

son Toddler. Family care set-  
ting desired. Refs. send Start  
2/21. Call 657-9143

MATURE Exp'd person to care

for infant in our home. M-F  
April start. Non smoker. Send in-  
quiries PG Box 130, Pompton  
Lks, NJ 07462 incl refs.

Domestic 238

**HOUSEKEEPER/CHILD-**  
CARE live-in. Must have driv-  
er's lic. 773-7298 ask for Joe

General Help 240

**ATT: JOB APPLICANTS -**  
This newspaper does not  
knowingly accept Help  
Wanted ads from employers  
covered by the Fair Labor  
Standards Act if they offer  
less than the legal minimum  
wage or fail to pay at least  
time and one half for over-  
time hours. For employees  
covered prior to 1967 the  
minimum wage is \$5.05 per  
hour with overtime pay re-  
quired after 40 hours a week.  
This newspaper does not  
knowingly accept Help  
Wanted ads that indicate a  
preference based on age  
from employers covered by  
the Age Discrimination in  
Employment Act. Further  
info may be obtained from  
US Department of Labor, 22  
Mad St., Paterson.

Help Wanted

CARRIERS

**NEWSPAPER**  
Needed for Pequannock,  
Pompton Plain, Wayne,  
West Paterson, & Little Falls.  
No Collection  
492-0049

AEROBIC INSTRUCTORS

Certified only. Call Gym Totez  
Fitness Center, 939-5100.

A.M. NEWSPAPER

**DELIVERY**  
The Herald & News is seek-  
ing a junior carrier on Hunter  
Place in Pompton Lakes. 11  
years or older. Call  
365-3200 for information.

A.M. NEWSPAPER

**DELIVERY**  
The Herald & News is seek-  
ing a junior carrier in Ry-  
ersdale. 11 years or older.  
Streets include Cedar, Col-  
lins, Low, Newark, Pompton  
& Oak. Call 365-3200 for in-  
formation.

A.M. NEWSPAPER

**DELIVERY**  
The Herald & News is seek-  
ing an adult carrier in West  
Paterson. Streets include  
Hugo, New, Rile, Camp,  
Wilson, Oak Ridge, Orchard  
& Old Rifle Camp. Call  
365-3200 for information.

A.M. NEWSPAPER

**DELIVERY**  
The Herald & News is seek-  
ing a junior carrier in Wayne.  
11 years or older. Streets in-  
clude Adelphi, Canton,  
Fairmount & Longport. Call  
365-3200 for information.

OFFICE ASSISTANT

Entry level position, in-  
diversified duties, computer  
knowledge necessary. All  
benefits. Fax resume to:  
201-728-2438 between  
9:30 & 5:00pm only.

Asst Management

Looking to people to assist  
manager. Opportunity \$350-  
\$500 per week. Must be neat  
& have good work habits.  
Call Mr. Dedio, 835-0533

Customer Service Rep

Growth at Wayne Co.  
creates a FT position for a  
person who has exp in sup-  
porting and expanding grow-  
ing client base. Full benefits  
& salary commensurate w/  
exp. For consideration call  
Mr. Sampson at 633-8500.

Customer Service Rep

FT. Good telephone skills,  
clear speaking voice and  
CRT experience necessary.  
Send resume or apply in per-  
son to: Bell, AT&T, Prudential,  
& Industrial Rd., Pequannock,  
NJ 07440.

DATA ENTRY/Typist

Flex. FT, Ft. Hrs., Sat. Hrs.  
Mandatory. 85+wph  
Alphanumeric Accuracy &  
Speed required. Call  
657-5300

DELI COUNTER HELP

Immediate Opening for  
Experienced Deli Person.  
PT/FT & Weekends. Parsippany  
Area 864-9400/alt 227.

DELI

Experience pref. FT. Hrs.  
Call 279-8957 for appt.

DENTAL ASSISTANT

growing dental office in Clifton  
transported for experienced DM.  
X-ray tech & benefits. 546-1557  
ask for Dolores

DENTAL ASST

Chatsdale. Experienced only.  
Full time for busy multi-  
person office in Little Falls.  
Good working conditions.  
Call Babette, 256-2277.

DENTAL ASSISTANT P/T

Looking for a caring,  
enthusiastic, organized & de-  
pendable person to be part of a  
patient centered practice.  
Call 697-8383, 8am-3pm  
Mon. thru Thurs.

DENTAL RECEPTIONIST

Front desk, full time. Small  
office, Pompton Plains area.  
Excellent benefits. Experience  
preferred. 835-1440

DISCOVERY TOYS FT Home

business/retail hrs. \$55. Free kit  
& training. NEW money back  
guarantee call 628-8151

DISPATCH/OFFICE ASST

Full time 8am-5pm. Busy  
contractors office in Pompton  
Plains seeks motivated person  
to handle phones & various  
clerical duties. Some Saturdays  
required. Good starting pay &  
benefits. Call Christine  
839-8778 Mon-Fri 1-5pm

DOCTORS OFFICE P/T

Approx. \$15.00 per wk  
afternoon thru evening hours.  
Must have office computer  
exp. and own trans. Call after  
1pm ask for Iris. 279-7303

DOMINOS PIZZA

Of Wayne has immediate  
openings as Manager. Train-  
ees. Experience not  
necessary, but enthusiasm  
& team spirit a must! Must  
work in all positions & meet  
our driver standards. Apply  
at: 1109 Rte. 23 South,  
Wayne & ask for Randy

DRIVERS UP TO \$450/WK

Busy mess co seeks exp.  
messengers w/van, wages,  
plus w/isp for del in  
NYC & NJ. We pay tools for  
comm. insurance. Call  
201-460-7257

DRIVERWAREHOUSE HELP

Immediate opening. Must have  
NJ drivers license. Apply  
for info 797-2313

DRIVERS WANTED FT days

for Busy Pizzeria in Little Falls.  
Earn between \$10-\$12/hr. Ve-  
hicle provided if nec. Start  
immediate. 832-1297

DRIVER

FT/PT for auto parts delivery.  
Must be dependable and  
responsible. Good driving re-  
cord necessary. Serious we-  
come. Apply in person.  
Call Ann Van Saun Monday,  
Tuesday & Wednesday  
2pm-4pm. Be prepared for a tele-  
phone interview. 368-0100, ext 2025

INSPECTOR/MECHANICAL

Experienced person needed  
for quality assurance of  
precision mechanical aircraft,  
medical & commercial compo-  
nents. Must be proficient in use  
of CMM, 481-45208 & ANSI  
Y14.5 Standards. Computer  
based benefits, pleasant working  
conditions. Send resume or  
call 633-2900. Direct hire loc.,  
505 Ringwood Ave, Pompton  
Lakes, NJ 07442

LEGAL SECRETARY

Prestigious Wayne Law Firm  
Seeks Legal Secretary. Real Estate  
and/or litigation exp. preferred.  
Word perfect and excellent  
typing skills required. Office hrs  
9AM-5:30 PM. Competitive  
Salary and Benefits package.  
860-9222/Fax 890-7068

LEGAL SECRETARY

FT or P/T for busy Wayne  
law firm. Excellent salary & WF.  
5.0 req'd. Send resume to  
Personnel, PO Box 3636,  
Wayne, NJ 07470

LEGAL SECRETARY

For litigation practice. 2 yrs  
exp. Send resume to:  
Gavron, Giffin, P.C., 251  
Union Blvd, Totowa, NJ 07012

MACHINIST

Brown & Sharp automatic.  
Exp. only. Nights. Call after  
4pm ext. 2662

MACHINIST

Hand Screen Exp. & Operator.  
Exp. required. Day &  
Night shift. Call at 4pm.  
961-2600

Mechanic

\$500 plus Class A  
Responsible. Vacation &  
benefits paid. Immediate  
opening. 337-5297

NEW YEAR - NEW CAREER!

Advertising  
Telephone Consultants  
\$9.00 Per Hour + Bonus + Incentives  
+ Above Average Benefits

Join our fast paced classified Advertising  
Department handling the individual and com-  
mercial customers of our network of 15 newspa-  
pers. These immediate openings are located in  
Butler, or Route 23 North. We are looking for  
motivated self starters, who enjoy working with  
people, have fast accurate typing of min. 45  
wpm, excellent spelling, computer experience  
plus. You should have good communication and  
organizational skills, and a commitment to cus-  
tomer service. This challenging position will  
appeal to goal-driven energetic people who  
want to join a progressive company.  
If you feel you can meet these challenges, call  
1-800-472-0151, ask for  
Joan or Rose and tell me  
why we should interview you.  
We are an equal opportunity employer.

Early Start

Join our fast paced classified Advertising  
Department handling the individual and com-  
mercial customers of our network of 15 newspa-  
pers. These immediate openings are located in  
Butler, or Route 23 North. We are looking for  
motivated self starters, who enjoy working with  
people, have fast accurate typing of min. 45  
wpm, excellent spelling, computer experience  
plus. You should have good communication and  
organizational skills, and a commitment to cus-  
tomer service. This challenging position will  
appeal to goal-driven energetic people who  
want to join a progressive company.  
If you feel you can meet these challenges, call  
1-800-472-0151, ask for  
Joan or Rose and tell me  
why we should interview you.  
We are an equal opportunity employer.

FACTORY

Established Food Mfg in  
Totowa has a position avail-  
able for a dependable indiv who  
is quick to learn & able to do  
heavy lifting. Call Personnel  
9:12 only, 256-8886.  
All Co. paid benefits

FREE TIME IN

THE AFTERNOON

Direct marketing co. in Ri-  
verside (Rt. 23) seeks in-  
dividuals to handle customer  
contacts nationwide. If you are  
friendly and have a pleasant  
phone manner our managers  
can teach you to earn  
\$8 to \$10 per hour  
Call for interview appt.  
835-8112

HAIR DRESSER/TECH

needed, exp. or w/ following  
perf. start exp. 838-8308

HAIRDRESSERS-Exp'd & nail

techs wanted for cation salon  
Following pref'd. 473-0721.

INSIDE SALES/

TELEMARKETING

Sell advertising for  
New Jersey's largest  
growing newspaper  
group from our office  
in Paramus.

Ideal candidate is  
articulate with strong  
communication skills.  
Must be ambitious  
& self motivated  
and have some  
previous sales experi-  
ence. Computer expe-  
rience helpful, but  
not necessary. Salary  
and incentive. Call  
Ann Van Saun Mon-  
day, Wednesday &  
Friday, 2pm-4pm. Be  
prepared for a tele-  
phone interview.  
368-0100, ext 2025

MECHANIC WANTED

fork in trucks, field service,  
etc. 201-859-1985

MODELS/ACTORS-All ages

NJ's Lt. #W20284000 TALE-  
NT MARKETING, 779-0700.  
Children Division, 779-9000.  
Member Chamber Commerce

Model Search all ages

Call Studio, 201-261-2042,  
Lx #BWD139200

PT DISTRICT ADVISORS

Needed for Wayne, Totowa &  
Haskell. Must have van or cov-  
ered exp. 492-0046

PIT RECEPTIONIST/TYPIST

9-1pm. Word Proc. Phone  
answering exp. req'd. Paramus.  
Fax: 201-227-4400

QC - technical/mechanically

inclined hands-on person to  
work in modern industrial com-  
pany. Responsibilities include:  
machining set-up, product ver-  
ification, equipment monitoring,  
etc. Good benefits. Call  
345-3309.

Receptionist/Typist

Win Benefits  
Self-starting individual  
needed to answer busy  
switchboard & perform other  
office duties including heavy  
typing, filing, for a fast paced  
office. Experience with a PC  
necessary, knowledge of  
WordPerfect helpful. Send  
in Fax resume & salary re-  
quirements to Susan Stutz,  
Phoenix Marketing Group, 1  
Phoenix Drive, Lincoln Park,  
NJ 07035. FAX,  
201-633-9707 or call  
201-633-8900

RECEPTIONIST

Clifton area company has  
immediate need for indiv only  
call to handle customer service  
& general clerical duties.  
WordPerfect a+. This  
position may become perm.  
Call Eric 908-493-2022 Pat/Pik

Part Time Driver

Evening Route Driver.  
Knowledge of Northern NJ &  
NJ helpful. Co vehicle, re-  
liability & clean driving re-  
cord a must. Perfect attend-  
ance & references required.  
Call between 12noon-5pm  
only. 616-0544

PART TIME PERMANENT

WE NEED YOU  
AND  
WE'LL PAY YOU  
(GUARANTEED)

Well Spoken individuals  
who qualify will be offered:  
\*FLEXIBLE SCHEDULE  
\*EARLY END SPECIAL  
\*MON-FRI, 8AM-2PM  
\*EVENINGS/WEEKENDS  
EVENINGS: 9PM-9:30PM  
SAT: 9AM-2PM  
SUN: 4:30PM-9PM  
\*WEEKLY PAYCHECKS  
\*CONV WAYNE LOC.  
\*NO EXPERIENCE NEC.

Call Janet Conway for appt  
595-6800 Wayne

PAYROLL/GENERAL OFF

ICE - full time. Knowledge of  
ADP. Apply in person between  
10am-3pm weekdays, 299  
Hamburg Tpke, Wayne  
NJ 07470

PHARMACY TECHNICIAN

One of NJ's largest phar-  
macies is seeking highly moti-  
vated individuals for

Help Wanted Help Wanted Help Wanted Help Wanted Help Wanted Help Wanted Help Wanted Help Wanted Help Wanted Help Wanted

TELEMARKETING Cable TV TCI of Northern New Jersey has immediate openings on our day and evening shifts...

WAITRESSES/WAITERS/BARTENDERS Lunches & evening shifts avail. Apply in person: Acton's Restaurant, 300 Rt 66 East, Totowa.

BECOME A CHHA We will train you in our Course 23, Butler location. Car & must call 838-2940

HOME HEALTH AIDES/CERTIFIED The Visiting Nurse Assoc. of Morris County is hiring certified HHAs...

MEDICAL RECEPTIONIST Pompton Plains, Ft. Duties incl: phone, billing & computers. Exp pref. 835-2875.

ADDRESS/Envelopes P/T at Home Make \$200/day. Free HHC. Enclose Self-Addressed Stamped Env. Dept 3, POB 7153, Richmond, VA 23221.

PART TIME DISTRICT MANAGER Must have van or pick-up. Duties incl: delivering papers & inserts to carriers on Tue & Sat. Hire and train carriers, serve open routes. Towns: Totowa, Call 492-0046.

SALES 265 ADVERTISING SALES-Diner & supermarket advertising expanding into Pleasant County. Fax resume: 201-227-7776 or call 227-3908

SALES POSITION - start high commissions with fast growing new co. Advancement potential. Call 201-872-1972

EXPD Medical Secretary, dictaphone typist & general office work. Avail Tues-Fri, 8 hrs per day. Call 785-3036 in mess.

TCI of Northern New Jersey We're taking television into tomorrow 40 Potomac Road, Oakland, NJ 07436 EOE m/f

Medical Employment 250 NURSING Now Accepting Applications For February Free Training Class In Hackensack

EXPERIENCED MEDICAL RECEPTIONIST For busy Wayne Office. Call 839-5070

THE VNA OF MORRIS COUNTY MEDICAL ASSISTANT Expanding/Established Morristown family practice office...

P/T MEDICAL RECEPT. Needed for Morristown family practice office. Busy phone work & scheduling. Alt. hours 1-5 PM. Call Michele 575-5540.

DISTRICT ADVISORS Needed for Bloomingdale. Must have van or covered pick-up. Tuesday evenings or Saturday. Ask for Linda, 492-0046

P/T SALES The Hoover Co. has openings for Retail Sales people to work in high traffic retail locations. Paramus, Livingston & Wayne. Weekends a must. Day &/or evening schedules available. Retail experience preferred.

RECEPTION/CLERICAL P/T 1.00 to 6.00pm. Responsibilities include heavy phone, typing, filing, excellent communication a must. Call 833-7900

TELEMARKETER Totowa Mortgage Banker seeking Telemarketer. Salary + Commission. Flexible hours, convenient location. Call 201-812-6296

REAL ESTATE...looking for select individuals interested in exciting career. The only requirements are...willing to be trained, work hard, like people and self-starter.

SERVICE GUIDE HOME • BUSINESS • PERSONAL To Advertise Call 492-9595

ATTENTION! INCOME TAX ADVERTISERS To begin advertising your services in North Jersey Classifieds Income Tax Directory, please call Wayne Today, Classified at 492-9595 for more information

Home Health Services 762 LIVE IN OR LIVE OUT Certified Home Health Aides 50% less. All Care Agency, 27 Maple St. Chatham, NJ 201-655-2340

Carpentry 875 GENERAL CARPENTRY All phases of home repair, no job too small. Reliable, neat. Clean work. Free estimates. Call Nick, 839-8768

Chimney Cleaning 910 CHIMNEY CLEANING \$30 WHO PAY MORE! Chimney Repairs, Fire Caps, Animals, Remodeling, Gutter Cleaning & Damp Repairs. RCM - 891-7780

Electrical 945 TIM ROSS ELECTRICAL CONTRACTING Residential Service Call 633-0941 or 41-1296

Handyman 1005 DEPENDABLE ABE Paint, Wallpaper, Sheetrock Tile & more! Reas Rates. Free Est. CALL 694-5539

Home & Office Cleaning 1020 M.C.K. DOMESTIC SERV. Cleaning, Serv. Exp. woman. Flexible hrs. house & office cleaning, insured & bonded. Free est. great prices. 778-1702 or 831-8136

Painting & Paperhanging 1075 ARMANDO'S PAINTING Int. & Ext. Power Washing, Paperhanging, Call 839-9022

Roofting 1100 ABA ROOFING All types of shingles & residential roofs. Only Quality Work! Free est. 478-8277

Tree Service 1155 ASPEN TREE SERVICE INC. Buckle Truck Serv, 777-1509 Clifton, NJ, Free Est, Fully Ins. 10% Off With Ad

Accounting & Tax Services 700 ACCOUNTING & TAX SERVICES Income Tax Preparation William Smith 839-4301

Insurance 765 Tired of overpaying for health insurance? We'll save you money! David P. Weissberg Insurance Co. 201-835-0846

Cabinetry 860 REFACE KITCHEN CABINETS - SAVE 40%-60% We use solid wood oak doors and drawer fronts with real oak wood on expanded panels...

COMPLETE chimney service, violations corrected, relining and more. 201-785-3496 / 201-525-1005/908-887-0088

LIST ELECTRICAL COMPLETE ELECTRICAL SERVICE Residential Commercial New & Old Work Repairs Upgrades Sewer & Fire Alarms Lighting. Free Est. 24 Hr. Emergency Service. Call 800-273-2732

Home Improvements 1015 ALBANY/Carpet John Tor Additions, Basements, Baths, Doors, Decks, Kitchens, Siding, Windows, Quality Work. Free Est. 728-5810

STOPPER CLEANING Top to Bottom. Offices/Homes Free Low Rates 833-8477

B.J. PAINTING Int./Ext. & Paperhanging, Sheetrock, Spackle, Carpentry, Top Quality, Lowest Prices. Free est. 472-8425 or 652-3808

KAMERLING ROOFING CO. Free Estimates. All roofing. Call 492-2249

BREMER TREE EXPERTS Removal, Pruning, Trimming, Grinding, Fully Insured, Free Estimates, 10% Senior Disc. 696-3873

EARLY BIRD ADVERTISER For your convenience our Classifieds Income Tax Directory are open from 8am-6pm, Mon-Fri, Saturday 9am-1pm. Please call to place your advertising ad.

Musical Instruments 775 GUITAR & BASS LESSONS Your Home. Affordable Rates. Call Bob Berger, 839-4712

Carpet Cleaning 885 AABLE CARPET Upholstery cleaning \$15/room. Other services satisfaction guaranteed.

CLEANING & Hauling 915 All appliances, unwanted junk, scrap metals, bldg materials, Attic/basement cleaning. Things you garbage dept won't pick up. We do. Call 838-9546 Bill

Excavating 950 Backhoe & Bulldozer for lots, sewers, drains, waterlines installed, Grading & excavating. Call 227-4621

Floors 970 FLOOR INSTALLATION Linoleum, vinyl tiles, parquet floors, ceramic, carpeting and repairs. 447-4753

Masonry 1065 FAMILIARO BROTHERS 20% Off All Masonry Work, Walls, Patios, Stonework, Steps, Etc. Fully ins. free est 20 yrs exp. 1-800-296-1514, Kinneton.

ARMANDO'S PAINTING Int. & Ext. Power Washing, Paperhanging, Call 839-9022

ALL ROOFING Re-Roofing/OnNew/Repair 696-4648

BREMER TREE EXPERTS Removal, Pruning, Trimming, Grinding, Fully Insured, Free Estimates, 10% Senior Disc. 696-3873

Child Care/Nursery Schools 734 STATE Lic Day Care in Wynton home, FT/PT CPR certified. Mon-Fri, 7am-6pm. Infant/diaper, breakfast & lunch incl. Refs avail, reasonable rates. Call Carol, 831-8110

Telephone Services 818 LIVE & UNLICENSED 1-800-497-5243 No Credit Card Needed! \$2.35/Minute \$184 Years

CARPET & LINO SALES, installation, Repairs, Rip-up, Refs, Restoring, Free Est. Fully Ins. SHOP AT HOME SERVICE AT UNBEATABLE PRICES. 201-460-8435

TONY'S WE clean out basements, attics, yards, basements, etc. No Job Too Small. Call Tony 438-5232

R & S HARDWOOD FLOORS Installation, Paper Sanding, Staining, Refinishing, Parquet Custom Colors. Free Est. 1-800-962-4980

HOME REMODELING Interior, Exterior, Additions Professional Expert Service. All Jobs Big or Small & Repairs. Steve 702-1580

JOSEPH ADAMS - MASON Brick Work, Patios, Sidewalks, Porches, Steps, Concrete Work. Fully Insured. 695-1650

PAINTING Int. Ext. paper hanging, Quality work. We make your beautiful \$35-2295

DRYWALL DESIGN Sheetrock, spackle, painting. Free Estimates 835-6793

SNOW BLOWING Driveways & Sidewalks. Fully Insured. Call Jim 595-5649

EXECUTIVE SECRETARIAL Word Processing, Desktop Publishing, etc. Call 772-5010

Aluminum/Vinyl Siding 850 "SHINING & WINDOWS" Quality work, unbeatable price. Fully ins'd. 838-5151 Free est.

CERAMIC TILE INSTALLATION \$2.99 per sq. ft. (includes tile) Quality Work. Refs Avail! Call 447-4753

AMPTK ELECTRIC AFFORDABLE RATES! AFFORDABLE RATES! AFFORDABLE RATES! No Job Too Small. Free Est. Fully Ins'd. L.C. 10721 816-0075 or 427-6995

AL'S GUTTER SERVICE Gutter cleaning and repairs. Free estimates. Insured. Call 962-7316

Bill's GUTTER SERVICE Gutter cleaning & installation. Quality screening. Free estimating and removal. All work guaranteed. Call 558-0448

ABSOLUTE BEST Move-ins & Move-outs. 000 jobs, 10 yrs exp. 784-2227

ABSOLUTE PERFECTION Experting & Papering. Painting & Papering. Experting & very neat. Ins. Refs. 839-7403

DRYWALL SHEETROCK Spackling, Repairs, new & old construction. Free Est. Insured. 694-5330

SNOW BLOWING Free Est. Refs, Driveways & Walkways. Comm. Lic/Ins'd. Call 478-9277

APPLIANCE REPAIR 865 EX-SINGER Sewing Repairman 38 Yrs exp. We Turn up any machine in your home. \$29.95 Call 201-586-2134

BATHROOMS 878 BATHROOM REMODELING from start to finish. Repair work and tile work also welcomed. D&J Contractors 839-3484

CHIMNEY CLEANING 910 A-1 AFFORDABLE Cleaning, nests removed, violations corrected, build new in place, relining, caps. 24 hr. emergency service. 201-942-2953 or 908-399-7200

CONCORD ELECT. INC. For all your elec. needs, res. comm. indust. Quality work, reasonable rates, fully bonded and insured. Lic. No. 72724. 256-2275 Little Falls

ALL WATER CLOG & Drain Service. Heating, other work. Patented/Bergen & other counties. Nowell, 345-7297

HOUSECLEANING Four Seasons Cleaning Service. 783-7335

ABSOLUTE PERFECTION Experting & Papering. Painting & Papering. Experting & very neat. Ins. Refs. 839-7403

PLASTERING/CAULKING Basic & custom Int./Ext. In business since 1955. 226-5807

WOOD SHEDS \$30 for 12 yards. DELIVERED. Call 639-3623

FREE SERVICE 1155 You could find just what you're been looking for in our MERCHANDISE listings. 956-5915

SUPER D.J.'s 100% Dependable great prices. Toll 800-285-0554

FINISHING TOUCH Carpentry Renovations, decks, kitchens, baths, windows, doors, etc. Free est. 609-6623

SMALL BUSINESS ELECTRICIAN 220 Volt Svc. A/C, Fire Alarms, Computers, 24hr Svc. 890-8275 Lic#5529

RESIDENTIAL ELECTRICIAN 11513 Free Estimates • Fast Service Competitive Rates Call 694-6495

COMPLETE HOME REPAIR AND MAINTENANCE Small jobs welcome. Call Mike at 908-9034

HOUSECLEANING Four Seasons Cleaning Service. 783-7335

MASSACHUSETTS HOME REPAIR & OFFICE CLEANING Exp'd crew, transp. references & very reasonable rates. 472-3950

PLASTERING/CAULKING Basic & custom Int./Ext. In business since 1955. 226-5807

WOOD SHEDS \$30 for 12 yards. DELIVERED. Call 639-3623

FREE SERVICE 1155 You could find just what you're been looking for in our MERCHANDISE listings. 956-5915

Welcome to the World of CLASSIFIED Classified Hours To place a classified ad please call and speak to one of our Classified Sales Reps. Our phone lines are open Mon - Fri 8AM-6PM Sat 9AM-1PM

# Real Estate

ADVERTISING SECTION

## Shopping within a mortgage myriad

**W**ith mortgage interest rates at 20-year lows, many area renters are looking to buy. First-time buyers especially will have questions about the home-financing process, including how to apply and to select a mortgage. The New Jersey Association of Realtors (NJAR) has some tips to help with this process.

"Shopping around for a mortgage is crucial to making a sound decision," says Gene Azzalina, NJAR president. "Mortgage packages vary, and it is important to investigate several options to find the one that is best for you."

A real estate professional can provide you with a list of recommended lenders," he added.

The real estate section of the newspaper and yellow pages also will provide mortgage information and the names of area lenders.

"Call several lenders for rates and terms on the type of mortgage you want. If you are unsure of the best type for you, consult a real estate professional or a lender," advises Azzalina, broker/owner of Century 21 Centennial in Elmwood Park. "Basically, there are two major types of mortgage loans: those with fixed interest rates and monthly payments and

## First-time home buyers seek to tailor financing to fit their needs

those with changing rates and payments. Common fixed-rate mortgages include 30- and 15-year mortgages."

The 30-year mortgage usually offers the lowest monthly payment of fixed-rate fixed-payment schedule loans. The 15-year, fixed-rate mortgage enables you to own your home in half the time and for less than half the total interest cost of a 30-year loan, but will likely require higher monthly payments.

Mortgages with changing interest rates and/or monthly payments are known as adjustable-rate mortgages (ARM). The

ARM usually offers interest rates and monthly payments that are initially lower than fixed-rate mortgages. But these rates and payments can fluctuate, often annually, according to changes in a predetermined index, commonly the rate of return on U.S. Government Treasury bills.

Some adjustable loans, for a fee, contain

a provision permitting you to convert later to a fixed-rate loan. Another type of mortgage loan carries a fixed-interest rate for a number of years, often seven, before adjusting to a new market interest rate for the remainder of the loan.

A buy down or "discounted mortgage" is another type of loan with an initially reduced interest rate, which increases to a higher fixed rate or to an adjustable rate usually within one to three years. "This allows lower payments during the first few years of the loan, assisting buyers who anticipate an increase in their income, but need lower initial payments to buy," explains Azzalina.

When mortgage shopping, the single most important factor to look for is probably the annual percentage rate (APR). The APR includes all the costs of credit, including such items as interest and "points" (fees charged when the mortgage is closed). Lenders must disclose the APR under the Truth in Lending

Act. In general, the lower the APR, the lower the cost of your loan.

If you consider an adjustable-rate mortgage, be sure to compare the initial interest rate, the frequency with which the interest rate can change, the index used to determine the change, the "cap" or how much the interest rate can increase over the life of the loan, and what "margin" (the amount a lender can add to the adjustable interest rate) is used. Also explore the limits, if any, on "negative amortization" — the loss of equity in your home when low monthly payments do not cover fully the interest rate charges and any "balloon" payments — a large payment at the end of your loan term, often after a series of low monthly payments.

Other questions to ask a lender include whether private mortgage insurance is required, how long a rate can be locked in, the length of time before an oral or written approval can be given, and the application fee and what it covers.

"Buyers should not be intimidated by the financing process," says Azzalina.

"If you are unclear on any point, ask a real estate professional to assist you. He or she is trained to provide you with the service necessary to guide you through the financing process."



Louis Samara recently joined the staff Century 21 Van Der Wende Associates in Little Falls as a sales representative.

Samara began his career at the early age of seven helping out in his family owned retail stationery and printing business in Nutley. After graduation his involvement grew to a full time commitment in sales and later, printing production.

Following a brief stint in the army, he undertook the new challenge of diversifying the business and trained with Remington Rand. By 1979, he and his wife, Mickey, started Selective Business Machines to meet the technological needs of their clientele.

After many years in operation Samara sold the office machine business and has joined the staff at Century 21 to continue his career in sales. Samara is a resident of the Great Notch section of Little Falls with Mickey, his wife for 32 years. They have four children, Louis Jr., 30, Cheryl 29, Jacki 28 and Pauline 26.

Samara has been active in many service organizations including: the president of the Nutley Kiwanis Club, director of the Advisory Board of the Security Bank, director of the Nutley Senior Citizen Housing Board, the Nutley Chamber of Commerce, a member of the Elks and Italian American Club and served on the Fund-raising Committee of the National Kidney Foundation.

Samara specializes in sales and rentals of both residential and commercial properties and can be reached at Century 21 Van Der Wende Associates, located at 76 East Main Street. The phone number is 785-8420.



## President's choice



Receiving the Coldwell Banker Schlott County Associate of the Month award from President Dick Schlott, right, is Glenn Miller of Wayne. Miller, a sales associate in the Wayne office of Coldwell Banker Schlott Realtors, was honored at the President's Roundtable for the highest sales volume of any company sales representative in Passaic County. Consistently a high achiever, Miller is a member of Coldwell Banker Schlott Realtor's Million Dollar Club.

## Color portfolio lists prices

Murphy Realty/Better Homes and Gardens recently announced the publication of its full-color "Portfolio of Properties."

The portfolio, distributed nationally and internationally, gives real estate consumers a glimpse of Murphy Realty properties available in all price ranges throughout New Jersey.

In addition, customers can also request real estate information on specific markets throughout the state from local Murphy Realty offices.

Real estate buyers who are looking to relocate or upgrade their lifestyle will find the "Portfolio of Properties" very beneficial. In addition to the

homes listed, Murphy Realty can provide prospective buyers with a list of similarly priced homes and properties.

Anyone interested in buying or selling a property and would like more information on how to receive one or more copies of the "Portfolio of Properties," may call Karen Balter at 818-3953.

## Antique home associates complete class

### Ready to preserve history

KINNELON — JoAnn Galus, manager, Coldwell Banker Schlott's Kinnelon/Butler office, has announced that Elaine Jansen, Sallie Klum and Marie Pyne have completed a rigorous training program and are now certified to market antique homes.

Held at the Ramada Inn, Parsippany, the courses were led by antique homes specialists from the National Trust for Historic Preservation, and focused on such subjects as architectural history, historic interiors, the marketing of historic properties, and regulatory issues. At the completion of their course work, the three associates were awarded their formal certification by the National Trust for Historic Preservation.

"Each antique home is unique, and requires a special marketing plan directed at a select market segment, a segment that not only has an understanding of antique homes, but appreciates them as well," said Galus.

Homeowners who opt for the program will receive such benefits as advertising in the New York Times Magazine and in

Preservation News, published by the National Trust for Historic Preservation. Colorful postcard-style property brochures will also be mailed to selected real estate brokers, and to a special list of potential homebuyers.

Galus added that an 800 telephone number, answered seven days a week, 24 hours a day, will be available to respond to prospective buyers. These calls will then be forwarded to the listing agent of the antique home.

Antique homeowners will also benefit from exposure in "The Periodical," a regularly published newsletter of interest to antique home buyers. Homes eligible for participation in Coldwell Banker Schlott's antique program must be built prior to 1930, and be listed for a minimum of nine months at \$250,000 or above.

For further information about buying or selling antique homes call Coldwell Banker Schlott's Kinnelon/Butler/Smoke Rise office at 838-1940.

Coldwell Banker has more than 2,100 residential real estate offices and more than 50,000 sales associates and employees in North America.

## OPEN HOUSES TODAY

TOWN	ADDRESS	TIME	PRICE	REALTOR	PHONE
MONTCLAIR	319 PARK ST.	12-4 PM	\$779,000	MURPHY REALTY	628-0223
POMPTON LAKES	239 ACKERMAN PLACE	12-4 PM	\$142,900	WEICHERT REALTORS	696-6660
POMPTON LAKES	1066 COLFAX AVE.	12-4 PM	\$204,900	WEICHERT REALTORS	696-6660
WAYNE	42 SEARS PLACE	12-4 PM	\$279,000	MURPHY REALTY	628-0223
WAYNE	11 WITTIG TERRACE	12-4 PM	\$399,900	MURPHY REALTY	628-0223
WAYNE	42 FARMINGDALE	12-4 PM	\$186,900	WEICHERT REALTORS	696-6660
WAYNE	60 DARTMOUTH	12-4 PM	\$254,900	WEICHERT REALTORS	696-6660
WAYNE	CARC. PLACE	12-4 PM	FROM \$299,900	WEICHERT REALTORS	696-6660
WAYNE	8 PARC LAKE CT.	12-4 PM	\$579,900	WEICHERT REALTORS	696-6660
WAYNE	89 MOUNTAIN RIDGE DRIVE	1-4 PM	\$269,000	ERA MASTERS REALTORS	696-8686
WAYNE	256 COLFAX RD.	1-4 PM	\$356,900	COLDWELL BANKER SCHLOTT	694-8000

Real Estate Real Estate Real Estate Real Estate Real Estate Real Estate Real Estate Real Estate Real Estate Real Estate

# THE VILLAGE AT HALEDON

Modern Living For People 55 and Older

## 1 & 2 BEDROOM CONDOS

FROM \$77,900

PIN # 240501



No Cash Down Payment Necessary To Qualified Applicants  
55 years of age or older

Estimated Monthly Cost of Principal, Interest, Taxes and Maintenance:  
Less Than \$753.69/month based on a 7.5% loan available to qualified applicants.

CALL TODAY TO APPLY!

- New Luxury Construction
- 9 Acres of Park-like Property in Haledon
- 3-story Elevator Building
- On-site Professional and Retail Services
- Very Convenient to Public Transportation

PRE-APPLICATIONS NOW BEING ACCEPTED FOR A LIMITED TIME.

## Murphy Realty and Gardens

SPONSORED BY  
THE NATIONAL DEVELOPMENT COUNCIL

WAYNE OFFICE  
Preakness Shopping Center  
Wayne, NJ 07470

(201) 628-0223

Over 1512 Offices Nationwide • Each firm independently owned and operated • REALTOR • Equal Housing Opportunity

**Acres & Lots** 305  
**PASSAIC VACANT LAND**  
Corner Broadway/Tring Pt  
Approx 23,600 sq ft  
Zoned Comm/Resid1  
Approved at \$225,000  
For info call Stuart Sheppard  
201-265-9121  
BELL ATLANTIC CORP

**WEST MILFORD** ready to build 2000 sq ft in quiet area with well & approved septic design \$51,000. Call 256-9981

**Condos & Townhouses** 329  
WAYNE Valley Rd. 4 Rms 1 Bm Avail 3/1 \$775/plus elec only 638-8487/639-6889

**Homes For Sale** 330  
AAA CASH ON THE BARREL. All types of property. No real estate agents. 5 day closing available. Call Bob or Lois 265-9588

**ATTENTION SELLERS WE BUY HOMES "CASH AS IS"**  
Call 340-1302. Ask for Nick NICHOLAS Real Estate

**BANK FORECLOSURES**  
1000 NJ Homes. Reports. Save to 20% below street. Low down. 17 States First sale 7 days free estimate 203-428-8000

**BLOOMINGDALE-BY-OWNER** 3 Bdr Center Hall Col. Full km. DR, EIK, lg prop. 2 car garage. \$189,000. 938-9073. No brokers

**BUTLER** - 2 BR, 1 1/2 baths, EIK w/alc, liv/din, completely renovated, dead-end rd R#20267, 1000 yd. \$149,000. 492-9588

**CLIFTON** Large 3FAM, 2 car gar 5, 4 & 3 RMS, \$20,000 income Ask \$199,000. Call 666-9181/10/10pm

**CLIFTON OWNER WANTS ALL OF PERS!!** Move-in, 3 bedroom Colonial on 50x100 lot. First time buyers what are you waiting for!!  
**MURPHY REALTY**  
Better Homes & Gardens Realtors  
773-4141

**CLIFTON** By Owner, Aboveok Tudor, 3 br, 2 1/2 bath, dr, oak family rm/bk, patio, 3 wall A/C's. Asking \$159,478-8947

**FORECLOSURE HOME RESCUE PROGRAM SAVE YOUR HOME**  
345-1700, Brokers welcome

**GOVERNMENT HOMES** from \$1 (1) repair! Delinquent tax property. Responsibilities. Your area 805-962-8000 ext. 309-9317 for current report

**LINCOLN PK** 4 BR Ranch Euro HE 150x2146L HWBB gas HE \$179,700. 633-1106

Moving out of State? Call Coldwell Banker, SoLutz Realtors, 201-830-9900 for help & information

**PASSAIC/Clifton** bdr, 3 Bdr, kitchen, Liv, Dr, new elec, 50x100 lot, garage. Close to school, stores, train, Newark work. Renovation complete \$110,000. 772-6265 No Brok

### TOO NEW FOR PHOTO

**WAYNE JUST LISTED!**  
Recently renovated 4 BR, 2 bath home you can move right into! 21'x12' Family Room with skylights & sliders to deck. Modern eat-in kitchen has skylights & Jenn-air stove. Finished basement w/computer kitchen. Central vacuum & all appliances included. Asking \$259,000.

### TOO NEW FOR PHOTO

**WAYNE OPEN HOUSE TODAY 1-4 PM**  
**89 MOUNTAIN RIDGE DRIVE**  
Estate sale! A quality built home. This 3 BR, 2 bath, 2-story home is set on level, deep property. Big living & dining room w/fireplace, large remodeled eat-in kitchen. Finished basement, 2-car garage. Must be sold! Asking \$269,000. DR. Off Alps Road

### TOO NEW FOR PHOTO

**WAYNE NEW LISTING!**  
Recently sited, this 5 BR, 4 1/2 Bath Viewwater Estates Contemporary Colonial has wonderful, very big finished walk-out basement, great 45 mother-daughter, 2-story entry & LR, big family room w/pt & French doors to approved 24'x14 deck. Lovely mature trees on wooded property. Central air & all appliances. Offered at \$439,900.



**WAYNE A REAL CHARMER**  
Step into another century, but with today's amenities in this 3 BR, 2.5 bath Colonial, totally restored by a master craftsman. Fabulous kitchen w/breakfast room & adjoining greenhouse. Outstanding master BR suite. Asking \$379,900.



**RIVERDALE FLEXIBILITY**  
This beautifully renovated 3 BR, 2 bath 2-story home has great location for professional or home office use. Good access to Rts 23 & 287 with newer kitchen, windows & bath. Set on large 200'x100' property, already subdivided, if wanted. Asking \$275,000.



**WAYNE JUST REPRICED**  
Freshly painted inside with newer kitchen, carpeting & windows, this lovely Colonial Cape in Valley area has potential for expansion. Living room, dining room & 2 BRs. Large deck & full basement. Now asking \$183,900.



**WAYNE ENJOY LIFE**  
This inviting 3 BR 3.5 bath Br-Level has brand new bleached oak kitchen with top of the line appliances & skylight. Sliders to entertainment-sized deck. Large family room w/kitchenette. Asking \$239,000.



**WAYNE PACKANACK LAKE**  
Aluminum-sided with newer roof, this 4 BR, 2 bath Cape has pleasant enclosed porch, fireplace in living room & central air. On private, level lot in pricy area. Asking \$184,900.



**WAYNE REPRICED**  
Motivated owner has relocated & put a new price on this nicely decorated 3 BR Ranch with remodeled kitchen & bath & newer hardwood floors in living & dining rooms. Finished basement with rec room. Now asking \$172,900.



**WAYNE GOOD VALUE**  
Need 5 BRs? Here's a very spacious house well priced! 5 BRs, 2 baths & a terrific family room for all to enjoy. Large rear yard has in-ground pool too. Just repriced to \$169,900.



**WAYNE WHY RENT?**  
When you can own this spacious, updated mobile home! Living room w/gas fireplace, dining room, eat-in kitchen, 2 BRs, central air. A lot of house in well-kept mobile home park. Asking \$57,900!



**WAYNE GREAT STARTER**  
A real neat first home to pleasant Packanack Lake family neighborhood. Good sized country kitchen, 2 comfortable BRs, newer furnace & vinyl siding. Sturkey in full, walk-out attic, ready for expansion. Asking \$164,900.

## ERA MASTERS, REALTORS

1490 ROUTE 23, WAYNE PACKANACK/WAYNE SHOPPING CENTER 696-8686 EACH OFFICE INDEPENDENTLY OWNED & OPERATED

# CALL COLDWELL BANKER SCHLOTT REALTORS®

<p><b>MINGDALE</b> \$123,100 THE HOMES ARE OFTEN THE BEST IN TOWN. We view while living snugly in the middle of town in this completely renovated 3 BR home with BR that could be an efficiency apartment. 129 839-8900</p>	<p><b>BLOOMINGDALE</b> \$147,900 NICELY RENOVATED-ADD YOUR TOUCHES! Open floor plan, modern, 3 BRs, 2 baths, 2-story home. Skylight in kitchen. Nice quiet neighborhood, close to schools &amp; shopping. PPL 2088 839-8900</p>	<p><b>BUTLER</b> \$199,900 808 VILA WOULD LOVE THIS OLD 11 ROOM HOUSE! Many improvements in this 7 BR, 2 kitchen, 2 bath home including 3-story deck, patio, landscaping. 7-car driveway super location! Look at the potential, ignore the clutter. PPL 2364 839-8900</p>	<p><b>HALEDON</b> \$179,900 This two family home shows pride of ownership. Five rooms with 2 BRs on first floor and 4 rooms w/2 BRs on 2nd floor. Full basement w/LR, BR &amp; full bath. WYN 9073 694-8000</p>	<p><b>LAKE HAWATHA</b> \$85,900 NEAT, CLEAN, QUIET &amp; CONVENIENT! Economical &amp; lg 1 BR Condo. Lots of storage. New bathroom, custom window treatments. Walk to golf, country club &amp; tennis. Must see head-to-toe. Also for sale! PPL 2103 839-8900</p>	<p><b>LINCOLN PARK</b> \$167,000 CHARMING COLONIAL Updated 3 BR &amp; 2 1/2 bath home, new oak kitchen, white floors, FDR, LR, hardwood floors through, full bath, 2-car garage. Wonderful family neighborhood. PPL 2314 839-8900</p>
<p><b>LIN PARK</b> \$183,900 LUXURY TOWNHOUSE Barony Townhouse in Spine Village. 2 BRs, skylights, br, CA, cash savings, best &amp; gas to Rts 80, 46, 20 &amp; Mail. TO SETTLE ESTATE! 317 839-8900</p>	<p><b>LINCOLN PARK</b> \$94,900 Great 1 BR Townhome located in established townhouse community. Unit is in A-1 condition wherever marble fl in foyer &amp; kitchen, newer carpet, golf, tennis &amp; IG pool. WYN 5847 694-8000</p>	<p><b>POMPTON LAKES</b> \$239,900 OPPORTUNITY IS KNOCKING Spacious, well maintained 2-family in excellent residential neighborhood near shopping, public transit &amp; school. Ideal for owner occupied or investor. 2-car gar, IG pool. PPL 2136 839-8900</p>	<p><b>POMPTON LAKES</b> \$84,900 CONDO 2nd floor 1 BR unit w/many upgrades in Winding Hills Condominiums. Conveniently located to 287 &amp; Bergen County tennis &amp; pool. PPL 2115 839-8900</p>	<p><b>POMPTON LAKES</b> \$121,900 SUPER POMPTON VILLAGE CONDO Simply the best Condominium in the complex. End unit - bigger &amp; brighter - in the rear away from noise. Close to nature. PPL 1525 839-8900</p>	<p><b>WAYNE</b> \$140,900 This Packanack Lake Ranch is a real charmer! Features include LR w/pt, dining room, kitchen, walking area, hardwood floors and walking distance to lake &amp; clubhouse. Great for first-time buyers! WYN 9159 694-8000</p>
<p><b>WAYNE</b> \$174,900 We're right in this maintenance-free 3 BR ranch located on quiet cul-de-sac. Amenities include remodeled kitchen w/skylight, thermo shades, newer w/c carpet &amp; inground pool. WYN 8011 694-8000</p>	<p><b>WAYNE</b> \$187,500 Beautiful townhouse features LR w/pt, dining room, kitchen, master BR w/bath and situated in lovely setting. WYN 8067 694-8000</p>	<p><b>WAYNE</b> \$179,900 Lovely Cape Cod home shows pride of ownership! Gracious Family Room, Sun Room, 3 BRs, 1.5 baths, LR/DR, modern kitchen, &amp; 2-car garage. Homeowners wanted! WYN 9027 694-8000</p>	<p><b>WAYNE</b> \$159,900 Great home for first-time buyer or retiree! Nothing to do but move in! Quiet family neighborhood, walk to park, large private level yard. Home has received lots of TLC. Won't last! WYN 5045 694-8000</p>	<p><b>WAYNE</b> \$119,000 This 3 BR, 1 bath home located on nice level lot features good size rooms, full bath, and more. A lot of house for the money. Much potential! WYN 9057 694-8000</p>	<p><b>WAYNE</b> \$187,900 Dramatic layout, neutral tones &amp; cathedral ceilings create a unique feeling in this 2 BR Condo. Features cozy LR w/pt, din, 2.5 baths and 2-car garage. WYN 9093 694-8000</p>
<p><b>WAYNE</b> \$189,900 Great starter plus! Bring the in-laws! This super Ranch has 3 BRs, 2 baths and great deck off kitchen. Sufficient parking &amp; turnaround room. WYN 9111 694-8000</p>	<p><b>WAYNE</b> \$169,900 PRIDE OF OWNERSHIP SHOWS Immaculate, unique and charming 3 BR home set on private, park-like property. Large Living &amp; Dining Room, end porch, 1.5 baths, 2-car carport. PPL 2245 839-8900</p>	<p><b>WEST MILFORD</b> \$164,900 QUIET, SECLUDED RANCH Home is quiet, secluded w/7.6 acres. Center side kitchen, formal dining room, 3 BRs, 2 full baths and 2-car garage. PPL 1770 839-8900</p>	<p><b>WEST MILFORD</b> \$126,900 PRIVACY &amp; LOCATION YET AFFORDABLE 4 BR Cape on lg property w/room for expansion or gardening. Front deck &amp; lg covered rear deck. Add a little TLC inside to transform into a great place to live. PPL 1943 839-8900</p>	<p><b>WAYNE</b> \$356,900 OPEN HOUSE SUN 1-4 256 COLFAX RD LAST CHANCE! Colfax Estates only 2 remaining! Van Buren Colonial model w/800 sq. ft. of living space, 4 BRs, 2.5 baths, Fam Rm/pt, wrap-up in master bath, 2nd home luxury development. Don't miss! DR, Hamburg Pike to Colfax Rd WYN 5814 694-8000</p>	<p><b>WEST PATERSON</b> \$149,900 Nature Lover's Delight! This adorable 2 1/2 BR Ranch has LR w/pt, FDR, pleasant trim throughout, full walk-out basement, and very deep yard on dead-end road. Newer siding &amp; roof. Very private. WYN 9075 694-8000</p>

POMPTON PLAINS  
839-8900

WAYNE  
694-8000

COLDWELL BANKER  
SCHLOTT REALTORS®

# Weichert

**Buy For \$1,485 Mo.\***



**LARGE 2 FAMILY**  
HAWTHORNE - 2 family, 6 over 6. Great condition, separate utilities, semi-finished attic. (051-3056) \$279,000  
Wayne Office 696-6660

**Buy For \$1,543 Mo.\***



**SPREADOUT**  
WAYNE - SPREADOUT in this 54 ft. Bi-Level, 3 full baths, deck overlooking huge private yard. Don't miss this chance on a great Valley location. (051-3344) \$290,000  
Wayne Office 696-6660

**Weichert New Homes**

**SUNBELT DIVISION FLORIDA BOUND**

**WEICHERT NEW HOMES-SUNBELT DIVISION** can assist you in finding your next home. Just call 201-696-6660 and a Florida New Homes Representative will contact you and answer any questions you might have about Florida living.



**Buy For \$1,057 Mo.\***



**YOUR RENT SLIPS SHOWING?**  
PROSPECT PARK - They won't anymore after you buy this fully renovated 2 Family on dead-end street. Many custom features, mint condition. Call now to see! (051-3377) \$201,000  
Wayne Office 696-6660

**Buy For \$1,964 Mo.\***



**BETTER THAN NEW**  
WAYNE - 9-yr-young Colonial on 1/2 acre cul-de-sac in the Valley. Contemporary flair, country club backyard with IG pool. Exclusively Weichert! (051-3378) \$369,000  
Wayne Office 696-6660

**Buy For \$1,099 Mo.\***



**BUY AN ORIGINAL!**  
WAYNE - Uniquely designed Dutch Colonial in the hub of Wayne. Walking distance to shopping and school. (051-3392) \$299,000  
Wayne Office 696-6660

**Buy For \$468 Mo.\***



**LAKE COMMUNITY CHARM**  
HARDYSTON - Three bedroom log house w/wooly fireplace. New oil tank, newer roof, HW heater & septic. Move right in! (051-3397) \$69,000  
Wayne Office 696-6660

**Buy For \$841 Mo.\***



**BETTER THAN NEW!**  
VERNON - 4-yr-young 4 BR, 2.5 bath maintenance-free Colonial in residential area w/lake privileges. Close to all routes at only \$159,900 (051-3410)  
Wayne Office 696-6660

**Buy For \$1,073 Mo.\***



**INCOME PRODUCER**  
HALEDON - Neat 2 Family on residential street, 3 BRs, LR, DR, kitchen, FR, enclosed porch, bath on first floor, 3 room apt. on 2nd floor. (051-3415) \$204,000  
Wayne Office 696-6660

**Buy For \$852 Mo.\***



**MOTHER/DAUGHTER**  
WAYNE - 4 BRs, central air, convenient to highway & school. (051-3427) \$162,000  
Wayne Office 696-6660

**Buy For \$500 Mo.\***



**TOO NEW FOR PHOTO**

**SUPER LOCATION**  
POMPTON LAKES - Move right in to this conveniently located Condo. Call for more details. (051-3445) \$95,000  
Wayne Office 696-6660

**Buy For \$678 Mo.\***



**PSSSST... WANT A GOOD BUY?**  
WAYNE - Good bye Mr. Landlord! We're moving to our 3 BR Ranch on private, level 105x100 lot w/garage. Interior renovated 10 years ago. (051-3453) \$129,000  
Wayne Office 696-6660

**Buy For \$972 Mo.\***



**OLD SONG TUNED UP**  
NORTH HALEDON - Peace & privacy are yours in this 3/4 BR, 2 bath spacious Ranch on cul-de-sac near Bergen County border. (051-3457) \$184,000  
Wayne Office 696-6660

**Buy For \$563 Mo.\***



**MOVE RIGHT IN!**  
WEST MILFORD - Clean 2 BR, 14x11 EIK, full basement, detached garage. Farm-like setting yet close to town. You'll love it! (051-3458) \$107,000  
Wayne Office 696-6660

**Buy For \$1,182 Mo.\***



**OUTRAGEOUS RANCH**  
WAYNE - Spacious & spotless, 3 BRs, 2 baths, DR, huge modern EIK, great room, nice lot. This house has it all, act fast. (051-3460) \$24,900  
Wayne Office 696-6660

**Buy For \$1,256 Mo.\***



**UNIQUE RANCH**  
BUTLER - Central foyer, fireplace in LR, 4 BRs, 2.5 baths, 2-car garage, 16x39 deck, large lot, located on dead-end street. You have to see this cream puff! (051-3462) \$238,900  
Wayne Office 696-6660

**Buy For \$723 Mo.\***



**TOO NEW FOR PHOTO**

**LIVE RENT FREE**  
NO HALEDON - On a quiet non-through street. Easy on the housekeeping & easy on the pocketbook. Adorable Ranch w/garage. (051-3466) \$137,500  
Wayne Office 696-6660

**Buy For \$982 Mo.\***



**OPEN HOUSE SUN, 12-4**  
42 FARMINGDALE  
**BE THE PROUD OWNER!**  
WAYNE - Just unpack! Very clean, 2 BR home with new carpet, cabinets, newer roof and driveway plus most amenities! (051-3367) \$196,900 DIR. Black Oak to Longport to Farmingdale  
Wayne Office 696-6660

**LOW MONTHLY PAYMENT**

## LOOK FOR LOW MONTHLY PAYMENTS IN OUR ADS!

**Record low interest rates are your chance-of-a-lifetime to afford more.**

PURCHASE PRICE	MONTHLY MORTGAGE PAYMENT (with 20% down)
\$114,150	\$ 600/Mo.*
\$190,250	\$1,000/Mo.*
\$375,750	\$2,000/Mo.**
\$563,650	\$3,000/Mo.**

\*Based on A.P.R. of 7.177%      \*\*Based on A.P.R. of 7.304

For purchase prices up to \$253,937, monthly mortgage payments (principal + interest) quoted in our ads are based upon a 20% downpayment and a conventional 30-year fixed rate loan at 6.875% with 3 points, A.P.R. 7.177%. As an example, a \$100,000 loan would mean 360 monthly payments of \$656.93.

For purchase prices from \$253,938 to \$625,000, the monthly payments are based upon a 20% downpayment and calculated at 7% with 3 points on a "Jumbo" 30-year fixed rate mortgage with an A.P.R. of 7.304%. An example of a \$500,000 loan would mean 360 monthly payments of \$3,328.51.

Figures herein do not include property taxes, hazard insurance, or homeowners association dues for a condominium purchase. Interest rates quoted are as of January 19, 1994, and subject to change. Not responsible for typographical errors; while information is believed accurate, we request that the payment be validated with a mortgage provider prior to purchase.

**Buy For \$751 Mo.\***



**OPEN HOUSE SUN, 12-4**  
239 ACKERMAN PLACE  
**PRICED TO SELL!**  
POMPTON LAKES - Cherie says sell 3 BR Cape Cod located on no traffic street, level property. Full basement. (051-3444) \$142,900 DIR. Hamburg Tpk, Wanauke, Willard, Rt. Ackerman  
Wayne Office 696-6660

**Buy For \$1,077 Mo.\***



**OPEN HOUSE SUN, 12-4**  
1088 COLFAX AVE.  
**LAKEFRONT LOCATION**  
POMPTON LAKES - Col. feat. oversized wood pool, huge lawn rm w/bkch frnt, 3 BRs, 2 full baths & more! (051-3317) \$204,900 DIR. Colfax Ave. nr. Hamburg  
Wayne Office 696-6660

**Record low interest rates are your chance-of-a-lifetime to afford more.**

\*Based on A.P.R. of 7.177%      \*\*Based on A.P.R. of 7.304

**Buy For \$678 Mo.\***



**CUTE CABIN!**  
KINNELON - Charming lot cabin in private area. Move-in condition, all thermo windows, garage & carport. (051-2857) \$129,000  
Wayne Office 696-6660

**Buy For \$909 Mo.\***



**RARELY FOUND VICTORIAN**  
WAYNE - Charm & character, 2 fireplaces, morning room to enjoy coffee. Great fenced-in property. NY bus at doorstep. (051-2848) \$172,900  
Wayne Office 696-6660

**Buy For \$1,538 Mo.\***



**SPACIOUS COLONIAL**  
WAYNE - Good value! Spacious 4 BR Colonial in lovely area of the Valley. Euro kitchen, brick fireplace, fin built deck. Must see! (051-3300) \$289,000  
Wayne Office 696-6660

**Buy For \$1,209 Mo.\***



**LARGE RANCH**  
RIVERDALE - Come and see this great home on triple lot. Plenty of room in this mother/daughter. (051-3074) \$229,900  
Wayne Office 696-6660

**Buy For \$841 Mo.\***



**INVESTORS DELIGHT**  
BLOOMINGDALE - Double your income with this recently updated 2 Family dwelling. Secured tenants. (051-3226) \$159,900  
Wayne Office 696-6660

**Buy For \$1,356 Mo.\***



**OPEN SUN, 12-4 P.M.**  
**LOCATION - LOCATION!**  
60 DARTMOUTH  
WAYNE - Great buy! 3 BR, 2.5 bath, 2-car garage. Walk to golf course, NYC bus, 2 min. to train. (051-3272) \$254,900 DIR. French Hill, Parish, Dartmouth  
Wayne Office 696-6660

**Buy For \$2,075 Mo.\***



**CUSTOM BUILT 2 FAMILY**  
BLOOMINGDALE - Builder's home, 12 rooms, 3.5 baths, 2-car garage, 3 kitchens, private yard, fireplace, pool. Truly a showplace! (051-3259) \$389,900  
Wayne Office 696-6660

**Buy For \$894 Mo.\***



**COUNTRY FRENCH CAPE**  
BLOOMINGDALE - Completely remodeled 2/3 BR home feat new cust kitchen w/door to deck, formal dining rm, lg LR/FR combo, 2 full baths. Fin built w/holders to patio. Great area. Easy access to Rt. 287. (051-3330) \$169,995  
Wayne Office 696-6660

**Buy For \$1,248 Mo.\***



**A GOLFER'S DREAM**  
WAYNE - Outstanding 3 BR split on park-like property overlooking the golf course. Easy commute. Only call if you are looking for a quality home! (051-3304) \$237,500  
Wayne Office 696-6660

**Buy For \$1,595 Mo.\***



**Sunny Hills**  
The Newest In Your District

**OPEN SAT & SUN, 12-4 P.M.**

**CAROL PLACE**

WAYNE - SUNNY HILLS - Distinctive homes to be built in prestigious area. Starting price \$299,900. DIR: Rt. 46W, Riverview Drive to Valley Road, 1 blk past A&P.  
Wayne Office 696-6660

**Buy For \$2,768 Mo.\***



**A RESIDENCE OF DIGNITY!**  
WAYNE - Outstanding Colonial features 4400 finished sq. ft. No maintenance exterior, large rooms, formal living & dining rooms. Well equipped kitchen, 4.5 BRs, 3 baths & more! (051-3316) \$520,000  
Wayne Office 696-6660

**Buy For \$657 Mo.\***



**ROOM TO GROW!**  
WAYNE - And a 4-car garage too. Just bring your paint brush for the outside of this 2 BR Ranch. (051-3312) \$125,000  
Wayne Office 696-6660

**Buy For \$468 Mo.\***



**COZY AFFORDABLE RANCH**  
WAYNE - Well maintained, affordable Ranch. Deep level lot, 2 BRs, possible third. (051-3264) \$89,000  
Wayne Office 696-6660

**Buy For \$973 Mo.\***



**LEISURE TIME FOR SALE**  
KINNELON - Pampered condition invites you to move in! Lake community, secluded 1.67+/- ac lot, porch, 2-car garage. (051-3360) \$185,000  
Wayne Office 696-6660

**Buy For \$3086 Mo.\***



**OPEN HOUSE SUN, 12-4**

**NEW CUSTOM HOME**  
WAYNE - Brand new Colonial! Executive home located on new homes cul-de-sac with lakeview, 5 BRs, great room w/tp and 3-car garage. Many extras! (051-3120) \$579,900 DIR: Hamburg Tpk, Rt. 202 to Lakeside to Parc Lake Ct. #8  
Wayne Office 696-6660

**Buy For \$1,703 Mo.\***



**SECLUSION FOR SALE!**  
WAYNE - Gorgeous home on 1+ acre in Wayne. All the lifestyle you could want. Too many goodies to list. (051-3359) \$320,000  
Wayne Office 696-6660

**Buy For \$1,146 Mo.\***



**THIS WON'T LAST!**  
WAYNE - Super location! Great 3 BR, 2 bath home. Call for an appointment. (051-3358) \$218,000  
Wayne Office 696-6660

**Buy For \$1,753 Mo.\***



**COLONIAL DELIGHT**  
WAYNE - A gem of a location, perfect for you! 4 BRs, huge eat-in kitchen. Privacy abounds in this yard amidst beautiful trees & property. (051-3357) \$329,500  
Wayne Office 696-6660

**Buy For \$1,204 Mo.\***



**SPACIOUS RANCH**  
WAYNE - Call to see this 3 BR Ranch. Large country kitchen on wooded lot. (051-3436) \$229,000  
Wayne Office 696-6660

Wayne Office, 991 Hamburg Tpk. 201-696-6660

**Weichert Realtors**

We Sell More Because We Do More

Real Estate	Real Estate	Real Estate	Real Estate	Real Estate	Real Estate	Real Estate	Real Estate	Real Estate	Real Estate
<b>PASSAIC</b> Pk 1, 2 BR, 2 BR, LR, DR, Kt, basement, 2 car gar, deck w/ pool, beach area on Dakota St. Real Priced. 485-2443/rt 6pm 371-3600/1am-6pm Owns will hold mortgage.	<b>POMPTON PLAINS</b> ranch 2 1/2 BR, new kitchen, LR, DR, FR, 100x145, thermal wind. Fin only \$173,200. 531-7782.	<b>WAYNE</b> Call for your free copy of the Real Estate Buyer's Guide featuring hundreds of homes in Passaic County. Coldwell Banker Schlott Realtors 201-694-8000	<b>Mobile Homes For Sale</b> 390 LODI- 10 X 50 Paramount, 2 BR, \$17,000. Job relocating. Must sell. 773-5454 aft 5pm.	<b>CLIFTON</b> 2 BR, Very Clean, H/W Included, \$750/mo. 239-3110	<b>LITTLE FALLS</b> - 3 BR apt, bath, kitchen, full-size LR, \$900 + utility. Call 790-4353	<b>PATERSON</b> - 3 BR apt, bath, kitchen, full-size LR, \$900 + utility. Call 790-4353	<b>PATERSON</b> - 2 BR, 1/2 bath, kitchen, full-size LR, \$850 + utility. Call 790-4353	<b>PATERSON</b> - 2 BR, 1/2 bath, kitchen, full-size LR, \$850 + utility. Call 790-4353	<b>PATERSON</b> - 2 BR, 1/2 bath, kitchen, full-size LR, \$850 + utility. Call 790-4353

**COLDWELL BANKER SCHLOTT ASSOCIATE SELECTED FOR PROFESSIONAL CONFERENCE**

Bill Rotherberg of Wayne, a sales associate in the Wayne office of Coldwell Banker Schlott, Realtors has been selected to represent his office at Coldwell Banker's International Business Conference in San Diego, California. One of the top salespeople in the Wayne office, Rotherberg was selected to attend the Conference as a result of his outstanding level of sales in 1993. He is a member of Coldwell Banker Schlott's Ambassador/President's Club and the Bronze level of the New Jersey Association of Realtors' Million Dollar Club.

Rotherberg will be among 400 Coldwell Banker Schlott Realtors sales associates and managers who attend the Conference, to exchange ideas and learn about the latest developments in the real estate industry. They will join more than 7000 Coldwell Banker professionals attending the four day conference.

In addition to participating in professional seminars, Rotherberg will have the opportunity to network with Coldwell Banker professionals from offices across North America.

"The International Conference offers a wonderful opportunity to meet with other real estate professionals and share the best ways to serve our customers," Rotherberg said.

Originally from Wallington, Rotherberg has resided in Wayne for 29 years, having previously resided in Clifton and Garfield. He services the Passaic, Bergen and Morris areas. The Wayne office is located at 189 Berdan Avenue near King's. Telephone number is 694-8000.

**WAYNE OFFICE**  
189 Berdan Avenue  
Wayne, New Jersey  
694-8000

**Some Lenders Make Promises... WE MAKE COMMITMENTS!**

Great Rates • Quality • Service

- 1st & Secondary Mortgage Loans
- Loan Amounts based on Equity
- Credit or Income Problems Understood
- Terms to 30 Years
- Difficult Loans Our Specialty

Call Tom Margiotta,  
Your Hometown Mortgage Banker, Today!  
**1 800-378-2825**

1 Newark Pompton Tpke • Wayne, NJ 07470  
Licensed Mortgage Broker, NJ Dept of Banking

**KRAMER**

**EQUAL HOUSING OPPORTUNITY**

All real estate advertising in this newspaper is subject to the Federal Fair Housing Act of 1968 as amended which makes it illegal to advertise any preference, limitation or discrimination based on race, color, religion, sex, national origin, or marital status, handicap, familial status, ancestry or national origin, or an intention to make any such preference, limitation or discrimination. This newspaper will not knowingly accept any advertisement for real estate which is in violation of the law. Our readers are hereby informed that all dwellings advertised in this newspaper are available on an equal opportunity basis. To complain of discrimination, call HUD Toll-Free at 1-800-669-9777.

**FIRST TIME HOMEBUYERS**

The Price Is Right

FOR INFORMATION ON ADVERTISING IN "FIRST TIME HOMEBUYERS," PLEASE CALL Bob Wagner 492-3594 Loretta Petoquin 492-3589

**NOW IS THE TIME... (1994) to buy your "Dream House"!**

- Prices will never be lower
- Selection will never be greater
- Interest rates are at an all time low
- Buy a house through me and I'll help

you get a 30 year fixed rate of 6% APR 6.01 (as of 1-21-94). No points, save thousands of dollars on this program. 5% down 1-4 family for qualified first time buyers. Call & ask for Angelo T. DeSanguine at 772-8956.

Home Owners: Free House Evaluation. We're Negotiable On Commission Rates.

**778-3500 BEST CHOICE REALTY**  
1187 Main Ave  
Clifton, NJ

**CLIFTON FORECLOSURE SALES EXPANDED CAPE COD**

Choice setting in Valley Rd. area. Dorniered maintenance free brick & alum cape w/att. garage, C/A, 3 bdms, finished basement. Interior needs minor cosmetics...we have the key!! \$149,900

**CUSTOM BUILT HOME**

Just listed in Grove St. area. HUGE custom 45 bedrms, 3 bath home w/2 car garage, 80x110 lot. Solid house needs minor cosmetics...a steal at \$189,900.

Ask for Murray  
**LEVINE REAL ESTATE BROKERS** 365-8080

**LOOK**

**CLIFTON RICHFIELD END \$129,900**

Fantastic light handyman super 3 bedroom cape, modern eat in kitchen. Detached garage, large property only 2 blocks from high school. Priced for fast sale!

**CLIFTON 7 ROOM SPLIT \$179,900**

Fantastic opportunity brick and aluminum beauty features large lot, family room plus basement 1 car garage. Hurry this estate sales is priced to move now! Great location.

**DeMattia-O'Brien Inc REAL ESTATE • EST. 1922**  
**CALL 546-3366**

**CALL COLDWELL BANKER SCHLOTT REALTORS**

**COMMERCIAL LISTINGS**

**Morris County**  
Lincoln Park - 500 SF Office/Business Plus 1 BR Apt - Total 1,100 SF - Center of Town Location - PPL 1991 - \$165,000  
Lincoln Park - Thriving Laundromat in High Volume Shopping Center - PPL 1631 - \$199,900  
Lincoln Park - Private 2,800 SF Residence w/3 Car Gar & Office W/5 Apts Plus Office - Mint Condition - PPL 1529 - \$547,000  
Riverdale - Established Handmade Gift Shop In The Center of Town - Low Rent & Utilities - PPL 2362 - \$39,900

**Passaic County**  
Pateron - Store For Rent On For Sale Property - Tenant Pays Utilities, 1 Security & 1 Rent - PPL 2334 - \$550  
Wanaque - Formerly Used for Fender Repair Shop - Pays Utilities, 1 Security & 1 Rent - PPL-2256 - \$700/mo.  
Wanaque - Updated Warehouse Near Rts. 208 & 287 - 4.5 Acres Of Land - 16' + - Clear - 18,000 SF - PPL 2086 - \$825,000

**Pompton Plains Office**  
260- Ric. 23 North  
**201-839-8900**

**START SMART - PRICED RIGHT!**

**CLIFTON** - Come see this roomy 3 Brm Colonial w/ all new thermo windows, beamed ceiling in DR, lg. deck in rear + finished Base. too. Excellent value at \$124,000.

**FABULOUS OPPTY**

**CLIFTON** - A great quality for 1st Time Buyer looking for quality at an affordable price. Features gorgeous Euro Kitchen, HW fls, deck off 2nd fl. plus newly painted & lovely yd. Get there first \$139,800.

**BLUE RIBBON SPECIAL**

**PASSAIC** - Move right in to this large 2 Brm home which can be converted back to 3 Brms. Features 2 haw baths, modern kitchen & deep property. Very motivated seller wants offers. Only \$99,900.

**365-2122 C-21 A CV REALTY**  
931 Clifton Ave.  
Clifton

**PATERSON/Totowa Sec \$99,900**

On quiet dead end street & well maintained! 3 Brms., DR, walk up attic for expansion, newer roof & furnace, 2 car garage, call today!

**PATERSON/Hillcrest \$169,900**

SIDE BY SIDE DUPLEX - lg prpty & lg 5 rms + 2 fm rms in bsmnt on 1 side; other side offers 3 rms & bath. Sep heat & utility.

**PATERSON/Totowa Sec \$129,900**

PERFECT MOTHER/DAUGHTER on lg 70x100! leads mod kit & baths, 2 BRs, LR on 1st flr; EIK, BR, tile bath on 2nd. Fin. rm in bsmt. Plenty of drvvry prkg.

**Hawthorne \$163,900**

2 FAMILY wall maint on wide prpty. 5 rms on 1st flr, w/new kit, upgraded bath, 4 rms on 2nd, 3 new porches, 2 car gar.

**595-1500 GOLD PROPERTIES REALTY**  
Independently Owned & Operated

**PATERSON CREAM PUFF 1 FAMILY**

Doll House 3 BRs, 1 1/2 baths, vinyl siding, Big yard. Plenty of parking. Why rent? \$1,750 down to FHA qualified Buyers & \$575 total monthly mortgage payments.

**PASSAIC WHY RENT... 1 FAMILY**

when it is cheaper to own. This 3BR, 1 1/2 bath is just perfect for your family. With approx \$3,000 down your monthly payment will be approx \$716/mo for MTI & PMI. Price \$67,500. 7 1/2% rate 30 yr. Call today. Don't wait. Terms avail to qualified buyer.

**NICHOLAS REAL ESTATE AGENCY** 340-1202

**CALL COLDWELL BANKER SCHLOTT REALTORS**

**WEST MILFORD \$162,500**

Large ranch w/ full walk out barn to large flagstone patio, dead end street w/ access to lake areas, 3 bedrooms & level lot back to woods. WMD-4434 728-3600

**WEST MILFORD \$125,000**

2 bedroom-remodeled ranch, 1 block to lake. Country style kitchen, living rm, white, E2 commutes. Lower WestMilford. WMD-4437 728-3600

**WEST MILFORD \$158,000**

Looking for kids room for a large family, 3 bedrooms, kitchen & living rm totally redone. New septic system, Florida room and great curb appeal. WMD-4458 728-3600

**WEST MILFORD \$119,900**

Quality shines thru in this lovely cared for home. New roof in '89, new electric in '93. Generous room sizes, hardwood floors on patio. WMD-4441 728-3600

**WEST MILFORD \$69,000**

Corner lot, w/ access to Upper Greenwood Lake. Cinder block cottage in need of some TLC. WMD-4453 728-3600

**WEST MILFORD \$119,900**

1564 sq ft of a comfortable layout. Bedrooms are upstairs and not too many stairs. On rd in pristine condition-so don't miss this one! WMD-4454 728-3600

**WEST MILFORD \$122,000**

Lovely well maintained condo in desirable Bald Eagle. 3 bedrooms to Route 23 and 10 minutes to Route 287 for work travel & shopping. WMD-4455 728-3600

**WEST MILFORD \$119,900**

Enjoy year rd lake activities in this great starter home. Wdms, sh, bath, ceilings & room for expansion on this large lot. WMD-4459 728-3600

**WEST MILFORD \$155,000**

Crly log on Greenwood Lake. In quiet cove. Large enclosed porch for summer dining & relaxation. Epic & cathedral ceiling in LR. WMD-4458 728-3600

**WEST MILFORD \$106,000**

Enjoy year rd lake activities in this great starter home. Wdms, sh, bath, ceilings & room for expansion on this large lot. WMD-4459 728-3600

**WEST MILFORD OFFICE**  
201-728-3600

**TOTOWA & WAYNE VICINITY LIVE RENT FREE**

Spacious 5 over 5 in lovely area of Totowa. Let your tenant help w/mortgage payments while you live in this immac. home w/over-sized rms, fireplace & 2 car gar. Lovely bay windows & two lg porches overlook nice sized yard. GREAT VALUE-THIS WILL GO FAST! Offered for \$249,900

**TENANT PAYS YOUR MORTGAGE...**

while you just pay taxes & insurance. You reside in this 3 Bdrm home & rent out second home on same lot! 10% down...needs some minor renovations. In nearby Wanaque, ask \$179,900.

**MORAN REAL ESTATE**  
Realtor 694-4500

**CLIFTON 2-FAMILY \$157,500**

Motivated sale! 5 room apartments on each floor. Perfect for investors or starters! Present your offer today. Call John Reilly for details.

**WEST PATERSON \$180's CHOOSE**

Between a wonderful 4 bedroom expanded "Hi-View Estates" cape with family room lovely lot or a superb hillside ranch on terrific wooded lot. Present offers!

**785-8420 VAN DER WENDE ASSOCIATES**  
76 East Main Street, Little Falls, NJ

**WAYNE OFFICE** 694-8000

**COLDWELL BANKER SCHLOTT REALTORS**



# MURPHY REALTY HOME BUYERS' HOTLINE

**TOLL-FREE**

**1-800-944-SALE**

For specific information and photographs about selected properties advertised, call with your touch tone phone and use the "PIN" (Property Identification Number) in the ad. You can also hear and receive faxed information on hundreds of other properties in all price ranges by calling 1-800-944-SALE.

*In cooperation with Property Network One™*

**PREAKNESS SHOPPING CENTER, WAYNE 628-0223**

**2 KIEL AVENUE, KINNELON 492-0500**

**1198 CLIFTON AVENUE, CLIFTON 773-4141**

Joe Murphy, Chairman



**MONTCLAIR \$779,000**  
**OPEN HOUSE SUN 12-4**  
**319 PARK STREET**  
 Complete Victorian Estate home 15 rm 5 BR 3 1/2 PL 2 parlors great museum qualities. Wood marble leaded glass etc. DIR: Val-Bellevue-Fx.  
**WYN-1837 PIN #240602 628-0223**



**WAYNE \$399,900**  
**OPEN HOUSE SUN 12-4**  
**BLACK OAK ESTATES**  
 The last of the Hurrah's. Trad. 4 BR Colonial w/Huge EIK. Fam Rm w/Fpl+Grat m. Jac/Sauna. Buy before spring price increase!  
**WYN-1766 PIN #243402 628-0223**



**WAYNE \$279,000**  
**OPEN HOUSE SUN 12-4**  
**42 SEARS PLACE**  
 Lovely custom ranch! 3BR, 2BA, FR w/Fplc, overlooking priv. backyard great local. Near schools & shopping. DIR: Ratzer Rd-Sears Place.  
**WYN-1709 628-0223**



**CLIFTON \$269,900**  
**SPACIOUS SPLIT!!!**  
 Move-in-condition!! Great neighborhood!! 3 Pos 4 Brms. 2.5 Bths - close to New York transportation!  
**WYN-1820 628-0223**



**CLIFTON \$224,000**  
**ATTENTION INVESTORS**  
 Motivated seller will offer asst in 2nd flr to qual buyer well maint. 9 unit. Clifton cent money maker!! Tenn. waiting list.  
**WYN-1836 PIN #320302 773-4141**



**CLIFTON \$269,900**  
**102 THANKSGIVING LN**  
 Richfield Sect. 4 BR split on lg. lot! Immac. move-in-con. close to schools & trans. A must see!  
**WYN-1815 773-4141**



**CLIFTON \$385,000**  
**38 JANI COURT**  
 4 BR, 2.5 BA Contemp loc. on cul-de-sac in Richfield. Whirlp. Fpl C/A. Lg kit. Owners motivated. DIR: VanHouten-Priscilla-Standish-Boradale-Jani.  
**WYN-1823 773-4141**



**CLIFTON \$129,900**  
**FIRST TIME BUYERS**  
 Hurry to see this newly listed 3 bedroom home w/driveway. Large rooms + basement w/wood burning stove.  
**WYN-1844 PIN #321401 773-4141**



**CLIFTON \$235,000**  
**IMMACULATE BI-LEVEL**  
 Montclair Heights section. 4 BR, 2 1/2 Bth, LR, DR, MEIK, Fam room, Lindy alarm system, central air & vac. Only 7 years old.  
**WYN-1850 PIN #321801 773-4141**



**CLIFTON \$239,900**  
**PROFESSIONAL USE**  
 Investor/owner-great offer on this Botany Village location - total gross. 33,000-per year. Call office for details.  
**WYN-1836 PIN #321501 773-4141**



**CLIFTON \$179,900**  
**27 HACKBERRY PLACE**  
 The perfect starter home! 5 rm, 3BR, LR, DR, EIK, full fin basmt 1 car garage. Newer windows & CA. Don't miss out!  
**WYN-1865 773-4141**



**CLIFTON \$255,000**  
**SPLIT LEVEL**  
 In Notch Road area. Move-in-cond. 4 BR, brick trnd, w/mod kit, cent air + cent alarm, located on dead end street. Nice area!  
**WYN-1839 PIN #320301 773-4141**



**NUTLEY \$38,900**  
**ABOR HILL**  
 Perfect for 1st time buyer! Pool work out, room+security gate 2 reserved parking spaces. A must see!  
**WYN-1750 628-0223**



**PASSAIC \$129,900**  
**93 PARK PLACE**  
 Great opportunity for first time buyer! Newer furnace and water heaters, close to all shopping & transportation.  
**WYN-1851 773-4141**



**PASSAIC \$399,900**  
**SUPER INVESTMENT**  
 Property. 3 yr old 8 unit money maker!! Separate utilities. Investors don't miss out!!  
**WYN-1845 773-4141**



**PASSAIC \$143,000**  
**LOVELY REMODELED**  
 4BR cape finished basement owner must sell - all offers recommended! Offers subject to bank approval.  
**WYN-1875 773-4141**



**POMPTON LAKES \$127,000**  
**CAREFREE LIVING**  
 Cherry condo convenient loc... LR/DR/KIT/Laundry 2 BR 2 BA C/A Low coal heating & maintenance immediate occupancy.  
**WYN-1866 628-0223**



**POMPTON LAKES \$184,900**  
**OFFERS CONSIDERED**  
 Oversized colonial cape, form. DR, 4 Lg BRs, fireplace, inground pool, large lot, garage...no flood area. Bring offers!  
**WYN-1751 628-0223**



**POMPTON LAKES \$245,000**  
**240 COLFAX AVENUE**  
 Picture perfect, newly renovated home on priv corner lot, walk. Gr/Pm, Hrd Fla rm. Lots of skylits. DIR: 208-2025-Lakeside-Van-Collis.  
**WYN-1791 628-0223**



**POMPTON PLAINS \$262,900**  
**ROOMY 4 BEDROOM 3BA**  
 Home only 11 years young ideally located close to all town conveniences ideal professional layout. Many goodies inside & out!  
**WYN-1857 628-0223**



**SADDLE BROOK \$215,000**  
**CHARMING CAPE COD**  
 In desirable neighborhood, 3Brm 2BA, one car garage, level yard! Great home for a growing family!  
**WYN-1467 628-0223**



**TOTOWA BORO \$184,900**  
**2 STORY COL 1.5 BA**  
 2 BR, Fin Basmt, 1 car gar, Fpl in LR Formal DR, newer kit, some new windows... Immaculate low taxes. Lots of character & Charm!  
**WYN-1864 628-0223**



**WAYNE \$362,500**  
**HAMPTON MODEL-TBB**  
 Prices starting at 362,500 Fabulous colonial approx 3000 sq ft double entry. Vaulted ceilings many amenities!  
**WYN-1844 PIN #241202 628-0223**



**WAYNE \$309,900**  
**16 TALL OAKS DRIVE**  
 Custom split w/contempo flr. X-lrg rms. Huge MBR w/bath, cent air, security sys, parquet flrs more! DIR: 23-Alps Rd-Tall Oaks.  
**WYN-1746 628-0223**



**WAYNE \$289,900**  
**16 RYDER RD-REDUCED**  
 True MO scientific in-law apt. yr vinyl siding+roof 4yr CA Fla. Bound-Need sale ASAP! Near Y+JFK.  
**WYN-1714 PIN #245401 628-0223**



**WAYNE \$294,500**  
**51 MAPLE AVENUE**  
 Stately center hall colonial! 4Brm, 2.5 BA, 1/2 AC, heated driveway, A/G pool, prof. landscaped, deck, sprinklers.  
**WYN-1505 628-0223**



**WAYNE \$174,900**  
**BEST VALUE IN TOWN**  
 Beautiful move in condition ranch! 3BR, 2.5 Bth, Slnk LR With marble flr, 1 car gar, low taxes! Great school system!  
**WYN-1811 PIN #244601 628-0223**



**WAYNE \$259,900**  
**36 ELDERADO DRIVE**  
 Fabulous 5 BR, 2.5 BA, IG Pool, CA, FR w/Fpl, MEIK, deck, patio, 2 car gar. 1st time offered!  
**WYN-1737 628-0223**



**WAYNE \$199,900**  
**LOVELY 3BR RANCH**  
 New kit, new life bath, 12x14 deck overlooking private three acre yard. Move in - enjoy!  
**WYN-1863 628-0223**



**WAYNE \$179,900**  
**87 TAMARACK ROAD**  
 Clean 5Rm, 1BA home w/brms+Gar & ready to go upper level, priv & pretty lot. Murphy exclusive. DIR: Lionhead Lake Dr or Collis to Tamarack.  
**WYN-1699 628-0223**



**WAYNE \$439,900**  
**72 CHEYENNE WAY**  
 Spectacular view! Indian Hills east, built contemp home, 1+ priva acres, windows galore, many upgrades.  
**WYN-1478 PIN #245601 628-0223**



**WAYNE \$264,500**  
**PRESTIGIOUS**  
 Waterview setting, fabulous, state of the art kit, marble entry-Brm on 1st level, 2.5 BA grand built ins, pool + tennis!  
**WYN-1818 PIN #243403 628-0223**



**WAYNE \$344,000**  
**ALL OPEN FLOOR PLAN**  
 Del Entry Foyer, 4br, 2.5 baths. Too Be built with many amenities. Full walk out basement  
**WYN-1871 628-0223**



**WAYNE \$239,900**  
**PACKANACK LAKE**  
 Immaculate ranch inside & out very large lot. Very private backyard. Call for more detail.  
**WYN-1849 628-0223**



**WAYNE \$169,900**  
**59 GARSIDE AVENUE**  
 Immaculate move-in-condition! Newer kitchen, carpet & flooring newer windows. HWY flrs, w/turn stove, lg deck, private property.  
**WYN-1805 628-0223**

**REFINANCE/PURCHASE**

**FIXED RATE 5.625%**

**APR 5.88%**

**FIXED FOR THE FIRST FIVE YEARS**

**OPEN SUNDAY 11-3**

**\$\$\$\$SAVE**

**At Closing Time With This Ad!**

**\$350.00**

**Dynamic Mortgage**  
Mortgage Broker, NJ Dept of Banking

**1-800-643-3962**

**Wayne, NJ**

**Real Estate**

**Rooms Unfurnished 465**

**KINNELON area priv. rm., entry & bath, 100sqm/200sqm, inc. 2 car garage \$420/mo 838-8999 at 7**

**Townhomes & Condos**

**For Rent 475**

**GOLFERS**

**Town home on golf course, 3BR, 2 1/2 BA, approx. unlimited golf, close to 287, 80, 23, \$1375 mo & 694-7525 days, 300-8380 nights/wkds**

**WILDWOOD-1 Bdr, prime loc. Fully furn. 1 1/2 bl. beach/walk \$80,000, 906-352-5996**

**Vacation Property For Rent 480**

**SUNNY ST THOMAS, 3 BR, 3 bath condo beachfront. Feb 4-14th, \$1800. Call 201-812-7373.**

**VT-PCO Ski Resort, Deluxe 2 bedroom condo 3 BR, deluxe S. Rent direct from owner & save cash. 201-825-1484**

**Have an APARTMENT TO RENT? Place an ad in our RENTAL column for fast response**

**Edwin Englehardt SHERIFF**  
Fee: \$172.28

**CLASSIFIED**

**LEGAL NOTICE LEGAL NOTICE LEGAL NOTICE LEGAL NOTICE LEGAL NOTICE LEGAL NOTICE LEGAL NOT**

**A-5399**

**LEGAL NOTICE SHERIFF'S SALE SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION PASSAIC COUNTY Sheriff's Number(s): A-5399 F930077 Docket Number(s): F-11545-91**

**Wherein MADELENE BEHETTE IS PLAINTIFF AND T.O. REALTY INC. ET AL. ARE DEFENDANTS. Execution for Sale of Mortgaged Premises.**

**JEMAS, NARDONE & BURNSIDE Attorneys**

**By virtue of the above stated Writ to me directed and delivered, I shall expose for sale by public vendue and sell to the highest bidder on Tuesday, 2-1-94, at Two O'Clock in the afternoon, prevailing time, at the Sheriff's Office, situated in the Passaic County Court House, Hamilton Street, Paterson, that is to say:**

**The property to be sold is located in the City of Paterson County of Passaic and State of New Jersey. Commonly known as: 388 388 Park Avenue Tax Lot: 44 in Block: 8719 Dimensions: Approximately 49 feet by 100 feet Nearest cross street: Situate at the intersection of the southerly line of Park Avenue with the easterly line of East 26th Street.**

**This concise description does not constitute a legal description of the real estate. A full legal description can be found at the Sheriff's Office.**

**Approximate amount due Plaintiff on this execution: (\$211,000)**

**Two hundred eleven thousand dollars**

**Lien and encumbrances will be made known at time of Sale. 10% of amount bid will be required as a deposit of time of Sale, in Cash, Certified Check, Cashiers Check or Treasurers Check. Balance to be paid within 30 days of Sale. The Sheriff hereby reserves the right to adjourn this Sale without further notice by publication.**

**Edwin Englehardt SHERIFF**  
Fee: \$172.28

**Wayne Today 47 Jan. 30, Feb. 6, 13, 20, 1994**

**A-5647**

**LEGAL NOTICE SHERIFF'S SALE SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION PASSAIC COUNTY Sheriff's Number(s): A-5647 F930035 Docket Number(s): F 18817-91**

**Wherein FLEET FINANCE, INC. IS PLAINTIFF AND LOUIS ZARIFE IS DEFENDANT. Execution for Sale of Mortgaged Premises.**

**GREENBERG, SMERLESON, WEINROTH & MILLER Attorneys**

**By virtue of the above stated Writ to me directed and delivered, I shall expose for sale by public vendue and sell to the highest bidder on Tuesday, 2-15-94, at Two O'Clock in the afternoon, prevailing time, at the Sheriff's Office, situated in the Passaic County Court House, Hamilton Street, Paterson, that is to say:**

**The property to be sold is located in the City of Paterson County of Passaic and State of New Jersey.**

**Commonly known as: 4416 Sussex Street Tax Lot: 47 in Block: 8K1285 Dimensions: Approximately 23 x 100 Nearest cross street: Bloomfield Avenue. This concise description does not constitute a legal description of the real estate. A full legal description can be found at the Sheriff's Office.**

**Approximate amount due Plaintiff on this execution: \$150,000**

**SEVENTY THOUSAND DOLLARS**

**Lien and encumbrances will be made known at time of Sale. 10% of amount bid will be required as a deposit of time of Sale, in Cash, Certified Check, Cashiers Check or Treasurers Check. Balance to be paid within 30 days of Sale. The Sheriff hereby reserves the right to adjourn this Sale without further notice by publication.**

**Edwin Englehardt SHERIFF**  
Fee: \$172.28

**Wayne Today 47 Jan. 23, 30, Feb. 6, 13, 1994**

**A-5629**

**LEGAL NOTICE SHERIFF'S SALE SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION PASSAIC COUNTY Sheriff's Number(s): A-5629 F930007 Docket Number(s): F-19561-92**

**Wherein FEDERAL SAVINGS BANK, ETC. IS PLAINTIFF AND RONALD HACKER, ETC., ET AL. ARE DEFENDANTS. Execution for Sale of Mortgaged Premises.**

**PATTERSON & WELLS Attorneys**

**By virtue of the above stated Writ to me directed and delivered, I shall expose for sale by public vendue and sell to the highest bidder on Tuesday, 2-15-94, at Two O'Clock in the afternoon, prevailing time, at the Sheriff's Office, situated in the Passaic County Court House, Hamilton Street, Paterson, that is to say:**

**The property to be sold is located in the Township of Wayne County of Passaic and State of New Jersey. Commonly known as: 4900 Fayette Avenue Tax Lot: 44.3, 12A, 13, 14, 15, 16 & 17 in Block: #146 & 147 Dimensions: Approximately 90 feet by 230 feet by 190 feet by 230 feet.**

**Nearest cross street: Situate 196 feet from the intersection with Bonton Road.**

**This concise description does not constitute a legal description of the real estate. A full legal description can be found at the Sheriff's Office.**

**Approximate amount due Plaintiff on this execution: \$135,000**

**THIRTY EIGHT THOUSAND DOLLARS**

**Lien and encumbrances will be made known at time of Sale. 10% of amount bid will be required as a deposit of time of Sale, in Cash, Certified Check, Cashiers Check or Treasurers Check. Balance to be paid within 30 days of Sale. The Sheriff hereby reserves the right to adjourn this Sale without further notice by publication.**

**Edwin Englehardt SHERIFF**  
Fee: \$172.28

**Wayne Today 47 Jan. 23, 30, Feb. 6, 13, 1994**

**REAL ESTATE DIRECTORY**

*A Convenient Guide to Finding the Home of Your Choice in the Community of Your Choice*

<b>BUTLER</b>	<b>PATERSON</b>	<b>TOTOWA</b>
<b>CENTURY 21</b> Preferred Realty Inc. 1370 Route 23 North, Butler, N.J. 07405 838-1001	<b>LEOPIZZI</b> REAL ESTATE AGENCY 282 Trenton Avenue Paterson, N.J. 07503 (201) 684-7171	<b>JOSEPH J PACELLI, BROKER</b> Yes You Can Buy A Home 12 Furie St. Totowa, NJ THE BUYERS AGENT, 800-258-8143
<b>CLIFTON</b> <b>WEICHERT, REALTORS</b> 795 Clifton Ave. Clifton, NJ 07013 779-1900	<b>GEORGE TAHAN AGENCY</b> "Residential & Commercial Sales & Rentals" 1071 Main Street, Paterson, NJ 07503 345-2224	<b>WAYNE</b> <b>PREAKNESS REALTY</b> 1247 Ratzler Road, Wayne, NJ 07470 694-6500
<b>DE MATTIA-O'BRIEN</b> REAL ESTATE INC. Established 1922 500 Clifton Ave., Clifton, N.J. 546-3366	<b>POMPTON LAKES</b> <b>GOLD KEY REALTY</b> 125 Wanaque Ave. Pompton Lakes, NJ 07445 201-835-5000 "We hold the key to your real estate needs"	<b>COLDWELL BANKER</b> <b>SCHLOTT REALTORS</b> 189 Bardonia Avenue, Wayne, NJ 07470 694-8000
<b>CENTURY 21</b> <b>A CV REAL ESTATE</b> 931 Clifton Ave., Clifton, NJ 07013 365-2122	<b>POMPTON PLAINS</b> <b>COLDWELL BANKER</b> <b>SCHLOTT REALTORS</b> 580 Rt. 23 North, Pompton Plains, NJ 839-8900	<b>MURPHY REALTY</b> Preakness Shopping Center Wayne, NJ 628-0223 "Nobody Markets Like Murphy"
<b>COLDWELL BANKER</b> <b>SCHLOTT REALTORS</b> 1355 Broad St. Clifton, N.J. 07013 778-4500	<b>WEICHERT, REALTORS</b> 957 Rt. 23 South Pompton Plains, NJ 839-4646	<b>WEICHERT, REALTORS</b> 991 Hamburg Turnpike Wayne, NJ 696-6660
<b>MURPHY REALTY</b> 1198 Clifton Ave. Clifton, NJ 773-4141 "Nobody Markets Like Murphy"	<b>RINGWOOD</b> <b>COLDWELL BANKER</b> <b>SCHLOTT REALTORS</b> 52 Skyline Dr., Ringwood 962-7007	<b>ERA MASTERS REALTORS</b> 1490 Rt. 23 Wayne Packanack/Wayne Shopping Center 696-8686
<b>KINNELON</b> <b>MURPHY REALTY</b> 2 Kial Ave. Kinnelon, NJ 492-0500 "Nobody Markets Like Murphy"	<b>WEST MILFORD</b> <b>LEWIS &amp; HARING REALTORS</b> 1594-B Union Valley Rd. West Milford, NJ 728-0300 "All Your Real Estate Needs Under One Roof"	<b>COLDWELL BANKER</b> <b>SCHLOTT REALTORS</b> 1489 Union Valley Rd West Milford, NJ 728-3600
<b>WEICHERT, REALTORS</b> 174 Bonton Ave. Kinnelon, NJ 838-6200		
<b>EMPIRE</b> REAL ESTATE SERVICES, INC. COMMERCIAL, INDUSTRIAL, RESIDENTIAL Kinnelon, N.J. 07405 (201) 838-2828		
<b>RE/MAX</b> Professional Advantage, Inc. TOM SHIELDS 728-5551 Eves. 838-4182		
<b>COLDWELL BANKER</b> <b>SCHLOTT REALTORS</b> 1450 Rt. 23 838-1940 838-8400 Also Serving Butler & Bloomingdale		

**Our Classified Telephone Lines are open Mon - Fri 8AM-6PM Sat 9AM-1PM**

**ADVERTISEMENT**

**Home Mortgage Rates**

LENDER	30yr Fixed Rate+Pts/APR	15yr Fixed Rate+Pts/APR	Variations
Advance Mortgage Corp. 201-648-0900	7.125+0	6.625+0	*No Income, No Asset Loans Available. Second home and investor loans. High income ratios and credit histories understood. 3% down payments available. Buy-downs with 10% down payment. Rates change daily.
America's First Mortgage 201-487-7010 800-557-7010	6.825+3-6.92 or 7.25+0	6.125+3-6.61 or 6.75+0	*1yr ARM available from 3.375%. NO INCOME VERIFICATION AVAIL. ASLE Investor properties, 2nd home, 8-weekly programs. Special Programs for credit problems. 2 family no income 80% to \$500K. 3, 5, 7yr ARMs available.
Arbor National Mortgage 201-875-3400	6.625+3-6.92 or 7.375+0	6.125+3-6.60 or 6.875+0	*9M 1yr 6.75+3, APR 6.85, or 4.99+0, APR 6.24
Aztec Financial, Inc. 800-296-3444	6.75+2.5-7.018 or 7.25+0-7.267	6.25+2.5-6.679 or 6.75+0-6.777	*1yr ARM 3.5+1, APR 6.10. Additional Jumbo programs available 45 day lock.
Carroll Financial 201-488-0100	6.75+2.5-7.018 or 7.25+0-7.267	6.25+2.5-6.679 or 6.75+0-6.777	*1yr ARM 4+2, APR 6.271%. Call for rates on 5/25 & 7/25 fixed. Jumbo loans & no income/asset verifications. 1st time homebuyers are welcomed. 2nd mortgages.
Chatter Federal Savings Bank 201-366-3300	7.3-7.30 or 7.5-1-7.60	6.75-1-6.91 or 7.125+0	*\$400 application fee refunded at closing. 10yr ARM 6.875+0, APR 6.87. 1yr ARM 4.75+0, APR 6.21. 1yr ARM 6.825+0, APR 6.44. Jumbo loans available. Call for other programs.
Chelsea Financial 201-342-8594	6.625+2.5-6.67 or 7.375+0	6.125+2.6-6.52 or 7+0	*1yr ARM 3.25+2.5, APR 6.30. 30yr Jumbo 6.75+2, APR 6.85. 15yr ARM 6.375+2, APR 6.70. SPECIAL REFINANCE PROGRAMS.
Diversified Mortgage Services 908-544-6100	6.825+3-6.92 or 7.25+0-7.31	6.125+3-6.665 or 6.75+0-6.79	*1yr ARM 3.5+2, APR 6.17. 2% & 8% caps. 2.45% margin. to \$600,000. Application fee: \$250.00.
Dynex Security Savings Bank 201-587-1500	7.25+0-7.257 or 6.825+3-6.93	6.75+0-6.761 or 6.25+3-6.744	*Jumbo 30yr 7.375+0, APR 7.378. Jumbo 15yr 6.75+2, APR 7.054. Dynex will rebate application fee of \$200 at closing. We also finance "Investment Properties" at very attractive rates.
Dynamic Financial 800-643-3962	7.125-2.75-7.39	6.625-2.75-7.04	*30yr Jumbo 7+2.75. 15yr 6.625-2.75. No income check & No-Point Outlets Available. Over 30 programs available to suit your needs. Special Programs for some credit problems. 1yr ARM 3.875+2.75. Bi-weekly 15yr 6.5+2.75. 30yr 7+2.75.
First Savings Bank of Little Falls 201-785-6300	7+2-7.201 or 7.5+0	6.25+2-6.569 or 7+0	*1yr ARM 3.25+0, APR 6.08.
First Security Mortgage Assoc. 201-935-1107	7.125+0-7.16	6.75+0-6.80	*No income check available, credit problems available. 30yr ARM 7.25+0. 15yr Jumbo 6.75+0. Commitment within 15 business days. No attorney review fee. No lock-in fee.
First Mortgage Realty 201-982-5556	NO	NO	*NO by publication deadline.
Gateway Mortgage Inc. 201-943-9005	6.5+3-6.80 or 7.25+0	6+3-6.48 or 7+0	*30yr FRM Jumbo 6.75+1.75, APR 6.90. 15yr FRM Jumbo 6.875+1, APR 6.93. Clients with credit problems including late fees, judgments through foreclosures are welcome with no consultation fee. All calls confidential 305-0707.
Hudson City Savings Bank 201-967-1900	NO	6.75+0-6.769 or 6+3-6.498	*1yr ARM from 3.75+2.5, to 5.125+0. 1yr ARM 6.25+0. 10yr ARM 6.75+0. Many other ARM and rate options avail. including Jumbo.
Hudson Mortgage Company 201-861-7900	NO	NO	*NO by publication deadline.
Hudson United Bank 201-348-2411	7.125-2.5-7.29 or 7.825+0-7.89	7.25+0-7.36 or 6.825+2.5-6.96	*Call for information on other programs.
Independence Bank of New Jersey 201-825-1000	7.25+0 or 7.125+1-7.226	7+0 or 6.75+1-6.911	*30yr Jumbo 7.75+0. 15yr Jumbo 7.375+0. 5yr ARM 5.75+0, APR 6.86. 1yr ARM 4.25+0, APR 6.179. Rates may be locked in between 3pm & 6pm (Mon-Fri) for a ONE POINT fee. Rates Subject to change at any time.
King Mortgage 201-777-3368	6.75+3-7.049 or 7.375+0	6.25+2-6.875-6.71 or 7.125+0	*1yr ARM 4.5+1.5. 5000yr 3.75+2.75. 700yr 5.875+2.875. 30yr Jumbo 6.875+3.
Manor Mortgage Corp. 201-884-0040	6.875+1.875 or 7.125+0	6.375+1.575 or 6.75+0	*Free 60 day lock. 30yr Jumbo 7+0. 15yr Jumbo 7.125+0. 40/40 ratios, no income with 20% down. 1st time homebuyers program 3% down. Credit problems O.K. Ask for Todd or John. Save money on the holidays.
Midantic Mortgage Unlimited Corp. 201-974-1111	6.875+2.5-7.17 or 7.375+0-7.42	6.375+2.5-6.825 or 6.875+0-6.92	*Call for more information on other programs.
RLR Mortgage Company 201-794-6733	7.125+0 or 6.825+2-6.82	6.825+0 or 6.125-2-6.44	*1yr ARM 4.125+0 or 3.5+2, APR 3.86. Welcome 1st time homebuyers. Refundable application at closing with this ad.
Stierling Nat'l Mortgage Company 1-800-LOAN-SALE	7.375+0 or 6.875+1.75	6.89+0 or 6+1.75	*Jumbo 30yr fixed 7.5+0 or 6.875+3. 15yr fixed 7.125+0 or 6.5+2.
Sullivan Financial Serv. 1-800-792-7008	6.375+2.75 or 6.625+1.75	5.75+2.75 or 6+1.75	*30yr Conforming 7+0. 15yr Conforming 6.5+0. Jumbo 30yr 7+0. Jumbo 15yr 6.825+0.
TMC and Company 201-576-5000	7.825+0-7.628 or 6.875+3-7.21	7.125+0-7.128 or 6.375+3-6.88	*Approved FHA lender. 1yr ARM starting at 3.5%. No income/asset verification loans on 1 family home. 1st time fixed rate with bi-weekly payments. No FHA/VA/MCO approval on condo loans. Refinance with no points or closing costs. Investor will on 1-4 family properties. Rates starting under 7.75% for credit problems. Rates quoted for new applications with minimum loan amounts of \$100K.
T.S.M.C. 800-256-3344	6.95+0-7.05	6.625+0-6.79	*30yr ARM 3.875+0, APR 6.60. The above rates are guaranteed locked. 15 & 30yr Jumbo available. 45 day lock.
United Jersey 201-286-3851 201-296-3658	6.875+2.5-7.12 or 7.375+0	6.25+3-6.733 or 7+0	*Call for details on other programs.
Valley National Bank 201-305-8800	7.375+1-7.506 or 7.125+2-7.355	7+0-7.043	*Call for more information on other programs.
Valley Savings Bank 201-768-4900	7.375+0 or 7.25+2.5-7.275	7+0 or 6.875+2.5-6.92	*100yr ARM 4.85+0. 30/15 ARM 5.5+0. 6/15 ARM 6.125+0.

For information on specific mortgage programs call the lender. To participate in the online, call 1-800-792-7008. Information is current as of Jan. 24, 1994. Points and programs cannot be guaranteed. POINTS are 10/14, 15/14, 20/14, 25/14, 30/14, 35/14, 40/14, 45/14, 50/14, 55/14, 60/14, 65/14, 70/14, 75/14, 80/14, 85/14, 90/14, 95/14, 100/14. Maximum loan amount for a conforming loan is \$200,000. Jumbo is a loan amount in excess of \$200,000. Programs are for non-occupied, unless specified. All - Adjustable Rate Mortgage. 30 - 30 year fixed. 15 - 15 year fixed. 7 - 7 year fixed. 5 - 5 year fixed. 3 - 3 year fixed. 1 - 1 year fixed. 1/2 - 1/2 year fixed. 1/4 - 1/4 year fixed. 1/8 - 1/8 year fixed. 1/16 - 1/16 year fixed. 1/32 - 1/32 year fixed. 1/64 - 1/64 year fixed. 1/128 - 1/128 year fixed. 1/256 - 1/256 year fixed. 1/512 - 1/512 year fixed. 1/1024 - 1/1024 year fixed. 1/2048 - 1/2048 year fixed. 1/4096 - 1/4096 year fixed. 1/8192 - 1/8192 year fixed. 1/16384 - 1/16384 year fixed. 1/32768 - 1/32768 year fixed. 1/65536 - 1/65536 year fixed. 1/131072 - 1/131072 year fixed. 1/262144 - 1/262144 year fixed. 1/524288 - 1/524288 year fixed. 1/1048576 - 1/1048576 year fixed. 1/2097152 - 1/2097152 year fixed. 1/4194304 - 1/4194304 year fixed. 1/8388608 - 1/8388608 year fixed. 1/16777216 - 1/16777216 year fixed. 1/33554432 - 1/33554432 year fixed. 1/67108864 - 1/67108864 year fixed. 1/134217728 - 1/134217728 year fixed. 1/268435456 - 1/268435456 year fixed. 1/536870912 - 1/536870912 year fixed. 1/1073741824 - 1/1073741824 year fixed. 1/2147483648 - 1/2147483648 year fixed. 1/4294967296 - 1/4294967296 year fixed. 1/8589934592 - 1/8589934592 year fixed. 1/17179869184 - 1/17179869184 year fixed. 1/34359738368 - 1/34359738368 year fixed. 1/68719476736 - 1/68719476736 year fixed. 1/137438953472 - 1/137438953472 year fixed. 1/274877906944 - 1/274877906944 year fixed. 1/549755813888 - 1/549755813888 year fixed. 1/1099511627776 - 1/1099511627776 year fixed. 1/2199023255552 - 1/2199023255552 year fixed. 1/4398046511104 - 1/4398046511104 year fixed. 1/8796093022208 - 1/8796093022208 year fixed. 1/17592186044416 - 1/17592186044416 year fixed. 1/35184372088832 - 1/35184372088832 year fixed. 1/70368744177664 - 1/70368744177664 year fixed. 1/140737488355328 - 1/140737488355328 year fixed. 1/281474976710656 - 1/281474976710656 year fixed. 1/562949953421312 - 1/562949953421312 year fixed. 1/1125899906842624 - 1/1125899906842624 year fixed. 1/2251799813685248 - 1/2251799813685248 year fixed. 1/4503599627370496 - 1/4503599627370496 year fixed. 1/9007199254740992 - 1/9007199254740992 year fixed. 1/18014398509481984 - 1/18014398509481984 year fixed. 1/36028797018963968 - 1/36028797018963968 year fixed. 1/72057594037927936 - 1/72057594037927936 year fixed. 1/144115188075855872 - 1/144115188075855872 year fixed. 1/288230376151711744 - 1/288230376151711744 year fixed. 1/576460752303423488 - 1/576460752303423488 year fixed. 1/1152921504606846976 - 1/1152921504606846976 year fixed. 1/2305843009213693952 - 1/2305843009213693952 year fixed. 1/4611686018427387904 - 1/4611686018427387904 year fixed. 1/9223372036854775808 - 1/9223372036854775808 year fixed. 1/18446744073709551616 - 1/18446744073709551616 year fixed. 1/36893488147419103232 - 1/36893488147419103232 year fixed. 1/73786976294838206464 - 1/73786976294838206464 year fixed. 1/147573952593676412928 - 1/147573952593676412928 year fixed. 1/295147905187352825856 - 1/295147905187352825856 year fixed. 1/590295810374705651712 - 1/590295810374705651712 year fixed. 1/1180591620749411303424 - 1/1180591620749411303424 year fixed. 1/2361183241498822606848 - 1/2361183241498822606848 year fixed. 1/4722366482997645213696 - 1/4722366482997645213696 year fixed. 1/9444732965995290427392 - 1/9444732965995290427392 year fixed. 1/18889465931990580854784 - 1/18889465931990580854784 year fixed. 1/37778931863981161709568 - 1/37778931863981161709568 year fixed. 1/75557863727962323419136 - 1/75557863727962323419136 year fixed. 1/151115727455924646838272 - 1/151115727455924646838272 year fixed. 1/302231454911849293676544 - 1/302231454911849293676544 year fixed. 1/604462909823698587353088 - 1/604462909823698587353088 year fixed. 1/1208925819647397174706176 - 1/1208925819647397174706176 year fixed. 1/2417851639294794349412352 - 1/2417851639294794349412352 year fixed. 1/4835703278589588698824704 - 1/4835703278589588698824704 year fixed. 1/9671406557179177397649408 - 1/9671406557179177397649408 year fixed. 1/19342813114358354795298816 - 1/19342813114358354795298816 year fixed. 1/38685626228716709590597632 - 1/38685626228716709590597632 year fixed. 1/77371252457433419181195264 - 1/77371252457433419181195264 year fixed. 1/154742504914866838362390528 - 1/154742504914866838362390528 year fixed. 1/309485009829733676724781056 - 1/309485009829733676724781056 year fixed. 1/618970019659467353449562112 - 1/618970019659467353449562112 year fixed. 1/1237940039318934706899124224 - 1/1237940039318934706899124224 year fixed. 1/2475880078637869413798248448 - 1/2475880078637869413798248448 year fixed. 1/49517601572757388275968896 - 1/49517601572757388275968896 year fixed. 1/9903520



